



## **NAMI Maine Position in Support of LD 1421**

### **An Act to Establish a Tax-free Savings Program for Individuals with Disabilities**

The federal *Achieving a Better Life Experience Act* of 2014, also known as the “ABLE Act”, allows individuals with disabilities and the families of those individuals to establish savings accounts that are federally tax exempt and to use the funds from the accounts to pay for the care of the individual with a disability. NAMI Maine supports LD 1421, an act to establish the ABLE ME Savings Program based on the federal act.

Individuals with disabilities, specifically mental health diagnoses, are overrepresented among the unemployed in the state of Maine. According to a report released by the Office of Disability Employment Policy, only 7.4% of adults living in Maine whose mental health diagnosis meets the federal definition of a disability, are employed. Further, those who are able to secure employment face the possibility of receiving sub-minimum wage. Many individuals with disabilities, as well as their families, rely on governmental assistance for income, health care, food and housing, which presents a challenge for those individuals attempting to save money due to the potential of losing eligibility for assistance. Establishing ABLE ME savings accounts will allow them to save money for the added costs without impacting their eligibility for other public benefits.

The amount of money spent in 2006 on mental health treatment was one of the most costly medical diagnoses, with an average expenditure per person of \$1,591. The ABLE ME Savings Program will help shoulder some of the costs that come with a mental health diagnosis, such as accessible housing and transportation, assistive technology and uninsured health care cost. In order to qualify for an ABLE ME account, individuals will need to have documentation of a significant mental health condition that developed before the age of 26. Individuals that already receive SSI and/or SSDI benefits and fit the age of onset criteria will automatically qualify for this program. Individuals that don’t currently receive these benefits can still qualify if they meet SSI criteria regarding significant functional limitations.

Enacting the ABLE Maine accounts will also support on-going efforts of the Disability Employment Initiative to promote asset building for individuals with disabilities. This is a crucial step in supporting recovery specifically for individuals diagnosed with a mental illness. An ABLE ME account will make it so there is more choice and control for the beneficiary of the account and their family. Access to an ABLE ME account will help individuals and families achieve and maintain health, independence, and quality of life.

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*NAMI Maine is the state’s largest grassroots, mental health advocacy organization. Sustained by seven affiliates and thousands of supporters across the state, NAMI Maine is an active voice for the families, individuals and professionals whose daily lives are impacted by mental illness.*