



State of Connecticut  
Department of Developmental Services

DDS

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Peter Mason  
Deputy Commissioner

**DEPARTMENT OF DEVELOPMENTAL SERVICES TESTIMONY  
BEFORE THE PUBLIC HEALTH COMMITTEE  
March 14, 2022**

Senators Anwar, Somers and Hwang, Representatives Steinberg and Petit and members of the Public Health Committee. I am Peter Mason, Deputy Commissioner of the Department of Developmental Services (DDS). Thank you for the opportunity to testify on **S.B. No. 376 AN ACT CONCERNING THE DEPARTMENT OF DEVELOPMENTAL SERVICES' RECOMMENDATIONS REGARDING ABLE ACCOUNTS.**

This bill allows money invested in an individual ABLE account, contributions to an individual ABLE account and distributions for qualified disability expenses to be disregarded when determining eligibility for state-administered general assistance (SAGA) as administered through the Department of Social Services (DSS). This would align the disregard of ABLE account money for SAGA eligibility with established ABLE account disregards pursuant to current statute for assistance under the temporary family assistance program and programs funded under the federal Low Income Home Energy Assistance Program block grant.

ABLE account savings are an important part of planning for a person with intellectual disability's future. DDS has encouraged individuals and families to put aside money in these accounts so that the person with intellectual disability can access these funds in case of emergency or as a supplement to purchase items and services not covered under the DDS Medicaid waivers as the person ages. Saving into an ABLE account allows families to assure their loved one has resources for the future, in addition to any state or federal supports the individual may be receiving.

This proposal would bring the ABLE account disregard process in line with the Special Needs Trusts (or pooled trusts) that exempt or disregard the assets in Special Needs Trusts from consideration in determining eligibility for state administered general assistance.

The proposed disregard for ABLE account savings also would protect those persons who have fallen on hard times and those persons for whom ABLE accounts were set up for from being ineligible for SAGA. Someone who has saved for the future should not be penalized if they later must ask the state for state-administered general assistance especially if the money being saved is for a person with a disability.

In discussions with the Office of the Treasurer concerning this bill, DDS learned that the treasurer has amendment language that would make changes to the state's ABLE account statutes in line with federal requirements. If the Office of the Treasurer were to propose an amendment to this bill, DDS would not be opposed to the bill being amended as long as the disregard language for SAGA was included in any JFS language.

Thank you again for the opportunity to testify on [S.B. No. 376](#) **AN ACT CONCERNING THE DEPARTMENT OF DEVELOPMENTAL SERVICES' RECOMMENDATIONS REGARDING ABLE ACCOUNTS**. Please contact Kevin Bronson, DDS Director of Communications, Legislation and Regulations at 860-550-3497 with any questions.