

May 24, 2019

Dear Legislator:

For a variety of reasons Wisconsin people with disabilities and their families are requesting that the state of Wisconsin, like 42 other states currently, formally endorse, support and promote an ABLE savings account program.

Similar to 529 college savings accounts, ABLE accounts let people with disabilities and their families save for the future tax-free without risking their eligibility for important supports, like Medicaid. Under federal law, people with disabilities are allowed only \$2,000 in assets. ABLE accounts encourage people with disabilities and families to save for qualified “disability-related expenses” like education, job training and support, health care, transportation, home purchase and more.

Following passage of federal tax law in 2014, Wisconsin chose a different route than other states for promotion of ABLE accounts, suggesting that people could research on their own and find the best ABLE program for their needs. While this remains true for some, Wisconsin has significantly fewer ABLE accounts open than other states. People with disabilities and those who cannot afford financial planning services are confused comparing ABLE account choices or simply do not have internet access or someone available to answer their questions. Wisconsin residents are not benefiting from the ABLE program like they should.

The 42 states that have either established their own ABLE program or that contract with another state to run their program are ensuring that state taxpayers are aware of and can benefit from this tax break, allowing families to save for their children with disabilities in the same manner that they do for their other children. People with disabilities benefit from a one-stop shop or toll-free number that ensures they get their ABLE questions answered, particularly as it relates to their benefits.

The undersigned disability organizations request that state legislators do the following:

- Ensure that as soon as possible Wisconsin administer a qualified ABLE program, either directly or by entering into an agreement with another state or alliance of states;
- Widely publicize the ABLE program to state residents on an ongoing basis;
- Ensure that promotion of ABLE is simplified and accessible to all, including, at a minimum, support by phone to answer questions and establish an account;
- Require the state to consult with organizations with expertise in supporting people with disabilities and their families as they develop an ABLE program or partnership;
- Ensure that state residents remain able to and are aware of the option to open an ABLE account in any state of their choosing;
- Ensure that state residents remain eligible for and are aware of the state income tax deduction to ABLE accounts opened in other states.

A proposal to establish an ABLE program in Wisconsin currently has bi-partisan support in both the State Assembly and State Senate. Contact Representatives Mursau, Subeck, Rohrkaste, Snyder, Edming or Senator Marklein’s office with questions.

Thank you for your consideration of this request.

The Arc Wisconsin
The Arc Dane County
The Arc of Dunn County, Inc.
The Arc Greater Columbia County
The Arc-Green County
The Arc of Racine County
Richland County Arc
The Arc of Southwestern Wisconsin, Inc.
The Waupaca County Arc
Alianza Latina Aplicando Soluciones
Autism Society of Greater Wisconsin
Autism Society of South Central Wisconsin
Autism Society of Southeastern Wisconsin
Disability Rights Wisconsin
Down Syndrome Association of Wisconsin, Inc.
Elder Law and Special Needs Section of the State Bar
Family Voices of Wisconsin
Madison Area Down Syndrome Society
Respite Care Association of Wisconsin
Save IRIS
Survival Coalition of Wisconsin Disability Organizations
Wisconsibs, Inc
Wisconsin Board for People with Developmental Disabilities
Wisconsin Chapter of NAELA (National Academy of Elder Law Attorneys)
Wisconsin FACETS
Wisconsin Down Syndrome Advocacy Coalition
Wisconsin Upside Down
Wispect Inc.