



March 7, 2025

TO: Senator Renee Erickson and Members of the Senate Committee on Government Efficiency

FR: Meghan Shreve, Associate Director, InterHab

RE: Support for SB 281, ABLE Accounts for Kansans with IDD

Chair Erickson, and members of the committee, thank you for the opportunity to share testimony on Senate Bill 281. My name is Meghan Shreve, and I am the Associate Director for InterHab, representing providers of intellectual and developmental disabilities (IDD) across Kansas. I am here as a proponent today, as ABLE accounts provide vital support for Kansans with intellectual and developmental disabilities.

Kansas ABLE Savings Program

The ABLE Savings Program allows Kansans living with a disability an opportunity to save for their future. With the Kansas ABLE Savings Plan, Kansans with a disability can save for qualified disability expenses without losing their eligibility for certain assistance programs, like SSI and Medicaid.

Without an ABLE account, individuals with disabilities can only have \$2,000 in assets at any given time in order to remain eligible for many federal means-tested benefits programs, such as Supplemental Security Income (SSI). Under ABLE, eligible individuals and families may establish ABLE savings accounts that will not affect their eligibility for SSI (up to \$100,000), Medicaid, and other public benefits. ABLE accounts provide a mechanism to essentially increase this \$2,000 asset limitation so that individuals with disabilities and their families can save money for their future and improve their quality of life.

Support of Senate Bill 281

Senate Bill 281 will provide Kansans with continued incentives to open ABLE Accounts while promoting greater financial literacy for families across the state. Staff from the Office of the Kansas State Treasurer will offer both in-person seminars and small-group webinars designed to assist individuals with disabilities in saving, investing, and growing personal wealth through the benefits of a Kansas ABLE Savings Account. Additionally, they will offer \$100 in seed money to assist in establishing new accounts for Kansans who need them most.

This bill would formalize the continuation of the ABLE Road Show, which began over a year ago. It will enhance the program's structure and expand outreach, ensuring more Kansans with IDD are aware and have access to this essential resource. The ongoing streamlining of the ABLE program will improve efficiency for both individuals with IDD and the State Treasurer's Office.

InterHab and its members will continue to support and encourage Kansans with IDD to take advantage of ABLE accounts and look forward to collaborating with the State Treasurer's Office in this important effort.