

Tuesdays: March 2-April 27, 6-7 p.m.



FIRE **FLEXING
INDEPENDENCE
RETAINING
EMPLOYMENT**

Welcome!

Week 8 – Money Matters



The Intellectual
and Developmental
Disabilities Council
of Tarrant County



**Tuesday,
April 20, 2021**



Reminders

- Mute your microphone unless requested to unmute yourself.
- Turn your camera off until asked to turn it on.
- To ensure confidentiality of all participants, do not share personal information, including address, phone number or other secret information.
- Private chats between participants are not allowed during the training session.



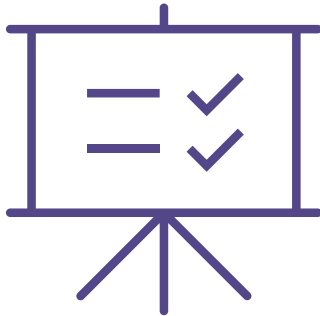
A SAVINGS PLAN FOR TEXANS WITH DISABILITIES

IDD Council
April 20, 2021



Glenn Hegar
Texas Comptroller of Public Accounts

Today's Agenda



- History of ABLE
- ABLE Program Basics
- Texas ABLE Program Highlights
 - Enrollment
 - Savings and Investment Options
 - Using and Managing Account
 - Prepaid Card
- Helpful Resources
- Q & A

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Before We Begin

This presentation provides limited highlights of the Texas ABLE Program.

Our office cannot provide legal, tax, financial, benefit or investment advice, or advice regarding penalty avoidance under applicable tax law. Contact your attorney, financial advisor or other advisor regarding your specific legal, tax, financial, benefit, or investment situation.

Read the [Program Disclosure Statement and Participation Agreement](#) for detailed information about the program.

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History of ABLE

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Federal ABLE Act

Stephen Beck Achieving a Better Life Experience (ABLE) Act



Congress passed the Federal ABLE Act in 2014, added Section 529A to the Internal Revenue Code and authorized states to establish ABLE programs.

Created a new savings option for individuals with disabilities:

- to save money in a tax-advantaged account,
- to be used for qualified disability expenses,
- and keep their eligibility for public benefits.

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ABLE Program Basics

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ABLE Overview Video



<https://youtu.be/sFJlgAsnQFk>

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What is an ABLE Account?



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- Tax-advantaged investment account for eligible individuals with disabilities.
- Account funds intended to supplement, not supplant, benefits provided through Medicaid, Supplemental Security Income (SSI), and Social Security Disability Insurance (SSDI).
- The beneficiary owns the account.
- Only one ABLE account per beneficiary.



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Benefits of an ABLE Account



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- Save and keep eligibility (or future eligibility) for certain public benefits such as SSI and Medicaid.
- Tax-free withdrawals if used for disability-related expenses.
- Financial independence for working individuals.
- Peace of mind for family.
- Choice and control.
- Anyone can contribute.
- Save in conjunction with a Special Needs Trust.
- Can be an option to save stimulus payments.



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Eligibility Requirements

An eligible individual must have developed their disability before the age of 26, and must meet one of the following criteria:

Eligible to receive SSI
or SSDI; or

Has a condition listed
on SSA's List of
[Compassionate
Allowances Conditions](#),
or

Self certify - obtain a
physician's diagnosis of
a medically
determinable physical
or mental impairment*

*Results in marked and severe limitations, which can either be expected to result in death, or has lasted or is expected to last at least 12 months.

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Who Can Open an Account?

Eligible Individual with a Disability

Texas resident at least 18 years of age can open and manage his or her own Texas ABLE account.

Authorized Legal Representative (ALR)¹

Parent, Legal Guardian or Other Fiduciary (for example, a trustee, an agent acting under a Power of Attorney, or a representative payee*)

*Limited Power of Attorney form available on our website. IRS regulations permit a sibling, grandparent, or representative payee to serve as an ALR.

¹ For the beneficiary's protection, Texas ABLE will verify that someone is authorized to establish an account as an ALR.

