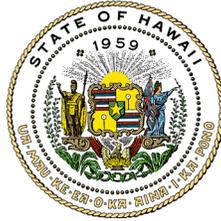


JOSH GREEN, M.D.
GOVERNOR OF HAWAII
KE KIA'ĀINA O KA MOKU'ĀINA 'O HAWAII

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STATE OF HAWAII
DEPARTMENT OF HEALTH
KA 'OIHANA OLAKINO
EXECUTIVE OFFICE ON AGING
NO. 1 CAPITOL DISTRICT
250 SOUTH HOTEL STREET, SUITE 406
HONOLULU, HAWAII 96813-2831

Testimony in SUPPORT of HB 1263
Relating to the HAWAII ABLE SAVINGS PROGRAM

COMMITTEE ON HEALTH AND HOMELESSNESS
REPRESENTATIVE DELLA AU BELATTI, CHAIR
REPRESENTATIVE JENNA TAKENOUCI, VICE CHAIR

Testimony of Caroline Cadirao
Director, Executive Office on Aging
Attached Agency to the Department of Health

Hearing Date: February 8, 2023
9:45 AM

Room Number: 329
Via videoconference

- 1 **EOA's Position:** The Executive Office on Aging (EOA), an attached agency to the Department
- 2 of Health, **supports HB1263**, relating to the Hawaii ABLE Savings Program.
- 3 **Fiscal Implications:** This measure appropriates \$100,000 for fiscal year 2023-2024 to be
- 4 deposited into the Hawaii ABLE Savings program trust fund and establishes one full-time
- 5 equivalent (1.0 FTE) permanent position within the State Council on Developmental Disabilities
- 6 (DD Council).
- 7 **Purpose and Justification:** The purpose of this bill appropriates state funds into the Hawaii
- 8 ABLE Savings Program Trust Fund and establishes a full-time equivalent (1.00 FTE) permanent
- 9 position within DD Council to provide statewide outreach, advocacy, and relationship
- 10 management for the Hawaii ABLE Savings Program. By supporting the program with one (1.0)
- 11 FTE, DD Council will be able to provide the necessary outreach and education about the

- 1 program and its benefits to the approximately **23,000** individuals with developmental disabilities
- 2 in Hawaii to be able to save money for their futures.
- 3 **Recommendation:** EOA strongly supports this measure provided that its enactment does not
- 4 reduce or replace priorities with the Administration's budget request.
- 5 Thank you for the opportunity to testify.



STATE OF HAWAII
STATE COUNCIL
ON DEVELOPMENTAL DISABILITIES
1010 RICHARDS STREET, Room 122
HONOLULU, HAWAII 96813
TELEPHONE: (808) 586-8100 FAX: (808) 586-7543
February 8, 2023

The Honorable Representative Della Au Belatti, Chair
House Committee on Health and Homelessness
The Thirty-Second Legislature
State Capitol
State of Hawai'i
Honolulu, Hawai'i 96813

Dear Representative Belatti and Committee Members:

SUBJECT: HB1263 RELATING TO THE HAWAII ABLE SAVINGS PROGRAM

The Hawaii State Council on Developmental Disabilities **STRONGLY SUPPORTS HB1263**, which authorizes the Director of Finance to use funds deposited into the Hawai'i ABLE savings program trust fund for any expenses incurred in developing and administering the Hawai'i ABLE savings program. Establishes a position within the state council on developmental disabilities of the department of health to support the Hawai'i ABLE savings program. Appropriates funds.

Act 206 of Hawaii Session Laws of 2015 enacted the Hawai'i ABLE Savings Program. The ABLE Savings Program is modeled after 529 (Section 529 of the Internal Revenue Code) college savings plans, where interest earned on savings will be tax-free. It allows individuals with disabilities the same types of flexible savings account that people without disabilities have, such as college savings accounts, health savings accounts, and individual retirement accounts. Furthermore, an ABLE account would enable individuals with a disability to accrue funds to pay for a variety of expenses, such as medical and dental care, education, community-based supports, employment training, assistive technology, housing, and transportation.

There are approximately 23,000 individuals with developmental disabilities in the State of Hawaii who are eligible to open an ABLE Savings Program and an estimate of another 20,000 individuals with other disabilities who are eligible for an ABLE Savings Program. However, we currently have less than 75 individuals enrolled in the Hawaii ABLE Savings Program. Throughout the past two years, the Council has been providing outreach to promote the Hawaii ABLE Savings program. We have learned many agencies, families and eligible individuals have been misinformed about ABLE Accounts, "it sounds too good to be true, what's the catch" is what we often hear. For years, they have been told do not allow your savings to go above \$2,000 or you will lose your state and federal funding supports. In addition, the only way to sign up for an ABLE account is online. Many individuals do not feel comfortable providing their personal information online. The Council will spend several minutes with a qualified individual or their family member to explain the process and then additional time to walk them through the process of signing up online.

