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Testimony To House Commerce and Economic Development
ABLE Accounts ~ January 19, 2016

I'm Nicole LeBlanc from Montpelier and I am the Advocacy Director for Green Mountain Self-Advocates, a disability rights organization. I'm on the Autism Spectrum and I get Developmental Disabilities Services. I want to first start off by thanking the House Commerce and Economic Development Committee for all your hard work you have put into making ABLE Accounts become reality for people with disabilities and their families. Next, I want to thank Treasurer Beth Pearce and Policy Director Tim Dumont for convening the ABLE Act Taskforce to look at how ABLE Accounts would be implemented in Vermont. As Advocates, we have very much enjoyed the inclusive process you have put together. We also recognize and appreciate the countless hours that have been dedicated to making this new initiative a reality.

ABLE Accounts will make a huge difference in our lives because they will allow us to save money and pay our own way. It is important to me personally and to other Vermonters with disabilities that we are seen as contributing and responsible members of society. In the long run, ABLE accounts will eliminate a major employment barrier for people with disabilities, because our families will no longer have to worry about their sons and daughters losing benefits as a

result of earning too much money. It will provide us with peace of mind knowing that financial security is a real possibility. We will sleep better at night knowing that we can avoid going over the \$2,000 asset limit for SSI and Medicaid. ABLE Accounts will also help us in paying for things that are not covered by Medicaid. For instance, with an ABLE account a person could use the money to cover alternative health care expense like supplements, reiki, cranial sacral therapy and chiropractic services. Being able to save for one's future is empowering and enriching. Finally, as a member of the ABLE Taskforce I appreciated having the opportunity to give input on the IRS regulations in the areas of disability certification and privacy.