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January 26, 2024

TO: Senator Molly Baumgardner and Members of the Senate Committee on Education

FR: Meghan Shreve, Director of Education & Communications, InterHab

RE: Testimony in support of SB 360

Chair Baumgardner, and members of the committee, thank you for the opportunity to share information on behalf of the member organizations of InterHab. My name is Meghan Shreve, and I am the Director of Education and Communications for InterHab, the state association for providers of intellectual and developmental disabilities in Kansas. I am grateful for this opportunity to share my support for Senate Bill 360 and the value that ABLE accounts provide 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 to improve their quality of life.

## **Support of Senate Bill 360**

I am here today to ask for the committee's support of Senate Bill 360, which will assist Kansans with intellectual and developmental disabilities by allowing increased flexibility when using ABLE accounts. SB 360 will allow choice to elect the taxable year in which a subtraction modification for contributions to an ABLE account is taken.

InterHab members have continued to assist and encourage Kansans to take advantage of ABLE accounts through the passage of 2022 ABLE legislation, which also allowed for increased flexibility related to establishing ABLE accounts. Similarly, SB 360 will provide additional flexibility so that working Kansans can use ABLE accounts to save for their future. Expanding ABLE flexibility for individuals with disabilities will continue to improve the long-term viability of ABLE programs, and will ensure success for Kansans with IDD.