



# NC ABLE Program Board of Trustees Meeting August 12, 2020

Communications and Outreach Update



**NC ABLE**  
National ABLE Alliance Member



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STATE TREASURER OF NORTH CAROLINA  
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...e for people with disabilities. This page is a resource for you that includes guid...  
...e that you have all that you need to be successful as an NC ABLE trainer.

## Q2 NC ABLE Outreach Highlights

### Outreach

*Revised Community Partnerships with  
Special Olympics, Autism Society of NC & ARC  
Transitions to Community Living Webinar  
ThinkCollege - Fast Facts ABLE Act*

### Training

*Train the Trainer Webinar Series - July 22 and July 29*

### Upcoming (this month)

*Special Olympics Law Enforcement Torch Run® Sponsor  
Autism Society Spectrum Magazine Article  
Website for NC ABLE – NCABLE.org  
Email Campaign – new, unfunded and closed*

### Social Media

*Continued Foundation of Organic Growth*

### Media Plan

*Ramp up awareness efforts through specific media  
placements in target markets around North Carolina.*



## FAST FACTS

ISSUE NO. 26, 2020

### ACHIEVING A BETTER LIFE EXPERIENCE (ABLE): SAVINGS ACCOUNTS FOR PEOPLE WITH DISABILITIES

In 2014, the passage of the Stephen Beck Jr. "Achieving a Better Life Experience Act" or ABLE Act (Public Law 113-295) created the opportunity for people with disabilities to open tax-advantaged savings accounts. This national public policy recognized the significant costs and extra expenses associated with living with a disability and opened the door to saving without impacting eligibility for means-tested benefits, such as SSI and Medicaid.

Outside of the savings opportunities and ability to spend for qualified expenses, an ABLE account provides greater choice and control for the account holder, offering the opportunity for financial independence.

Needs vary by individual, so it's important to evaluate whether an ABLE account is right for your individual circumstance. Currently (as of June 2020), the ABLE Act limits the number of accounts to one per eligible individual. The cost of establishing an account may be considerably lower than other savings options, such as a Special Needs Trust. There is no prohibition of having both a Special Needs Trust and an ABLE account.

While many states administer an ABLE Program, not all states operate with the same fees, investment opportunities or features. For more information on ABLE Accounts, visit [SI.01130.780](http://SI.01130.780) Achieving a Better Life Experience (ABLE) Accounts.

## ADVOCATES NETWORK

### Train the Trainer Document Tree

This tree outlines the documents associated with each of the presentations and additional resource materials that are currently available.

## Special Olympics

SEARCH

COMPETITIONS GET INVOLVED HEALTH & WELLNESS **TORCH RUN** UNIFIED CHAMPIONS

### Law Enforcement Torch Run®

A Law Enforcement Torch Run® for Special Olympics unites officers from law enforcement agencies and departments across the state in an effort to raise funds and awareness for Special Olympics North Carolina. The Torch Run Relay involves more than 2,500 law enforcement officers and personnel representing more than 200 law enforcement agencies across North Carolina.

Law enforcement officials carry the Flame of Hope across the state in the Torch Run Final Leg, culminating in the cauldron to officially open the Special Olympics North Carolina Summer Games in Raleigh. The 2,000-mile, Torch Run Relay involves more than 2,500 law enforcement officers and personnel representing more than 200 law enforcement agencies across North Carolina.



## ACHIEVING A BETTER LIFE EXPERIENCE (ABLE): SAVINGS ACCOUNTS FOR PEOPLE WITH DISABILITIES

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### THE ABLE ACT

Many states have adopted the federal ABLE legislation creating 529A accounts, which in many ways are similar to 529 college savings plan. Individuals of any age are eligible to open an account if their disability occurred prior to the age of 26 and regardless of participation in a governmental benefit program.

With ABLE accounts, after-tax funds can be deposited into an account from a variety of sources and withdrawals are tax-free when used for qualified disability expenses (QDEs). Contributions can be made up to \$15,000 per year, and for employed account owners, this limit is increased by the lesser of earned income and the amount of the one-person poverty limit for the prior year. In 2020 this increased limit for employed account holders is approximately \$12,000. It's important to note that savings over \$100,000 will be included in the calculation of "countable resources" in determining eligibility for SSI.

