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Budget and Taxation Committee
Chair, Capital Budget Subcommittee

Chair, Senate Democratic Caucus

THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

Testimony of Senator Craig J. Zucker
Senate Bill 592 - Maryland Achieving a Better Life Experience (ABLE) Program -
Materials for Individualized Education Program Meetings
February 23rd, 2024
9:00 AM
Position: Favorable

Good afternoon, Chair Feldman, Vice Chair Kagan, and distinguished members of the committee. It is my pleasure to testify today in **support of Senate Bill 592 - Maryland Achieving a Better Life Experience (ABLE) Program - Materials for Individualized Education Program Meetings.**

SB592 requires the State Treasurer to develop written informational materials about the Maryland Achieving a Better Life Experience (ABLE) program and provide these materials to state and local Boards of Education for distribution to parents during individualized education program (IEP) meetings on an annual basis. We have included an amendment which would require the information to be shared annually during 504 plan meetings as well.

In December 2014, the United States Congress passed the Achieving a Better Life Experience (ABLE) Act, providing states with the opportunity to establish ABLE programs. ABLE accounts are like the tuition savings plans known as 529 accounts. These accounts allow individuals with disabilities and their families to save money and invest in necessary purchases that improve quality of life, including medical care, education, housing, etc.

Despite these benefits, far too few families take advantage of the program. As of January 2024, more than 6,000 Marylanders held ABLE accounts, while a staggering 16,695 more Marylanders under the age of 18 were eligible but did not utilize the program. Maryland boasts one of the fastest growing ABLE programs in the country, yet much work still must be done. SB592 works to increase awareness of the program by requiring information about the program through our school systems annually.

We instituted the state ABLE program for good reason, and it is our responsibility to ensure that all qualifying Maryland families have the necessary resources to take advantage of it. For this reason, **I request a favorable report on SB592.** Thank you.