



Vermont Developmental Disabilities Council

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Vermont General Assembly

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Kirsten Murphy, Executive Director and Cathy Hybels, Council Member

Thank you for the opportunity to speak with you today about the status of the VermontABLE Savings Program and the opportunities we see to promote this program and the employment of people with disabilities.

As this committee witnessed last week at the Treasurer's press conference, Vermonters with disabilities and their families now have an ABLE Savings Program available to them that has been carefully reviewed by our State Treasurer, endorsed by more than 10 disability groups in the state, and branded to reflect Vermont's culture and values. The DD Council looks forward to a continued partnership with Treasurer Pearce and her staff as we promote this program and monitor how it is received and used by Vermonters. Speaking on behalf of my colleagues in the disability advocacy community, we want your committee to know that the structure we have had in place – an informal advisory group of stakeholders – is working well and we are confident that it will continue to provide an appropriate level of consumer input.

Building on this successful start, we would like to use this short time today to share a few thoughts about the ABLE program and the need for disability advocates to continue to partner with your committee and the business community of Vermont.

For example, there are a number of ways that other states are incentivizing ABLE savings.

- Our partners in Ohio, offer an income tax deduction of up to \$2,000/year for contributions to the Ohio STABLE Program. This mirrors the state tax benefit offered to Ohio citizens that contribute to their state's 529 college savings program.
- The majority of states offer some type of fee mitigation. Florida is waiving the \$2.50/month fee entirely for any account open before July 1, 2017 by a Florida resident; Oregon has cut its fee in half for residents holding an Oregon ABLE Account through the end of the calendar year.

I have asked one of our DD Council members to join me today to share a few other simple, low cost ways that we might help the business community become aware of ABLE and, along with it, the advantages of hiring people with disabilities.

Thank you for allowing me the opportunity to speak to you today.

My name is Catherine Hybels and I live and work in Norwich. I serve as a family member advocate on the DD Council.

I am co-founder and co-owner of Leadership In Medicine, Inc. Our company produces medical marketing research and has been serving clients in the pharmaceutical, biotechnology, and medical device industries for 22 years.

On Disability Awareness Day, I am here to share with you our success in finding and retaining qualified employees with disabilities who are highly valued for their contributions. Our experience has been that when we added new hires with disabilities, we needed to rethink some of our standard operating procedures in order to attain a mutually beneficial fit. Our business procedures improved as a result of that process of re-examination and our employees have not only excelled in their work, they have demonstrated strong perseverance and unsurpassed loyalty to our company.

Also on Disability Awareness Day, I would also like this committee to know how very hopeful I am about the ABLE program. I know that many talented people are working together across Vermont to promote awareness of ABLE. I want to voice the need to educate employers in Vermont businesses and nonprofit organizations on the provisions of the ABLE law. Employers need to know that ABLE is pro-employment and that restrictions on employee work hours have now changed for ABLE account holders. Employers should be encouraged to provide employees with information about ABLE accounts just as they inform employees about retirement savings plans, health savings accounts, and 529 College Savings plans. Employers should be encouraged and prepared to facilitate payroll deductions for automatic funding of ABLE accounts for those with disabilities and for family members who choose to contribute to ABLE savings.

The DD Council and State Treasurer's office have developed a website and handouts to promote awareness of ABLE, but reaching all employers and providing them with the information they need in a timely manner will be a big challenge.

CONCLUSION

Vermont ABLE is an early and important success in what we hope is a continued shift in how we view disability. This is sometimes called an "Employment First" philosophy. The idea is that meaningful employment is assumed to be a major life activity for every adult with a disability. Rather than "opting in" to the workforce, people with disabilities plan for a working life the same as the rest of us. A person could "opt out," but that would be the exception.

A great example is my friend who lives in a rural Vermont town and has significant disabilities (I won't use his name). My friend has intellectual and developmental disabilities that impact his communication, cognition, mobility and vision. My friend is also a small business owner and he works five days a week at his business. People taken aback when they learn this about my friend, but from the perspective of Employment First, we shouldn't be at all surprised.

In closing, I want to again thank this committee for its support of Vermont ABLE, and I hope you will continue to help us promote not only ABLE but the vision it represents: That vision is one where employment is the first option for people with disabilities, and one where employers know that providing jobs to people with disabilities is also just good business.

Kirsten Murphy
Executive Director

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