



MARYLAND DEVELOPMENTAL DISABILITIES COALITION

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

House Health and Government Operations Committee HB354: Maryland Achieving a Better Life Experience (ABLE) Program - Account Establishment - Procedures

February 28, 2023

Position: Support



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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).



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HB354 will change Maryland law to align with changes made to the Federal law. It clarifies and increases what people 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:



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- 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.
- HB 354 sets guidelines about who cannot open an ABLE Account for someone. This helps further protect the person with a disability.



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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.



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