



Celebrating Value and Talent

National Disability Employment Awareness Month



OFFICE OF DISABILITY EMPLOYMENT POLICY
UNITED STATES DEPARTMENT OF LABOR

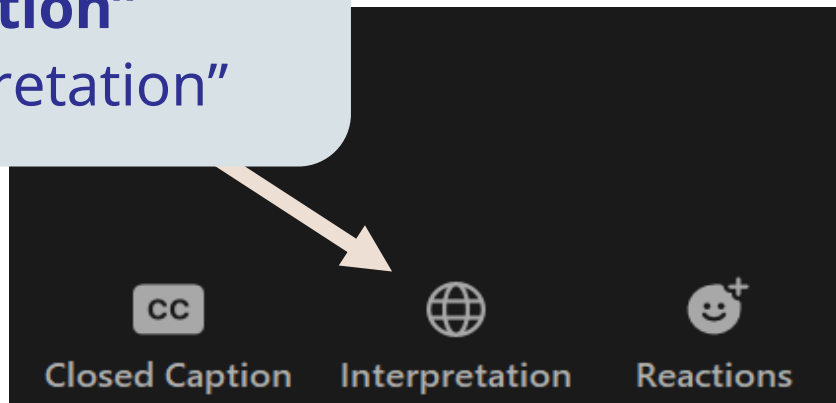
#NDEAM
80th Anniversary
dol.gov/odep

Interpretación en español / Spanish interpretation

Oprima el botón marcado “Interpretation” (el globo) en la parte de abajo de la pantalla. Seleccione “Spanish”

Click the “Interpretation” (globe) button on the bottom of the screen. Select “Spanish.”

haga clic
“interpretation”
click “interpretation”



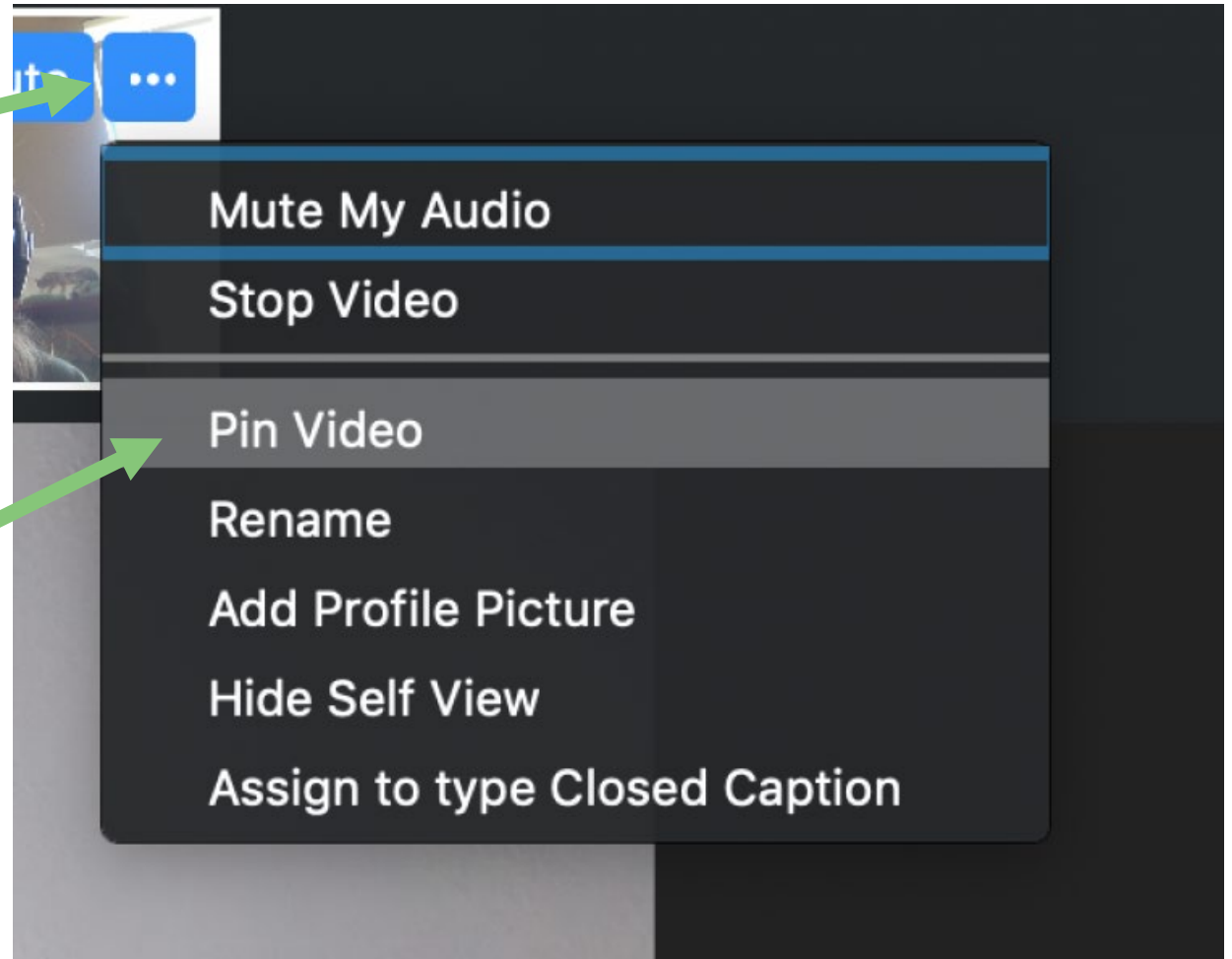
Clic “Spanish”
Click “Spanish”



