



July 21, 2020

Congressional Military Family Caucus

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Washington, D.C. 20515

Representative Cathy McMorris Rodgers
1035 Longworth HOB
Washington, D.C. 20515

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Dear Rep. Bishop and Rep. McMorris Rodgers:

As we celebrate the 30th Anniversary of the passage of the Americans with Disabilities Act (ADA), we can be proud of its positive impact on veterans with disabilities, while acknowledging that there is much left to do.

The main purpose of the ADA is to provide people with disabilities equality of opportunity, full participation in society, independent living, and economic self-sufficiency. But for more than two decades after its passage, economic self-sufficiency was impossible for some. People with disabilities who need government benefits in order to live independently were blocked from saving money. Without savings, economic self-sufficiency is unattainable. And without being able to fully participate in the economy, the other goals will not be fully realized.

When the Achieving a Better Life Experience (ABLE) Act was passed into law in 2014, many Americans with disabilities were empowered to save their own money to help pay for their disability expenses without fear of losing federal and state benefits. The Act was a meaningful step forward for people with disabilities. However, it came up short. After more than five years, and on the 30th birthday of the ADA, millions of Americans with disabilities, including veterans, still remain ineligible to open an ABLE account simply because they acquired their disability after they turned 26 years old.

While enrollment in ABLE programs is growing by those who acquired their disability before age 26, there is more we can do to help those individuals who were disabled after age 26 so they can also benefit from ABLE. As you are aware Rep. McMorris Rodgers, last year, the ABLE Age Adjustment Act was [introduced](#) in the House by Rep. [Tony Cardenas](#) (D-Calif.) and you and introduced in the Senate by Sens. [Bob Casey](#) (D-Pa.), [Jerry Moran](#) (R-Kan.), [Chris Van Hollen](#) (D-Md.), and [Pat Roberts](#) (R-Kan.). The legislation will make ABLE programs available to more of the very people with disabilities who fought so hard for ABLE, but who are shut out of the opportunity. By lifting the age cap, millions of additional Americans, who acquired disabilities after age 26, including veterans with disabilities, would have the opportunity to save. The bill would grow the pool of ABLE-eligible individuals by raising the age of disability onset threshold from 26 to 46. This change is essential as so many individuals, most notably veterans, become disabled later in life. According to the [Bureau of Labor Statistics](#) as of August 2018, more than 4 million veterans reported a service-oriented disability. A large portion of these veterans were over the age of 26 when the disability occurred and are presently ineligible for ABLE. Passage of the ABLE Age Adjustment Act would enhance the quality of their lives and those of their families as well.

This year's COVID-19 pandemic has created unprecedented circumstances for millions of Americans, including those who live with disabilities. As more than 150 million Economic Impact Payments reach Americans across the country, we are pleased that people with disabilities are included; too often, people with disabilities are considered last when a crisis occurs. Yet, they are often the hardest hit by the damage. Many people with disabilities are scheduled to receive a payment, and many have a unique opportunity – the flexibility to decide how to use the payment to help stimulate the economy and a chance to open an ABLÉ account with some or all of the funds. Yet millions of Americans with disabilities will be denied that opportunity because their disability occurred after age 26. Economic stability is more important than ever. We must raise the age of ABLÉ eligibility from 26 to 46.

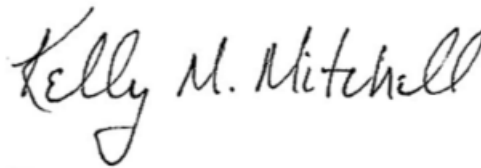
As we celebrate the 30th Anniversary of the ADA, many Americans with disabilities can now confidently save for their future through ABLÉ accounts. However, too many others continue to live under constant financial stress, balancing saving for the additional expenses that come with having a disability against a need to maintain critical government benefits. These two options should not be mutually exclusive for veterans who acquire a disability after age 26.

We would like to explore ways in which we can better reach the eligible veteran community through the Congressional Military Family Caucus and work with you to advocate for the passage of the ABLÉ Age Adjustment Act, so that we can ensure that more people with disabilities have access to ABLÉ programs, helping them achieve greater financial security and stability.

Sincerely,



Deborah B. Goldberg
Massachusetts State Treasurer & Receiver
General
NAST President



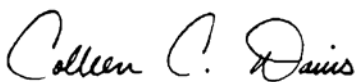
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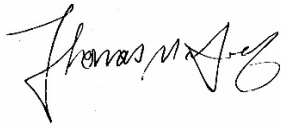
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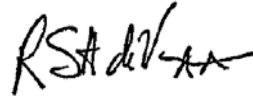
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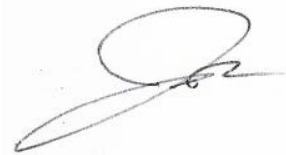
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