We strongly believe by incentivizing the program and providing a staff devoted to statewide outreach, advocacy, and relationship management for the Hawaii ABLE savings program, the program we will grow.

Honorable Representative Au Belatti, Chair
February 8, 2023
HB1263 - Support
Page 2

Thank you for the opportunity to submit testimony in **strong support of HB1263.**

Sincerely,

A handwritten signature in blue ink that reads "Daintry Bartoldus". The signature is written in a cursive, flowing style.

Daintry Bartoldus
Executive Administrator

HB-1263

Submitted on: 2/6/2023 3:49:34 PM

Testimony for HLT on 2/8/2023 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
Louis Erteschik	Hawaii Disability Rights Center	Support	Written Testimony Only

Comments:

ABLE is a great program and this bill will strengthen it.

HB-1263

Submitted on: 2/7/2023 9:55:12 AM

Testimony for HLT on 2/8/2023 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
Sue Berk	Fuller Lives Disability Housing Advocacy	Support	Written Testimony Only

Comments:

I am a parent of a special needs adult. We have been told for years to help him keep his savings below \$2000. He is eligible for an ABLE account but I have been hesitant to take the time to pursue and investigate it. It does sound too good to be true. But it is a valid program and I just need to make the time. If there was a dedicated individual to whom we could reach out we would do it sooner than later. And I would refer families in my Fuller Lives network to do the same.

I am in strong support of HB 1263. Please support this bill.

Thank You

Sue Berk

President, Fuller Lives

Parent & Affordable Housing Advocate for adults with Intellectual and Develomental Disabilities

HB-1263

Submitted on: 2/7/2023 8:23:38 AM

Testimony for HLT on 2/8/2023 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
Annette Mente	Individual	Support	Written Testimony Only

Comments:

I strongly support the passage of HB1263 to ensure effective implementation of this critical program.

HB-1263

Submitted on: 2/7/2023 8:28:10 AM

Testimony for HLT on 2/8/2023 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
Ann S. Yabusaki	Individual	Support	Written Testimony Only

Comments:

Dear Representative Belatti and Committee Members:

SUBJECT: HB1263 RELATING TO THE HAWAII ABLE SAVINGS PROGRAM

I am writing in strong support of HB1263, which authorizes the Director of Finance to use funds deposited into the Hawai'i ABLE savings program trust fund for any expenses incurred in developing and administering the Hawai'i ABLE savings program. Establishes a position within the state council on developmental disabilities of the department of health to support the Hawai'i ABLE savings program. Appropriates funds.

Act 206 of Hawaii Session Laws of 2015 enacted the Hawai'i ABLE Savings Program. The ABLE Savings Program is modeled after 529 (Section 529 of the Internal Revenue Code) college savings plans, where interest earned on savings will be tax-free. It allows individuals with disabilities the same types of flexible savings account that people without disabilities have, such as college savings accounts, health savings accounts, and individual retirement accounts. Furthermore, an ABLE account would enable individuals with a disability to accrue funds to pay for various expenses, such as medical and dental care, education, community-based support, employment training, assistive technology, housing, and transportation.

I am a psychologist who works with people and families affected by fetal alcohol spectrum disorders, a description of brain disorders that make it difficult for people to function without FASD-informed supports. I was distressed to learn that many people with disabilities do not know or are ill-advised about the ABLE Savings program. I am grateful that the Council on Developmental Disabilities has been providing outreach to promote the Hawaii ABLE Savings program. This service should be supported and continued.

I firmly believe that the program will grow by incentivizing the program and providing a staff devoted to statewide outreach, advocacy, and relationship management for the Hawaii ABLE savings program.

Thank you for the opportunity to submit testimony in **strong support of HB1263.**

Sincerely,

Ann S. Yabusaki, PhD

HB-1263

Submitted on: 2/7/2023 1:38:31 PM

Testimony for HLT on 2/8/2023 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
Ashley Brown	Individual	Support	Written Testimony Only

Comments:

I support this bill, we have a severe disabled adult son and use ABLIS program.

HB-1263

Submitted on: 2/7/2023 8:49:44 PM

Testimony for HLT on 2/8/2023 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
Kaili Swan	Individual	Support	In Person

Comments:

I am in strong support of this HB 1263 because I want put my money that I earn into an able account so I won't get disqualified from social security if I go over \$ 2,000.00 limit

HB-1263

Submitted on: 2/7/2023 8:54:28 PM

Testimony for HLT on 2/8/2023 9:45:00 AM

Submitted By	Organization	Testifier Position	Testify
Kaili Swan	Individual	Support	In Person

Comments:

I am in strong support of this HB 1263 because I want put my money that I earn into an able account so I won't get disqualified from social security if I go over \$ 2,000.00 limit