

STAND. COM. REP. NO.

1415

Honolulu, Hawaii

, 2025

**MAR 21**

RE: S.B. No. 479  
S.D. 1

Honorable Nadine K. Nakamura  
Speaker, House of Representatives  
Thirty-Third State Legislature  
Regular Session of 2025  
State of Hawaii

Madame:

Your Committee on Health, to which was referred S.B. No. 479,  
S.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO THE HAWAII ABLE SAVINGS  
PROGRAM,"

begs leave to report as follows:

The purpose of this measure is to:

- (1) Amend the funding sources of the Hawaii ABLE Savings Program Trust Fund;
- (2) Repeal the Director of Finance's discretionary authority to use monies in the Hawaii ABLE Savings Program Trust Fund under certain circumstances;
- (3) Authorize the Director of Finance to expend monies in the Hawaii ABLE Savings Program Trust Fund to provide incentive payments to ABLE account owners; and
- (4) Appropriate funds for incentive payments and a full-time position to support the Hawaii ABLE Savings Program.

Your Committee received testimony in support of this measure from the Executive Office on Aging; Disability and Communication Access Board; State Council on Developmental Disabilities; Special

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Education Advisory Council; one member of the Kaua'i County Council; Hawaii Self-Advocacy Advisory Council; Hawaii Disability Rights Center; Easterseals Hawaii; and six individuals.

Your Committee finds that ABLE savings accounts provide individuals with disabilities the same types of flexible savings accounts that people without disabilities have, such as college savings accounts, health savings accounts, and individual retirement accounts, and give these individuals the ability to accrue savings to pay for a variety of expenses.

Your Committee further finds that approximately twenty-three thousand individuals with developmental disabilities and twenty thousand individuals with other disabilities in the State are eligible to open an ABLE savings account. However, these accounts are currently underutilized as individuals with disabilities and their families are either unaware that the ABLE Savings Program exists or believe that using the Program will endanger any benefits they currently receive. This measure is intended to promote financial independence for individuals with disabilities by incentivizing the use of ABLE savings accounts.

Your Committee respectfully requests your Committee on Finance, should it deliberate on this measure, to consider an appropriation amount of \$75,000 for the Hawaii ABLE Savings Program and one full-time equivalent position to administer the Program.

As affirmed by the record of votes of the members of your Committee on Health that is attached to this report, your Committee is in accord with the intent and purpose of S.B. No. 479, S.D. 1, and recommends that it pass Second Reading and be referred to your Committee on Finance.



Respectfully submitted on  
behalf of the members of the  
Committee on Health,

  
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GREG TAKAYAMA, Chair