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Contribution Limits

Annual Limit		Lifetime Limit
Not Employed \$15,000 per year from all sources.	Employed* Up to \$27,140 per year. (\$15,000 from any source + beneficiary wages up to \$12,140.)	\$500,000 Maximum lifetime contribution limit in Texas.

*Federal law allows certain employed ABLE beneficiaries to make additional contributions above the annual limit (“Expanded Contribution Limit”). The designated beneficiary is responsible for ensuring eligibility and compliance with the Expanded Contribution Limit and maintaining records for this purpose.

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Important SSI Considerations

SSI Limitations

Account balances over \$100,000 count as a resource for SSI determination purposes. At \$100,000, any SSI monthly benefit is suspended, not terminated.

Impact on Countable Income

An individual's own wages count as income for SSI determination purposes even if they contribute that income to their ABLE account.

Medicaid benefits are maintained regardless of account balance.



Qualified Disability Expenses



- May be used to pay for Qualified Disability Expenses (that relate to the individual's disability and are for the benefit of maintaining or improving his or her health, independence or quality of life).
- Includes basic living expenses and not limited to expenses for items for which there is a medical necessity.



What is a Qualified Disability Expense?



- Education
- Housing
- Transportation
- Employment Training and Support
- Assistive Technology and Personal Support Services
- Health, Prevention and Wellness
- Financial Management and Administrative Services
- Legal Fees
- Oversight and Monitoring
- Funeral and Burial
- Other Expenses that Might be Identified from Time to Time by the Internal Revenue Service (IRS)

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Texas ABLE Program Highlights



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Texas ABLE – Built by Texans, Made for Texans



- Created by the Texas Legislature.
- Administered through the Texas Comptroller's Office.
- Launched in May 2018.
- Self-attestation online enrollment process (no physical bank).
- Online account management.
- Bilingual customer service team.

Beneficiary must be a Texas Resident.

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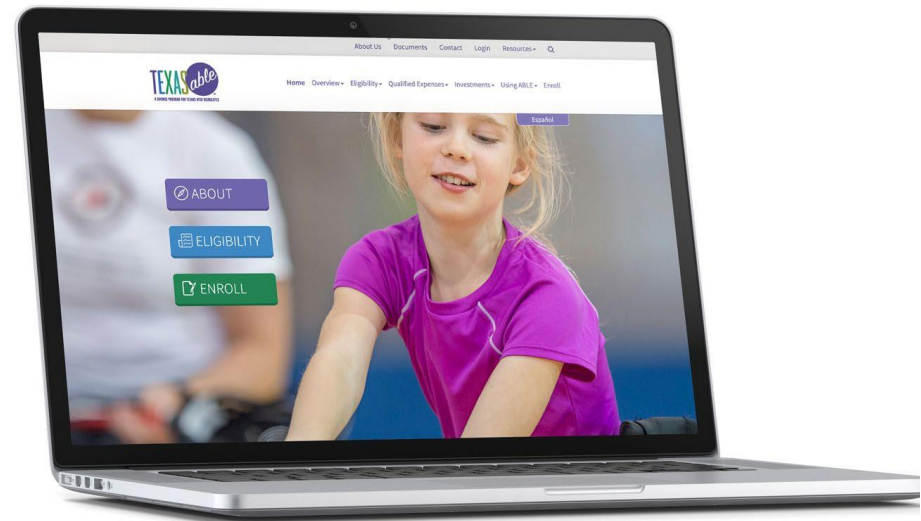


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Texas ABLE – Enrollment Process

Enroll online anytime.

- Enroll at TexasABLE.org (20 mins).
- Simple, intuitive platform.
- No enrollment fee.
- \$50 minimum to establish account; \$25 minimum for subsequent contributions.
- Select investment option(s) during enrollment.



