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Disability Rights Wisconsin Supports ABLE Act Provision that Supports People with Disabilities

Today's inclusion of Qualified ABLE Accounts in the Joint Finance Committee's General Fund Taxes/Revenue budget motion is good news for people with disabilities and their families across Wisconsin.

Millions of individuals with disabilities and their families depend on a wide variety of public benefits for income, health care and food and housing assistance. Eligibility for these public benefits, including Medicaid require meeting a means or resource test that limits eligibility to individuals who report no more than \$2,000 in cash savings, retirement funds and other items of significant value. To remain eligible for these public benefits, an individual must remain poor.

Wisconsin's ABLE Act will for the first time recognize the extra and significant costs of living with a disability and will support people to increase their independence. New data shows that a child with autism can cost a family an average of \$2.4 million over a lifetime. These include costs for accessible housing and transportation, personal assistance services, assistive technology and health care not covered by insurance, Medicaid or Medicare.

More than 50,000 thousand people with developmental disabilities (a disability occurring prior to age 26) live in Wisconsin. A majority of people with disabilities want to work, however they often choose not to for fear of losing this lifeline of supports, particularly Medicaid. Medicaid not only covers a variety of medical and specialty care not available in the private market to the degree a person with a disability may need, but Medicaid also is the primary payer for long-term services and supports (LTSS) that provide for essential supports like help with bathing, dressing, meals, employment supports and transportation.

"Families of children with significant disabilities are often told they are putting their child's future in jeopardy if they put more than \$2000 in a savings account in the child's name," says Lisa Pugh, Disability Rights Wisconsin Public Policy Director. "Families cannot plan for the future in the same way they save for their other children. The ABLE Act will change that."

The ABLE Act will allow individuals with qualified disabilities and their families across Wisconsin to put away funding for specified items, such as housing, transportation, employment training and support, assistive technology, personal support services, health care expenses and other needs while not jeopardizing the person's eligibility for Medicaid and other programs. Funds remaining in an account upon its termination are recoverable by the state for reimbursement of state programs.

Right now, individuals with disabilities and their families spend countless hours worrying about their financial security and their future. This bill will provide peace of mind.

Thank you to Representative Macco and Senator Marklein for taking leadership in authoring the original ABLE Act bill.

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