Pinning Video: ASL Interpreter

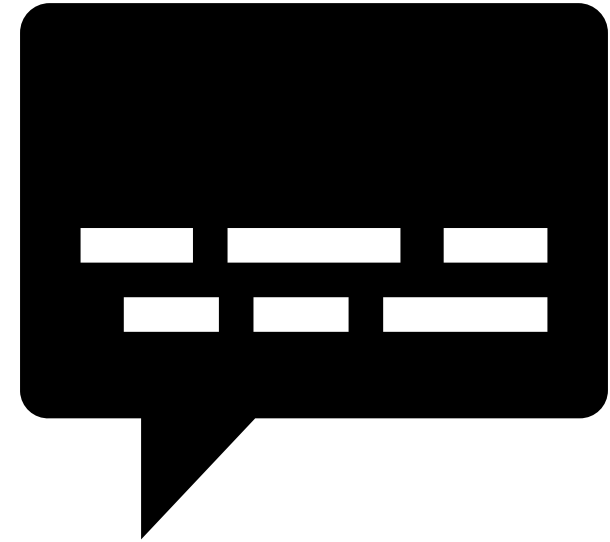
Click the three dots
on the interpreter's
picture

Click "Pin Video"



Accessing Captions

Click on the link in the chat to access the real-time caption livestream.



Virtual Meeting Etiquette

- Check if your name is correct.

Optional: add pronouns

- Mute your microphone if you are not speaking.
- Be present without distraction.
- Be respectful in the chat.

Not a place to argue, call out, or hold side conversations

NDEAM Webinar Series is presented by:

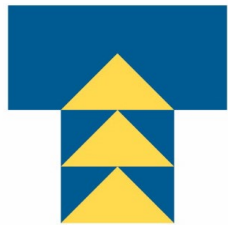


OREGON DEPARTMENT OF
Human Services

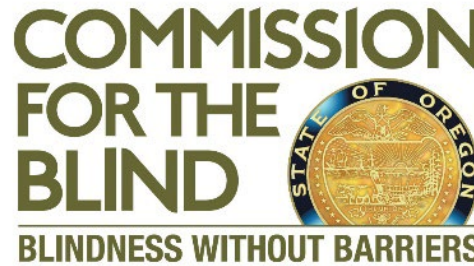


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Oregon achieves . . . together!