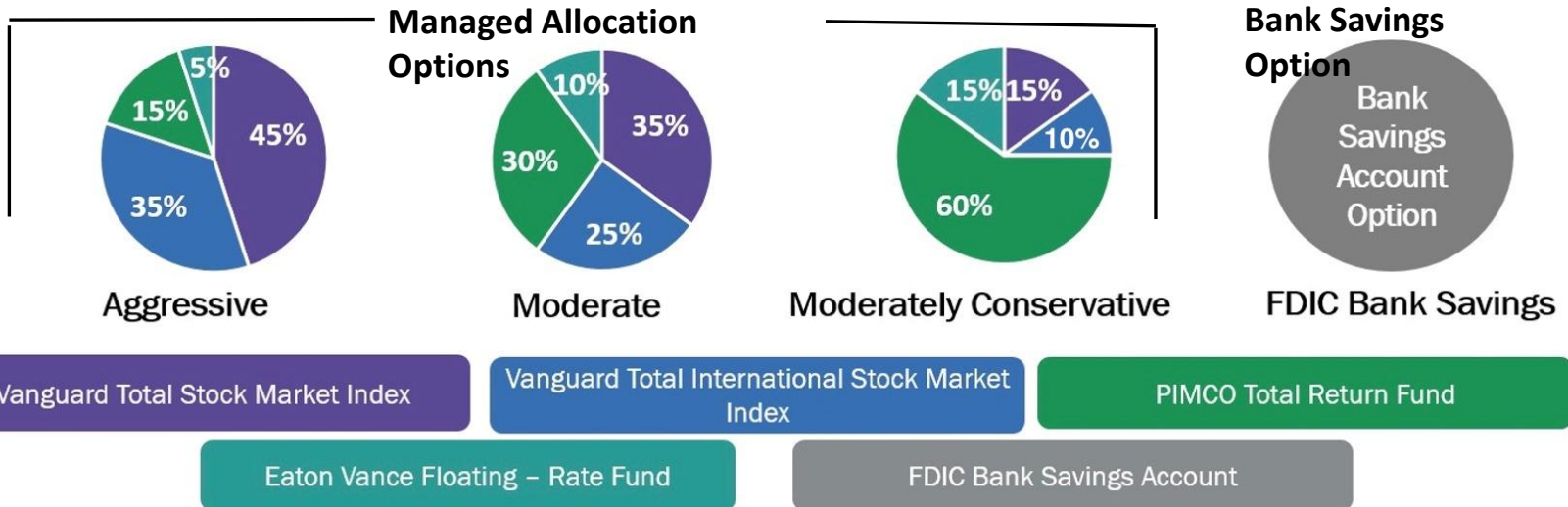
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Texas ABLE - Investment Options

Choose from four investment options.



Total annual asset-based fees for the investment options range from .25%-.65%. See the [Program Disclosure Statement and Participation Agreement](#) for information regarding investment options, risks and fees. Consult with an investment advisor.

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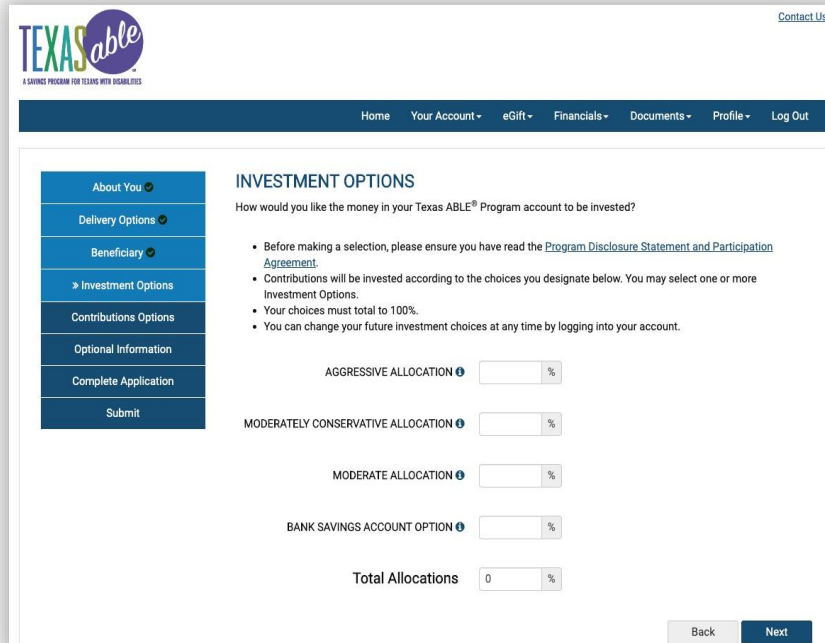
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Texas ABLE – Choosing How to Invest

Select investment options.

