

ABLE Advisory Committee Meeting

Minutes of Meeting on November 15, 2016, 2:00pm

Office of the State Treasurer, 7th Floor, 55 Elm Street, Hartford CT

In attendance

Deputy Treasurer Lawrence Wilson
Assistant Treasurer for Policy, Mary Phil Guinan
Commissioner Amy Porter
Jack Frost
Marina Derman
Kerry Tedford-Coles
Lisa Roland
Joe Shortt
David Guttchen
Linda Blackburn
David Barrett
Lee Ross
Emily Bjornberg

By Phone

Deputy Commissioner Toni Fatone
Steve Pintarich
Mark Shok
Bill Pierce

The meeting was called to order at 2:05 pm.

Mary Phil Guinan welcomed the group and asked everyone to introduce themselves.

Lisa Roland made a motion to accept the minutes. Amy Porter seconded the motion. The motion passed unanimously with the exception of Kerry Tedford-Coles, who abstained due to lack of attendance at the last meeting.

Jack Frost raised a question about savers vs. spenders in ABLE accounts. It is too early to really track the numbers, but Ohio has relayed a 7% spender model while Florida has identified 14% ABLE spenders.

Mary Phil Guinan asked the board to review the current draft of the RFI. Amy Porter brought up some redundancies in the RFI and the committee agreed to rectify them. Jack Frost mentioned that we need a better defined point of contact for the state of Connecticut.

Marina Derman mentioned that our RFI needs to ask specifically if changes on the ground will mean differences as programs scale to size.

Kerry Tedford-Coles brought up the point that frequency of reporting to account holders is very important. The question in the RFI regarding frequency should be open ended, but the committee agrees that more frequent reporting would be advantageous.

Jack Frost asked for clarification on the federal reporting requirements. Mary Phil Guinan explained that there are SSI requirements that will hold firm for all states across the nation. Kerry Tedford-Coles wanted to know details of contingency and disaster plans. Larry Wilson assured her that those plans are on a vendor by vendor basis.

Marina Derman expressed concern that the safeguards being put in place need to protect our residents from losing their benefits.

Amy Porter asked that we consider a two-tiered process for the RFI. She suggested we do an overarching simpler first round RFI followed up by a far more detailed deeper dive. Larry Wilson thought it best to accomplish it in one detailed round.

Marina Derman asked for a change in the order of the questions on the RFI to reflect the importance of customer service.

Kerry Tedford-Coles and Amy Porter both discussed the threshold for Connecticut residents in regards to total ABLE account contributions. Emily Bjornberg asked if state residents would be bound by our own state thresholds or by the state we sign up to partner with. OTT staff agreed to research and report for the next meeting. Jack Frost asked that we put those numbers on the routine reporting to families so that they understand where they are in comparison to the thresholds each month.

Mark Shok reported that he believes there is no threshold that would put Medicaid benefits at risk.

Amy Porter and Kerry Tedford-Coles both underlined the idea that the RFI needs to protect our residents regardless of whether or not they understand the regulations surrounding ABLE.

Linda Blackburn underscored the importance of privacy. Mary Phil Guinan asked for more feedback on the questions regarding privacy.

Jack Frost asked for additional clarification regarding feedback for programs that are not delivering the level of services we would like to deliver. Mary Phil Guinan agreed it is important to clarify the language to protect the program as well as the individual account holders.

Amy Porter pointed to some of the redundancies in section IV of the RFI, which will be fixed moving forward.

Jack Frost reminded the committee that it may be a good idea to simplify reporting to account holders, and therefore change the questions in section V. Reporting should not be “in the weeds” on investments, but rather simple and easy to digest information for folks who are not used to high level investment statistics.

Jack Frost mentioned that we need an additional question on the RFI to reflect whether a partnering state could accommodate a CT state tax deduction.

Mary Phil Guinan let committee members know that OTT staff will be revamping the RFI and sending it out by email. She also asked committee members to think through the organizations in Connecticut that we need to reach out to for support on messaging in regards to ABLE.

Amy Porter and Mark Shok reported that the departments who serve these vulnerable citizens need instructions regarding basic parameters for ABLE accounts. Jack Frost asked for a comprehensive document with which to train all state workers and disability advocates.

Amy Porter offered to be a conduit for this information, once ready for publication. Mary Phil Guinan led a discussion about messaging and working to achieve a cohesive message for all CT residents regarding ABLE. The committee agreed that creating that cohesive message as soon as possible is a priority.

Jack Frost made a motion to approve the schedule of meetings for 2017. Kerry Tedford-Coles seconded the motion, which passed unanimously.

Marina Derman made a motion to adjourn the meeting, which was seconded by Amy Porter and passed unanimously.

The meeting adjourned at 3:48 pm.