The funds in the account can be used to pay for qualified disability expenses, today or in the future, so long as the expenses are related to the disability, and for the benefit, of an account owner. Qualified disability expenses may include items such as:

- Education, including postsecondary education
- Transportation
- Housing, including campus housing (housing funds must be spent in the month withdrawn)
- Health and Wellness
- Financial Management
- Legal Fees
- Assistive Technology and cellphones
- Basic living expenses and more

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For a full list of states that have enacted ABLE legislation, visit the [National ABLE Resource Center](#).

### FAST FACTS, Issue No. 28, 2020

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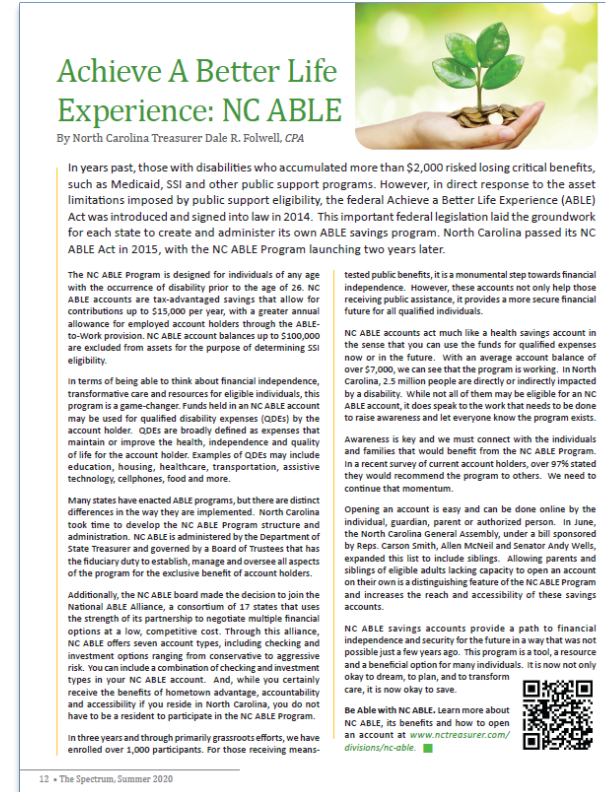
# Communication Highlights



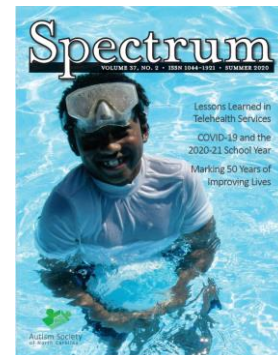
Full page ad in the Special Olympics A Year in Review magazine



Social media continues to grow and have a positive impact in awareness.



Spectrum Magazine Article, Aug 20



# NC ABLE Communications Strategy Outline

## Goals in support of these Primary Areas of Focus

- **Education through engagement** – Engage the public through effective networking, editorial, social media, and PR placements with the goal to educate potential participants (and their families) about the benefits of ABLE and NC ABLE.
- **Enrollment** – Provide information on the enrollment process and NC ABLE account benefits/features. Dispel misunderstandings and provide information that makes individuals feel comfortable taking action.

## Primary Audiences

1. People with disabilities, their families, and guardians
2. Organizations that provide services and supports
3. NC General Assembly  
Priority: Public/Media, NC advocacy and membership associations, state and regional community groups, Legislators and their staffs  
Secondary: Financial services providers, businesses who provide services and supports, legal services providers

## Key messages

1. The NC ABLE Act is one of the most significant pieces of legislation ever passed in NC to support independence for people with disabilities. NC ABLE accounts have the potential to make a real and lasting impact on the financial security of individuals with disabilities, and their families.
2. NC ABLE accounts provide people with disabilities and their families a new opportunity to save and plan for a better economic future and improved quality of life, without losing needed supports from SSI, Medicaid, and other programs. NC ABLE accounts positively impact financial day-to-day challenges *and* provide an opportunity to save for the future.
3. Because North Carolina participates in the National ABLE Alliance, NC ABLE accounts have the benefits of competitive pricing, coupled with high quality institutional investment management. The NC ABLE Program Board of Trustees provides strong oversight of the NC ABLE Program.

## A few of our key collaborators



*National ABLE Alliance*



# Thank you



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