- Four investment options including an FDIC-insured Bank Savings option.
- Choose one or a combination of the four.
- Change investment options up to twice a year as allowed by the federal ABLE Act.
- Fees vary based on investment option selected.
- Detailed information on investment options available in our Program Disclosure Statement, including limitations on number of times changes can be made.

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The screenshot shows the Texas ABLE website interface. At the top left is the logo for Texas ABLE, a savings program for Texans with disabilities. A navigation bar includes links for Home, Your Account, eGift, Financials, Documents, Profile, and Log Out. A left-hand menu lists sections: About You, Delivery Options, Beneficiary, Investment Options (highlighted), Contributions Options, Optional Information, Complete Application, and Submit. The main content area is titled 'INVESTMENT OPTIONS' and asks 'How would you like the money in your Texas ABLE® Program account to be invested?'. It includes a disclaimer and instructions, followed by four allocation options with percentage input fields: Aggressive Allocation, Moderately Conservative Allocation, Moderate Allocation, and Bank Savings Account Option. A 'Total Allocations' field shows 0%. 'Back' and 'Next' buttons are at the bottom right.



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Texas ABLE - Online eGift Tool

An easy way for others to contribute.



- Anyone can contribute to the account safely and securely (family, friends, or even a special needs trust)*.
- Create eGift event from account and send to family or friends via email.
- Email contains link and a personalized message, with instructions on how to contribute directly to account.

* Contributions are subject to annual contribution limits and aggregate account limits. The beneficiary should monitor their account to ensure compliance with these limits.

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Texas ABLE – Using Your Account

It's easy to use the account.

Contributions*

- Personal or Cashier's Check
- Payroll Deduction
- Electronic Funds Transfer (EFT)
- Automatic Contribution Plan (ACH)
- Rollover from a 529 college savings account or other ABLE program
- Online eGifting
- Contributions from a Special Needs Trust

Withdrawals

- Online withdrawals
- Withdrawals by check
- Withdrawals by ACH (transfer funds to bank electronically)
- Withdrawals by ACH to prepaid card (transfer funds to prepaid card electronically)

*The beneficiary is responsible for monitoring their account to ensure compliance with annual and aggregate contribution limits.

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Prepaid Debit Card – U.S. Bank Focus Card

- Simple and fast way for Texas ABLE account owners to access funds to pay for qualified disability expenses on the go or online.
- Reloadable prepaid debit card funded by ACH withdrawals from your Texas ABLE account.
- Can be used online or in stores anywhere that accepts Visa debit cards.
- View balance and transaction history via the U.S. Bank Mobile App or online.
- No enrollment fee.



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Helpful Resources

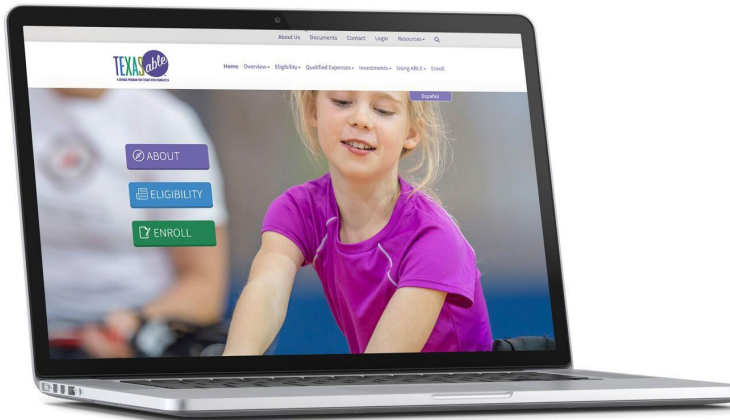
- [The Texas ABLE Act](#)
- [Social Security Program Operations Manual System \(POM\) – ABLE](#)
- [Center for Medicare and Medicaid Services ABLE Guidance](#)
- [IRS Publication 907 on tax treatment of ABLE accounts](#)
- [Texas State Securities Board's resources for investors](#)