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Today's event is hosted by Oregon's Office of Developmental Disabilities Services, Aging and Persons with Disabilities, and the Oregon State Treasury.

NDEAM in Oregon

“Oregon reaffirms its commitment to expanding access to good jobs, career pathways, and economic opportunity for all, including people with disabilities.”

[Governor's proclamation](#)



National Disability Employment Awareness Month (NDEAM)

Building Financial Futures: Work and Save with Oregon ABLE and EPD

Janell White, APD Medicaid Policy Analyst

Employed Persons with Disabilities Program, ODHS Aging and Persons with Disabilities

John Valley, Policy and Outreach Director

Oregon Treasury Savings Network

Micah Sischo, Regional Liaison, ODHS Office of Developmental Disabilities

October 14, 2025



Employed Persons with Disabilities Program

Presented by: Janell White

Aging & People with Disabilities (APD) Policy Analyst

History and statistics

Began February 1999

Steady growth since enactment

Nearly doubled in past 10 years

- August 2014 = 1740 participants
- August 2024 = 3021 participants

Intent and application

- Intended to help individuals with disabilities maintain Medicaid coverage while working
- Apply using same application as other Medicaid
 - 7210 paper application
 - ONE online application
- No specialized EPD application or staff

What's the benefit?

Full OHP Medical Benefit Package

Attendant Care Services

Developmental Disability Services

Home and Community Based Care

Mental Health Services

Medicare and Private Insurance Combo

Eligibility differences

OSIPM

- Disability or blindness only
- Adjusted income limit of \$3,261
- Deducts additional expenses
- Countable resource limit \$5,000
- Must be employed

OSIPM-EPD

- Disability, blindness, or age
- Adjust income limit of \$967
- Countable resource limit \$2,000
- No employment requirement

Employment defined

Ongoing work activity for which the individual provides DHS with proof of one of the following:

- Tax payments under FICA
- Tax payments under SECA
- Clear and convincing evidence of self-employment

Individuals who work for organizations that are not required to pay FICA under federal tax laws are considered to meet the definition of employed even if the employer does not file FICA

Approved accounts

Purpose:

- Disability-Related Expenses
- Retirement Accounts (401k, IRA, Keogh, etc.)

Requirements:

- Segregated from other accounts
- Only individual's name on account
- Deposited funds must be from the individual's earnings or from an employer

Monthly contributions are deducted from countable income

Account balance is not counted as a resource

Participant fee

EPD participants pay a monthly fee as a condition of eligibility (Medicaid Buy-In)

- Based on **total** countable earned and unearned income
- Payment is required for eligibility

Countable income	Participant fee
Under \$979	\$0
\$979 – 1,304.99	\$50
\$1,305 – 3,260.99	\$100
\$3,261 and above	\$150

Example

Income: \$6000 Gross Earnings & \$800 Veterans Pension

Expenses: \$300 to Approved Account

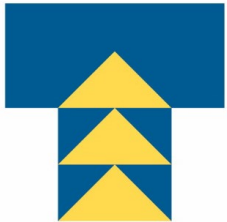
- Standard deduction: $\$6000 - \$85 = \$5915$
- Divide in half: $\$5915 / 2 = \2957.50
- Deduct expenses: $\$2957.50 - \$300 = \$2657.50$

\$2657.50 is under the EPD adjusted income limit of \$3,261 so Luke is eligible

Participant Fee: $\$6000 + \$800 = \$6800$, so \$150 fee

Questions?





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TAKE CONTROL OF
YOUR FINANCIAL FUTURE



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OREGON ABLE SAVINGS PLAN

- Oregon ABLE is a state-run program that's specifically designed so people with disabilities can **save money without losing benefits**
- You can't have more than **\$2,000** before losing state and federal benefits such as **Medicaid** and **SSI** benefits.
- Money saved in ABLE does NOT count against these asset/resource limits.
 - Includes SSI, Medicaid, SSDI, SNAP, HUD assistance, Medicare, FAFSA, etc.



