



## MARYLAND DEVELOPMENTAL DISABILITIES COALITION

Dedicated to the rights and quality of life for people with developmental disabilities in Maryland

### **SB343- Maryland Achieving a Better Life Experience (ABLE) Program - Account Establishment - Procedures**

**Senate Education, Energy, and the Environment Committee**

**February 22, 2023**

**Position: Support**



8601 Robert Fulton Dr  
Suite 140  
Columbia, MD 21046



1500 Union Avenue  
Suite 2000  
Baltimore, MD 21211



8835 Columbia 100 Pky  
Suite P  
Columbia, MD 21044



**Maryland Developmental  
Disabilities Council**

217 E Redwood Street  
Suite 1300  
Baltimore, MD 21202



7000 Tudsbury Road  
Windsor Mill, MD  
21244

The Maryland Developmental Disabilities Coalition is comprised of five statewide organizations that are committed to improving the opportunities and outcomes for Marylanders with intellectual and developmental disabilities (IDD).

**SB343 will change Maryland law to align with changes made to the Federal law.** It clarifies and increases who can help someone set up an ABLE Account. It also allows Maryland to raise the age limit for when someone can to set up an ABLE Account.

#### **Why this is important:**

- Maryland ABLE accounts help individuals with disabilities save money and pay for qualified disability-related expenses without losing the federal and state benefits they need, like SSI or Medicaid benefits.
- Congress passed the ABLE Age Adjustment Act in 2022. It raised the age limit for those eligible to open an ABLE account. The age limit increased from age 26 to age 46, making it possible for people who are disabled later in life to open an ABLE account.
- There have been other changes on the federal level to clarify and expand who may help a person open an ABLE account. This bill states that an ABLE account may be established for an eligible individual only by certain people. The list in SB 343 mirrors federal law.
- SB 343 sets guidelines about who cannot open an ABLE Account for someone. This helps further protect the person with a disability.

With these changes to Maryland law, more people will be able to open ABLE Accounts to save their money, and have money when they need it for “qualified disability-related” expenses.

Contact: Ande Kolp, The Arc Maryland, [akolp@thearcmd.org](mailto:akolp@thearcmd.org)