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Connect with Texas ABLÉ



Customer Service Team

- (844) 489-2253 (844-4TX-ABLE)
- Mon. – Fri., 8 a.m. – 5 p.m. CST
- Customerservice@TexasABLE.org

Outreach

- For outreach opportunities including presentations and webinars, contact (512) 475-5331 or send email to TexasABLE@cpa.texas.gov.

View our webinar schedule and download presentation slides:

www.TexasABLE.org/events/



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Disclosures

The Texas ABLE® Program is established and maintained by the Texas Prepaid Higher Education Tuition Board. Orion Advisor Solutions, Inc. (“Orion”) is the program manager. The Program is distributed by Northern Lights Distributors, LLC, and administered by Gemini Fund Services, LLC (“Gemini”). NLD and Gemini are not affiliated with Orion.

The account, the principal invested, and any investment return are not guaranteed, insured, or treated as a deposit or other obligation by the state of Texas, the Texas Prepaid Higher Education Tuition Board, any other state or federal governmental agency or Orion or its subsidiaries or affiliates. An account might not make money and could lose money (including the principal invested) if money is invested in the Program. Interests in the Program have not been registered with the U.S. Securities and Exchange Commission or with any state.

Other than the Bank Savings Account Option, accounts are not insured or guaranteed by the FDIC.

As stated in the current Program Disclosure Statement and Participation Agreement, total annual asset-based fees for the investment options range from .25% - .65%. Additional fees apply. Fees are subject to change.

Before investing in the Program, investors should carefully consider the federal and state tax consequences, possible negative effects on eligibility for federal or state benefits, and possible Medicaid recapture, investment objectives, risks, administrative fees, service and other charges and expenses associated with the Program. The Program Disclosure Statement and Participation Agreement contains this and other information about the Program, and may be obtained by visiting [TexasABLE.org](https://www.texasable.org) or calling 844-489-2253. Investors should read the Program Disclosure Statement and Participation Agreement carefully before investing.

“Texas ABLE” is a registered trademark of the Texas Prepaid Higher Education Tuition Board. All rights reserved.

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easterseals

North Texas

Removing Barriers using Social Security Work Incentives

Work Incentives Planning and Assistance (WIPA) Program

*Promoting Employment and
Financial Stability of Social Security
Beneficiaries with Disabilities*

Remember

- You can work and be receiving a disability benefit check.
- I am here to tell you how that can be done.



WIPA AND YOU!

- WIPA (Work Incentives Planning and Assistance) is FREE!
- We are here to assist you in understanding how work might change both your cash and medical health insurance benefits.
- We provide a written report to remind you about what we talked about.
- We also provide “follow up” services.

Who we serve:

- Individuals who are receiving Title 2 Disability benefits (SSDI) and/or Title 16 Supplemental Security Income (SSI) benefits
- Be between the ages of 14 and full retirement



What We Do....

- Collect information from the client and Social Security
- Verify benefits
- Provide basic information and referrals
- Provide on going case management and follow up services



What are Social Security Benefits?

- There are two types of benefits:
 - Title 2 Disability
 - Social Security Disability Insurance (SSDI), Childhood Disability Benefit (CDB) and Disabled Widows Benefits (DWB)
 - Based on work record of a person who is either retired, disabled or deceased.
 - Title 16
 - Supplemental Security Income (SSI)
 - Based on economic need of the family

SSI

MEDICAID

A joint federal and state program that provides no-cost or low-cost health coverage to eligible children, families, pregnant women, the elderly, and people with disabilities who have limited income and resources.



