

ABLE 101 Part 2: Eligibility

Do I qualify for an ABLE account?

ABLE accounts are open to people whose disabilities onset was before the age of 26. It doesn't matter how old somebody is when opening an ABLE account; what matters is when their disability was acquired. This can include disabilities from birth, such as developmental disabilities, or acquired disabilities, such as chronic health conditions or major physical injuries.

People can document their eligibility in different ways. They are automatically eligible if they are on SSI and/or SSDI based on their disability, and their disability occurred before they turned 26. They can get a letter from a physician verifying that they have a qualifying disability (sample of disability certification for eligibility to open an ABLE account). Otherwise, they can self-certify that they have a qualifying disability and be prepared to justify a disability with personally held information or a physician's note.

What counts as a "disability"?

To qualify for an ABLE Account, a person must have a "significant disability" with an onset before they turned 26. This is based on the Social Security Administration's (SSA) criteria of disability. If somebody is receiving SSI or SSDI based on disability, and they acquired their disability before the age of 26, they automatically qualify.

Otherwise, they must have "significant functional limitations" that affect their ability to perform daily tasks. This may be based on a physical disability, a chronic illness, a visual impairment, a hearing impairment, a cognitive impairment, or a psychological disability. If somebody has a qualifying disability but is not on SSI or SSDI, they can get a doctor's note showing that they have a qualifying disability. They can also self-certify a disability in their ABLE application, but they should be ready to provide a physician's information to verify that they are disabled, just in case.



For more information on SSA's definition of disability, check out the [Social Security Disability SSI Resource Center's page on functional limitations](#).

I'm over 26 years old but acquired my disability before I turned 26. Am I still eligible?

Yes. It doesn't matter how old you are now. If you have a disability and acquired it before your 26th birthday, you can open an ABLE account. This is also relevant for people who have had their disability since birth.

My disability developed over time. How do I show I acquired it before age 26?

That's why it's important to have a doctor's note. Work with your doctor to go through your medical records and pinpoint any first major symptoms or diagnosis. If you were officially diagnosed before the age of 26, you'll be okay.

If there wasn't an official diagnosis, your doctor may still demonstrate that, based on symptoms, you actually had the onset of the disability by age 26, even though it wasn't officially diagnosed at the time. Your doctor just needs to provide justification.

I have a qualifying disability but don't receive any benefits. Can I still open an account?

Yes, you can. If you don't receive benefits right now, you aren't affected by asset limits. But if you have a disability and qualify for benefits in the future, opening an account beforehand can be a good idea. This is because there is a limit on how much money you can put into the account every year. So, the longer the account is open, the more you can save before you apply for benefits.

Having money in an ABLE account also means you won't need to spend down a bank account before you can apply for SSI, Medicaid, or other benefits when the time comes. ABLE accounts even offer tax-advantaged



investing for account holders, so they may be a good long-term investment option compared to a savings account or other investment fund.

I already have one ABLE account. Can I open a second account?

No. An individual can only have one ABLE account at a time. However, if you want to change ABLE programs entirely (for example, if your state opens a new program or you find a better option than your current one), you can move your funds over to a new account and close the original account. It is only possible to change programs once per calendar year.

