

## MINUTES December 9, 2024

Present: Rachel Ferreira, Myles Brawn-Husband, Jason Harritos, Lisa Albert, Jill Merlin, Nathan Jackson, Rebecca Beaton, Joan Perates, Mindy Highland, Jamie Harris Pfantz, Vincent DeJesus, Janice Musco, Barbara Henry, Andrew Lamson, Bekah Larko, Kathy Gudmundson

### 1. Welcome



Tanja welcomed everyone to today's meeting.



### 2. Mission Statement/Minutes



Deanne read the Mission Statement of the Coalition.

*“The Coalition is for individuals with all disabilities to connect and talk about what is important in our lives and what we can do together to improve quality for all people! It is also an opportunity to become familiar with different services available from agencies in Rhode Island and learn what these agencies can do to support and meet the needs of individuals.”*



Rachel read the September 2024 Minutes – But there was None



### ***3. Presentation: RI Able Accounts Presented by Kevin Nerney, Executive Director of Rhode Island Developmental Disabilities Council (RIDDC)***

#### **ABLE Act (Achieving a Better Life Experience)**

When creating the Able Accounts, the legislatures' intent was to provide secure funding for disability related expenses who receive SSI, Medicaid, and other sources. Able Accounts are not to replace SSI benefits, Medicaid, or other sources but are there to supplement.



**What is Able?** Member of The National ABLE Alliance

Able helps individuals with disabilities and their families to:

- Save for disability-related expenses on a tax-free basis
- Avoid having to spend down earnings
- Keep possession of their ability to benefit from SSI, Medicaid, and other federal programs

## Importance of Saving

- ✓ Freedom
- ✓ Choice
- ✓ Work
- ✓ Retirement
- ✓ Fun



## Current System Social Security Administration/Medicaid

- ✓ Not able to save over \$2,000 (SSI)
- ✓ Need to stay within a certain Monthly income amount or you will need to pay it back to SSA/Medicaid
- ✓ Essentially you must be poor to qualify

*an initiative of the RI Developmental Disabilities Council*

401.737.1238 • [crossdisability@riddc.org](mailto:crossdisability@riddc.org) • 400 Bald Hill Road, Suite 515, Warwick, RI 02886 •

<https://www.ricrossdisability.org/>

## With ABLE Accounts

- Can open account with as little as \$25
- Can save \$18,000 per year plus earned income up to the federal poverty level (~\$15,000)
- Up to \$395,000 total and \$100,000 until SSI is suspended
- Deposits from a third party are not counted as income of the account income
- Savings grow tax free
- Tax exempt withdrawals (on qualified disability expenses)
- Money in an ABLE account is “disregarded” when determining eligibility for Medicaid or SSI

## Qualified Disability Expenses

Money from an ABLE account **MUST** be made for **qualified disability expenses**, related to the individual’s disability or blindness and made for his/her benefit, including:

- ✓ Education
- ✓ Housing
- ✓ Transportation
- ✓ Employment training and support
- ✓ Assistive Technology and personal support services
- ✓ Health, prevention, and wellness
- ✓ Financial management and administrative services
- ✓ Legal fees
- ✓ Funeral and burial expenses

- ✓ Any **other expenses** approved by the Secretary of the Treasury

Any non-qualified expenditure will be taxed and penalized!!

## Eligibility

To be eligible, individuals must meet two requirements:

1) Age requirement: must be disabled before age 26

AND

2) Severity of disability:

They have a physical  
expected to last for at



or mental disability that can be  
least a year or can cause death

OR

They are blind



OR

Their disability is included on the Social Security Administration's List of  
Compassionate Allowances Conditions

## **Eligibility Certification**

### **Self-Certification –**

- An individual will “self-certify” when they sign up for an account
- Must recertify annually – can be done easily on line
- Must have the records that prove eligibility

Money can be taken at a point of sale with a debit card or check  
Monthly or one-time payments can be set up through direct withdrawal  
Can have direct deposits into accounts  
Disbursements will be reported monthly to SSA and annually to IRS by  
Acsensus

### **4. Presentation: *Potluck Christmas Party, Presented by: Everyone***

The RI Cross Disability Coalition members had a potluck Christmas Party.  
All the members brought something to eat, and drink.

We had pizza, salad, Mac and Cheese, soda, and many other things to eat  
and drink.



Everyone seemed to have fun talking to each other and chowing down on the good food.





See you in March 2025!

## 5. Motion to Adjourn

The meeting adjourned at about 3 pm.

### NEXT MEETING

**Date:** MONDAY, March 3, 2025

**Location:** Warwick Public Library

**Time:** 1:00 pm – 3:00 pm



*Minutes submitted by Tanja Blicher-Ucran*