TITLE 16 SSI WORK INCENTIVES

- General Income Exclusion (GIE)
- Earned Income Exclusion (EIE)
- 1619 B
- Student Earned Income Exclusion
- Plan for Achieving Self-Support (PASS)
- Impairment Related Work Expense (IRWE)
- Blind Work Expense (BWE)
- Section 301

In general, Social Security will count less than half of your wages when deciding how much of your SSI benefit check you will keep.



1619 B Medicaid

If a beneficiary is no longer receiving SSI cash payments due to earned income but:

- ✓ Still meets the resource limit and annual income threshold amount (2021 threshold is \$47,676)
- ✓ Still disabled
- ✓ Answer yes to one of the following:
 - Used Medicaid coverage within the past 12 months
 - Expects to use Medicaid coverage in the next 12 months or
 - Would be unable to pay unexpected medical bills in the next 12 months without Medicaid coverage

Then Medicaid coverage will continue and you will maintain your SSI eligibility.

STUDENT EARNED INCOME EXCLUSION

If under the age 22 and regularly attending school (high school, college, trade school, etc.)

Social Security excludes a large amount of earned income from student's gross income.

For 2021

Max monthly exclusion: \$1,930

Max yearly exclusion: \$7,770



IMPAIRMENT RELATED WORK EXPENSES (IRWE)

The dollar amount of approved IRWEs are subtracted from the GROSS monthly income.

BLIND WORK EXPENSE (BWE)

- For individuals who have statutory blindness.
- Can exclude the cost of items necessary for employment from the total countable earned income.
- Can exclude the cost of other items necessary for work not related to the disability (i.e. payroll taxes, meals at work, uniforms, childcare, etc.)

Achieving a Better Life Experience (ABLE)

- The ABLE Program was established to encourage and assist individuals with disabilities and their families in saving funds to pay for many disability-related expenses critical to maintaining the individuals' health, independence, and quality of life.
- This tax-advantaged savings account is for individuals with disabilities who have an age of disability onset before 26.
- Excludes up to \$100,000.00 from SSI Resource limit
- For more information go to ablenrc.org or Texasable.org

SSDI

MEDICARE

Our country's health insurance program for people age 65 or older, certain people with disabilities who are under age 65, and people of any age who have permanent kidney failure.

Provides basic protection against the cost of health care, but does not cover all medical expenses or the cost of long-term care



TITLE 2 DISABILITY WORK INCENTIVES

- Trial Work Period (TWP)
- Extended Period of Eligibility (EPE)
- Grace Period
- Impairment Related Work Expense (IRWE)
- Special Conditions/Employer Subsidies
- Unsuccessful Work Attempt (UWA)
- Expedited Reinstatement (EXR)
- Extended Period of Medicare Coverage (EPMC)
- Section 301

TRIAL WORK PERIOD (TWP)

- Allows a beneficiary to test his/her ability to work
- Income does not affect SSDI benefits during these NINE months
- Will not end until you have completed all 9 months within a 5-year period

IMPAIRMENT RELATED WORK EXPENSE (IRWE)

The dollar amount of approved IRWEs are subtracted from the GROSS monthly income.

TO MAKE REFERRALS

Contact:

Linda Baker

1424 Hemphill Street

Fort Worth TX 76104

lbaker@ntx.easterseals.com

817-759-7929

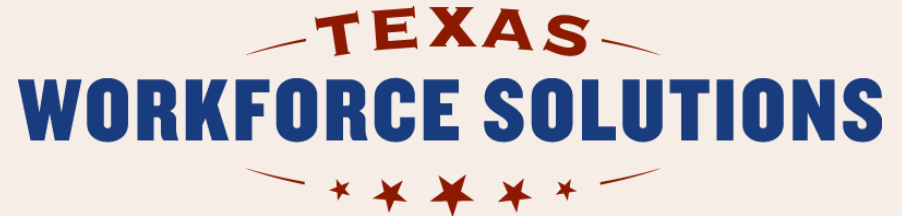
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The Intellectual
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Special Thanks!





