



**DATE:** February 22, 2023      **COMMITTEE:** Senate Education, Energy and the Environment  
**BILL NO:** Senate Bill 343  
**BILL TITLE:** Maryland Achieving a Better Life Experience (ABLE) Program - Account Establishment Procedures  
**POSITION:** Support

**Kennedy Krieger Institute supports Senate Bill 343 - Maryland Achieving a Better Life Experience (ABLE) Program - Account Establishment – Procedures.**

**Bill Summary:**

Senate Bill 343 establishes procedures regarding persons who may establish or receive distributions from an ABLE account in the Maryland ABLE Program.

**Background:**

Kennedy Krieger Institute provides specialized services to patients and students nationally and internationally. Kennedy Krieger Institute is dedicated to improving the lives of children and young adults with developmental, behavioral, cognitive and physical challenges. Kennedy Krieger’s services include inpatient, outpatient, school-based and community-based programs.

The Maryland Center for Developmental Disabilities (MCDD) at Kennedy Krieger Institute is proud to be Maryland’s University Center for Excellence in Developmental Disabilities Education, Research, and Service (UCEDD) and a member of the national Association of University Centers on Disabilities (AUCD).

MCDD links the community to vital services, research and information to improve the lives of people with disabilities. Our mission is to provide leadership that advances the inclusion of people with intellectual, developmental and other disabilities through preservice preparation and training; research and evaluation; community service and technical assistance; and information dissemination.

**Rationale:**

ABLE accounts are an important tool for individuals with disabilities to save money without jeopardizing state or federal benefits such as Social Security or Medicaid. Additionally, ABLE accounts are a tax-advantaged savings program that allow for the payment of qualified disability expenses such as medical and dental care, education, housing, transportation, and more.

This legislation clarifies who may open and establish an ABLE account on behalf of an eligible individual. By allowing an eligible agent to open an ABLE account, individuals with disabilities are supported in starting good financial habits and savings.

**Kennedy Krieger Institute requests a favorable report on Senate Bill 343.**