



January 31, 2024

Chair Baumgardner and Members of the Committee:

On behalf of the Kansas Council on Developmental Disabilities (KCDD), thank you for the opportunity to provide testimony to the Senate Committee on Education in support of SB 360. **This bill would be a game changer for Kansans with Intellectual and Developmental Disabilities (IDD) in saving and investing with the Kansas ABLÉ Savings Plan by allowing contribution deadlines for Kansas ABLÉ accounts to align with the current tax filing deadline (instead of the calendar year).** We commend State Senator Kellie Warren for her leadership on the proposed bill.

The mission of KCDD is to empower individuals with intellectual and developmental disabilities (IDD) and their families to lead systems change, build capacity, and advocate for inclusive, integrated, accessible communities where everyone belongs and thrives throughout our state. KCDD is made up of self advocates, family members, state agencies and other partners from across the state of Kansas. KCDD works closely with Treasurer Johnson and his team to ensure the Kansas ABLÉ Savings Plan continues to be promoted to the Kansas Disability Community and other key stakeholders throughout the sunflower state.

In the state of Kansas, an ABLÉ account, or an Achieving a Better Life Experience (ABLE) Account, is a relatively new tax-advantaged account designed to build a sizable savings without impacting public benefits like Medicaid. Personally, I have worked on the ABLÉ since 2006; and helped spearhead the advocacy effort behind the federal passage of the *Stephen Beck Jr., ABLÉ Act* in 2014. We also played a pivotal role in launching Kansas' ABLÉ Savings Program in 2017 due in large part to state champions like Senator Baumgardner and many others.

Until the ABLÉ Act was signed into law, asset limitations required to access means-tested programs, like Medicaid, have prevented the disability community from saving more than \$2,000 at any given time. The ABLÉ Act amended Section 529 of the US Tax Code to allow individuals with disabilities to save, spend, and invest using 529A or "ABLE accounts". The proposed bill, when enacted, will allow individuals with disabilities, family members, and caregivers to align contribution deadlines with similar tax-advantaged accounts, such as Roth and Traditional IRAs, through the tax filing deadline and elect to have those contributions count toward the prior year.

We believe aligning the contribution deadlines for ABLÉ accounts will encourage more individuals with disabilities, family members and caregivers to contribute when they are working through their tax preparation and take advantage of the tax benefits of ABLÉ contributions. Currently, six states – Georgia, Iowa, Mississippi, Oklahoma, South Carolina and Wisconsin – allow prior year contributions to be made until the tax-filing deadline.

KCDD believes this would be a great way to offer Kansans with disabilities more flexibility with contribution deadlines, encourage more savings in Kansas ABLÉ accounts and offer more equity in the ability for individuals with disabilities to save in ABLÉ accounts like other tax-advantaged savings instruments.

Thank you again for your consideration of SB 360.

Sincerely,

Sara Hart Weir
Executive Director
Kansas Council on Developmental Disabilities
sara@kcdd.org