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Disabilities Council
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Tuesdays: March 2-April 27, 6-7 p.m.

• **Tuesday's Caregiver Education ♦ Noon-1 pm**

- **Apr. 27 - Health Disparities among Children with ASD**
- **May 4, 11, 18 - Aging and IDD (a 3-week series)**
- **May 25 - Summer Safety and Drowning Prevention**
- **June 1 - Family Legal Documents**

• **Monthly IDD Council Meeting**

First Thursday of Each Month, 8:30 a.m. - 10 a.m.

- **May 6 - Tarrant County Transportation - Options and Updates**

Follow us on social media for upcoming topics, events and networking opportunities



/IDDCouncil



@IDDCouncil

SSI Supplemental Slides



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and tomorrow

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Requirements for Getting SSI

To be eligible for SSI, you must:

- have limited income and few resources;
- be age 65 or older;
- be totally or partially blind; or
- have a medical condition that keeps you from working and is expected to last at least one year or result in death.

Note: There are different rules for children.



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Definition of Disability - Adult

The Social Security Act defines disability as:

- a person who cannot work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death; or
- the person's medical condition must prevent him or her from doing substantial gainful employment – work that he or she did in the past, and it must prevent the person from adjusting to other work.



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Requirements for Getting SSI

- Your income – money you receive such as wages, Social Security benefits, and pensions. Income also includes such things as food and shelter.
- Your resources – things you own such as real estate, bank accounts, cash, stocks, and bonds.
- Where you live – must live in the U.S., or Northern Mariana Islands. If you're not a U.S. citizen, but you are lawfully residing in the United States, you still may be able to get SSI.



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Income

Earned	Unearned
Wages	SSA benefits
Net earnings from self-employment	Veterans benefits
Payment for services in sheltered workshop	Unemployment benefits
	Interests
	Pensions
	Cash from family/friends



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Resources

Included Resources	Excluded Resources
Bank Accounts (CDs, IRAs)	Home in which you live
Stocks, Bonds, 401Ks (Liquid Assets)	First car
Second Car	Burial plots for self & family
Life Insurance	Some resources set aside for burial
Property other than where you live	

Individual Limit: \$2,000 / Couples Limit: \$3,000



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Living Arrangements

Living arrangements are another factor to determine how much SSI a person can get. Benefits may vary depending on where you live:

- In someone else's household
- In an institution – generally \$30/month maximum
- In a group care or board and care facility



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Reporting Responsibilities Under SSI

What Things Must You Report To Social Security?

You must report any changes in your status because they may affect your eligibility for SSI and your benefit amount. If you work and get SSI, then you must report your earnings.

When Do You Need To Report?

Report any changes that may affect your SSI as soon as possible and no later than 10 days after the end of the month in which the change occurred.

How Do I Report Wages?

Social Security offers a toll-free automated wage reporting telephone system and a mobile wage reporting application. You can also report your wages through your personal *my* Social Security account.



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What to Report Under SSI

- change of address
- change in living arrangements
- change in earned and unearned income
- change in resources
- death of a spouse or anyone in your household
- change in marital status
- change in citizenship or immigration status
- change in help with living expenses from friends or relatives
- eligibility for other benefits or payments
- admission to or discharge from an institution (i.e. hospital, nursing home, jail, etc.)
- change in school attendance (if under age 22)
- change in legal alien status
- sponsor changes of income, resources, or living arrangements for aliens
- leaving the U.S. for a full calendar month or for 30 consecutive days or more
- an unsatisfied felony or arrest warrant for escape from custody, flight to avoid prosecution or confinement, or flight-escape



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You need to tell Social Security if...

- you have an outstanding warrant for your arrest
- you are convicted of a crime
- you violate a condition of parole or probation



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SSI for Children

Who is considered a “child” for SSI?

A disabled person who is neither married nor head of a household and:

- is under age 18; or
- is under age 22 and is a student regularly attending school.



