



## **SNA and ANRC Partner on ABLE Education**

The Special Needs Alliance (SNA) and [ABLE National Resource Center \(ANRC\)](#) have agreed to collaborate on efforts to educate individuals with disabilities, their families and other stakeholders on how ABLE accounts and special needs trusts (SNTs) can contribute to improved quality of life. Funds held in either instrument, if properly used, are not considered countable resources by means-tested government programs such as Medicaid and Supplemental Security Income (SSI), which often form the foundation for special needs planning. ABLE accounts and SNTs can supplement those benefits without affecting an individual's eligibility for them.

The creation of state-run ABLE programs was authorized by the U.S. Congress through the Achieving a Better Life Experience Act of 2014. A notable advantage of ABLE accounts is that they can be managed by individuals with disabilities themselves, while SNTs must be administered by a trustee. On the other hand, ABLE accounts have annual contribution caps, while SNTs do not. Awareness-building will take the form of articles, white papers, webinars and conference participation.

“The ABLE accounts and SNTs are governed by very different rules, which has been confusing,” notes SNA President Brian N. Rubin. “On a daily basis, our member attorneys have been helping individuals and their families determine if one or both would best serve their needs.”

“ABLE accounts are a great way to increase the independence of individuals with disabilities and move them more into the financial mainstream,” says Michael Morris, Director of the [National Disability Institute](#), which founded and manages ANRC. “We want to increase public awareness of how these tools can benefit them.”

The Special Needs Alliance is a national organization comprised of attorneys committed to helping individuals with disabilities, their families and the professionals who serve them with special needs planning. ANRC is a collaborative that brings together the investment, support and resources of some of the country's largest, most influential national disability organizations in an effort to accelerate the design and availability of ABLE accounts and to educate stakeholders on ABLE's potential positive impact on the lives of millions of Americans with disabilities.

---

**About this Article:** *We hope you find this article informative, but it is not legal advice. You should consult your own attorney, who can review your specific situation and account for variations in state law and local practices. Laws and regulations are constantly changing, so the longer it has been since an article was written, the greater the likelihood that the article might be out of date. SNA members focus on this complex, evolving area of law. To locate a member in your state, visit [Find an Attorney](#).*

**Requirements for Reproducing this Article:** *The above article may be reprinted only if it appears unmodified, including both the author description above the title and the “About this Article” paragraph immediately following the article, accompanied by the following statement: “Reprinted with permission of the Special Needs Alliance – [www.specialneedsalliance.org](http://www.specialneedsalliance.org).” The article may not be reproduced online. Instead, references to it should link to it on the SNA website.*