WHO QUALIFIES FOR ABLE?

1. **Severity of Disability:** Meet disability requirements for SSI or SSDI; the SSA defines disability as the inability to engage in any substantial gainful activity (SGA) by reason of any medically determinable physical or mental impairment(s) which can be expected to result in death, or which has lasted or can be expected to last for a continuous period of not less than 12 months
2. **Age of Onset:** Disability started before the age of 26
 - ABLE Age Adjustment Act will raise this to 46 in 2026

Not sure if you qualify?

- You can get a “disability certification” signed by a physician
 - Keep a copy in your files





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WHO CAN MANAGE THE ACCOUNT?

While accounts were designed to be managed by the person with a disability, not every saver can. In some instances, the saver may be under the age of 18 or may have a disability that makes them unable to manage their account independently. In those cases, the beneficiary can choose to have someone else manage their account as an Authorized Legal Representative (ALR).

An ALR can open an ABL account for an eligible beneficiary.

An ALR is anyone (in the following order of priority) who:

- was chosen by the beneficiary
- has Power of Attorney
- is a conservator or legal guardian
- is a spouse, parent, sibling, or grandparent
- is a representative payee (individual or organization) appointed by the Social Security Administration

The money in an ABL account will always belong to the beneficiary, no matter who opens the account or manages the funds.



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WHAT ARE THE TAX BENEFITS OF AN ABLE ACCOUNT?

- **You can build a nest egg now for the future**
- **Tax-free growth on investments**
 - Growth is tax free as long as it is used for a qualified expense
- **State tax credit**
 - Up to a \$360 refundable tax credit for joint filers, \$180 for single filers



WHAT CAN YOU USE ABLE TO SAVE FOR?

Expenses help improve **health, independence, and/or quality of life** of the person with a disability:



Education



Housing



Basic Living Expenses



Transportation



Employment Training & Support



Assistive Technology



Personal Support Services



Health, Prevention & Wellness



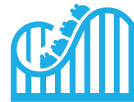
Financial Management



Legal Fees



Funeral & Burial



And More!





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WHAT ARE THE FEES?



- \$35 Annual Fee
 - \$8.75 comes out of account quarterly
- Annual Asset-Based Fees:
 - 0.3% for Cash Option
 - 0.34% for Investment Options



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INVESTING BASICS

- Can choose:
 - Just the cash option
 - One investment option
 - OR one investment option and the cash option
- Can change your investments twice a year
- Families should consider their risk tolerance and what they're saving for.





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OREGON ABLE PREPAID CARD



- It's like having an ABLE account in your pocket.
- No credit check, no transaction fees
- Works similar to a reloadable gift card
- Sign up in online portal, load money onto card, shop for eligible expenses
- Includes a record of where card was used
- \$1.25 monthly fee

ACCOUNT LIMITS

- One account per person
- \$19,000 limit on annual contributions
 - Contributions can come from any source
- \$100,000 limit before **SSI benefits** are affected
 - All other benefits continue
- \$400,000 limit on all assets





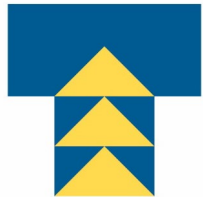
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ABLE TO WORK



- If the ABLE beneficiary is employed, they can save more than the annual contribution via ABLE to Work contributions as long as they don't have a retirement plan; you cannot have an ABLE to Work contribution and contribute to a retirement account at the same time
- Can save additional \$15,060 **or** the total of their wages, whichever is LESS
- Meaning total max. is \$34,060
- Only the beneficiary can contribute more through ABLE to Work



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ABLE CUSTOMER SERVICE LINE:
1-844-999-2253
JOHN.VALLEY@OST.STATE.OR.US



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NDEAM Webinar Schedule

Oct. 21

Jobs without limits: Changing EPD to help people with disabilities

Oct. 28

Technology, artificial intelligence and employment

More information at bit.ly/OregonNDEAM