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SSI Requirements for Children

- If under 18, the child has a physical or mental impairment (or combination) that results in marked or severe limitation in functioning.
- The child must be either blind or disabled. If the child is blind, he or she must meet the same definition of “blind” as applies for adults.
- Condition must be expected to last at least 12 months or result in death.



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SSI Requirements for Children (continued)

- Disabled children living in households with limited income and resources may be eligible to receive SSI benefits.
- For eligibility, the income and assets of the disabled child and parent(s) living in the household are assessed.

Children's income examples:

- Child support
- Social Security auxiliary benefits
- Gifts



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Deeming

What is it?

The process of determining how much of a parent(s) income and resources will count is called deeming.

When does it apply?

If the parent(s) has income and/or resources that we must consider and:

- the child is under 18; and
- lives at home with his or her natural, or adoptive parents(s); or
- lives away at school, but comes home on some weekends, holidays, or school vacations and is subject to parental control.



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SSI Determination for Children Turning 18

- We make a new disability determination using the adult rules.
- We no longer count the income and resources of parent(s) for eligibility.
- If the child continues to live with parent(s) but does not pay for food or shelter, a lower SSI payment may apply.
- An SSI application can be made as early as the day of the 18th birthday.



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SSI and Age 18 Foster Children

A disabled youth transitioning out of foster care may file an SSI application if he or she:

- lives in a foster care situation;
- alleges blindness or disability;
- appears likely to meet all of the non-medical eligibility requirements when foster care payments terminate;
- expects foster care payments to cease within 180 days of the application filing date; or
- is within 180 days of losing foster care eligibility because of age.



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SSI & Homeless

Social Security defines “homeless” as:

A **transient** – an individual with no permanent living arrangement, i.e., no fixed place of residence. A transient is neither a member of a household nor a resident of an institution.

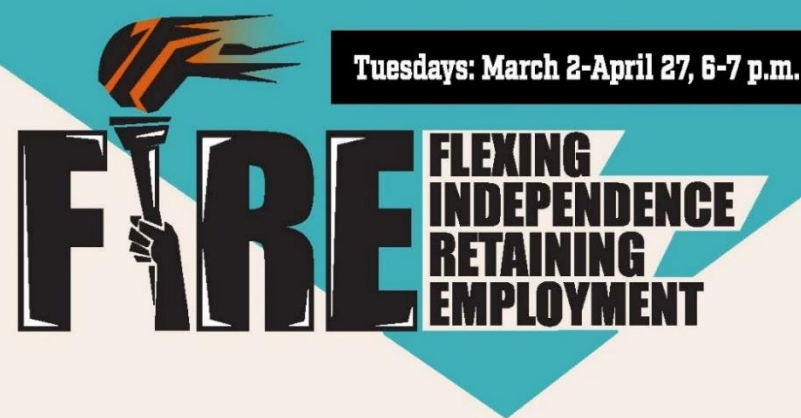
If you are homeless, you can receive your SSI benefits by:

- having them deposited into your personal bank account;
- having your benefits mailed to a third party;
- having a relative or other third party be assigned as your representative payee; or
- having your benefits directed to a Direct Express bank card.



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[SSA.gov](https://www.ssa.gov)



Additional Links and Contacts Referenced during session

- ABLE National Resource Center website
www.ablenrc.org
- Difference in ABLE and Special Needs Trusts:
<https://www.ablenrc.org/able-accounts-and-special-needs-trusts/>
- www.ssa.gov rosalie.alviar@ssa.gov 1-800-772-1213
or direct office info at <https://secure.ssa.gov/icon/main.jsp>



The Intellectual
and Developmental
Disabilities Council
of Tarrant County



Rita Stevenson

Executive Director

The Intellectual and Developmental
Disabilities Council of Tarrant County

Rita@IDDCouncil.org

817.569.4852 call

Natacha Mendenhall

Transition Vocational Rehabilitation
Counselor

Texas Workforce Solutions

Natacha.Mendenhall@twc.state.tx.us

682.347.7445 call/text