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I'm Nicole LeBlanc from Montpelier from Green Mountain Self-Advocates. I'm on the Autism Spectrum and I get Developmental Disabilities Services. I am here today to talk about the importance of passing legislation to set up ABLE accounts as part of the federal Steven Beck Jr. Achieve a Better Life Experience act. Currently, if someone with a disability has Medicaid, SSI or both, they are restricted in how much money they can save in the bank. For Long term care or regular Medicaid the asset limit is \$2000 and for Medicaid for Working People with Disabilities the asset limit is \$5000.

The ABLE Act will go a long way to eliminating poverty considering that people with disabilities are among the poorest people in Vermont. The current limit of \$2,000 for many reasons does not make sense or meet our needs. For example, when I was on SSI, I had to be careful to make sure that the day my SSI

was deposited into my bank account that I only had around \$1,000 in my bank account. I cannot tell you how many times I was fielding calls from my case manager urgently telling me to go out and spend money to make sure I did not go over the limit. Now how is that promoting self-sufficiency and good budgeting habits? Instead of having a goal and plan to save to get important improvements in my life, like a computer or needed household items like a couch. I found myself on the spur of the moment going out and buying CDs or books to spend down the money in my account.

One of the great things about this piece of legislation is that it will allow people with disabilities who work the ability to save more than 2000 dollars so that they can live a dignified life. I have been following this piece of federal legislation for the last 6 years because I am someone who currently works 30-32 hours a week at Green Mountain Self-Advocates. This bill is going to go a long way towards eliminating work disincentives for people with disabilities by allowing us to save for things like education, transportation, housing, and healthcare expenditures, just to name a few.

I am very passionate about Self-Advocacy and it has been a dream of mine to work on a federal level in Washington D.C. In

2012 I completed an internship at AIDD in Washington. I learned that the government runs slow but the city moves fast. I made friends in Washington DC and each summer I spend my 2 weeks' vacation in DC visiting advocacy organizations and making employment connections. The ABLE Act will make it easier for me to save money to use to get the career I want.

I live on my own. It is quite a delicate balancing act each month trying to save money, pay my bills and make sure I follow the rules for Medicaid and Medicare programs. I feel like I can never get ahead and save for my future. There is really no other alternative out there to solve this problem. I know you have a number of bills to work on this legislative session. People with disabilities truly appreciate your work to do what is needed to make the ABLE Act work for Vermonters with disabilities. As a result of this legislation students with disabilities will no longer have to worry about losing essential Medicaid supports and other federal benefits when they enter the workforce. It will eliminate the need for parents to restrict the amount of hours their son or daughter with a disability works because of the fear they have about losing essential benefits. Most of the jobs high school grads with disabilities get are part-time and do not include healthcare benefits. That is why it is crucial that they maintain their eligibility for Medicaid. Vermonters with developmental disabilities want to

be part of the middle class and be self-sufficient, and implementing the ABLE Act will help us achieve this.

Thank You for Listening.