

CalABLE Quarterly

July 2022

From the Director

While it's unimaginable for us today, there was a time when people with disabilities were expected to remain in their homes or institutions because communities did not evolve with them in mind. Many of us can readily recall a day when office buildings, schools, banks, and other commercial locations, places of worship, and even places to seek care, were completely inaccessible to people with disabilities.

On July 26, 2022, millions of people with disabilities and their families and friends will celebrate the 32nd anniversary of the passage of the American Disabilities Act (ADA). Signed into law on July 26, 1990, by President George W. Bush, the ADA is landmark civil rights legislation that increased the inclusion of people with disabilities in all aspects of community life. The improvement in the quality of life for people with disabilities over the past 32 years as a result of the ADA has been undeniable.

When it was enacted, the ADA promised people with disabilities equal opportunity, nondiscrimination, and a "level playing field." President Bush likened the enactment of the law to the fall of the Berlin Wall. [He said](#), "And now I sign legislation which takes a sledgehammer to another wall, one which has for too many generations separated Americans with disabilities from the freedom they could glimpse, but not grasp. Once again, we rejoice as this barrier falls proclaiming together, we will not accept, we will not excuse, we will not tolerate discrimination in America."

As impactful as the ADA has been for the disability community by literally helping us to get through the doors of our communities, we still have a long way to go before we reach the goal of a fully accessible society, free of discrimination based on disability. The next step will be to ensure that people with disabilities achieve financial inclusion and equity. People with disabilities are still more often un/underemployed, more likely to live in poverty, and less likely to have a plan if unexpected expenses arise. Getting through the door is not enough if we cannot afford anything once we make it inside.

The federal ABLE Act and CalABLE were both designed to help us take the next steps toward financial equity for people with disabilities. Because of CalABLE, we now have an opportunity to plan for our financial futures and truly be prepared for the world that the ADA has opened to us. Please encourage everyone you know who has benefited from the ADA to consider opening a CalABLE account.

I'm delighted to celebrate the ADA's anniversary and I invite you to join me. To prepare, you can [find ideas and resources in the ADA 32 Media Kit at adaanniversary.org](#). To learn more about CalABLE [visit our website](#).

Sincerely,
Dante Q. Allen
 Executive Director
 CalABLE

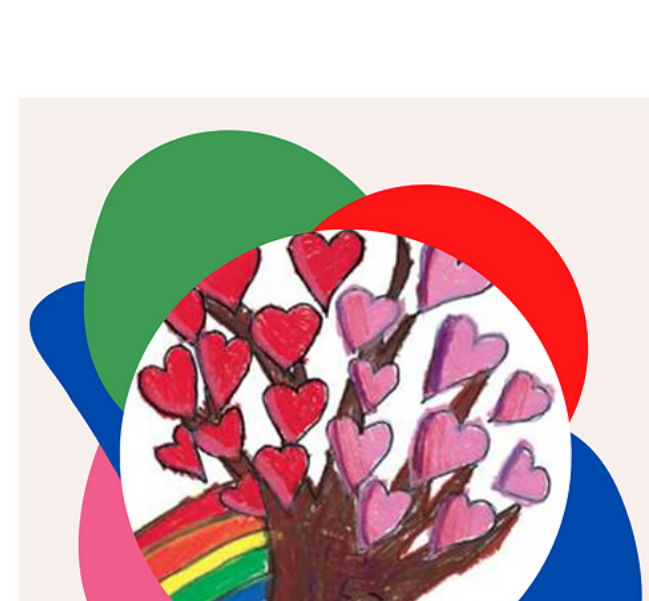
[Close From the Director](#)



Dante Allen
 Executive Director
 CalABLE

[See Past Issues](#)

In This Issue



A Worthy Partnership

CalABLE is proud to partner with Autism Tree Project Foundation (ATPF). Dedicated to building compassion toward individuals with autism as well as their parents and families, ATPF is the only org serving San Diego and the Bay Area through Community, Advocacy, Research, Education, and Screenings (CARES).

Todd and Dayna Hoff created ATPF in 2003 when their two-year-old son Garret was diagnosed with Autism. Its purpose is to build community awareness, give people on the autism spectrum a voice, and build community compassion toward the parents and families of these special individuals. ATPF helps thousands of families create a roadmap for their children and navigate the complex system of care required for people with Autism Spectrum Disorder (ASD).

ATPF is dedicated to improving communities in San Diego County and the Bay Area by assisting with mentoring, advocacy, research, education, and screenings for families impacted by autism. ATPF offers 20 programs and services designed to engage children with autism in a variety of activities to improve their confidence, behaviors, and social support. ATPF's mission—CARES—includes:

- **Community:** provide a sense of community for individuals living with autism and their families
- **Advocacy:** empower parents to become advocates for themselves and their children with autism
- **Research:** disseminate the most up-to-date information regarding multi-disciplinary approaches to treating autism
- **Education:** educate parents, teachers, and the community about the needs of individuals with autism
- **Screenings:** provide referrals to those who can effectively identify early signs of autism, giving parents the chance to establish a diagnosis and treatment plan

[Visit the ATPF website](#) to learn more about their programs and subscribe to their newsletter.

Welcome to the CalABLE family, ATPF.

[Close A Worthy Partnership](#)



New Financial Literacy Resources

Planning for your financial future is important. But, making the right choices can be intimidating.

We partnered with EVERFI to provide you with a comprehensive playlist of financial literacy resources. But don't think of this as the usual information dump. In fact, this is just the opposite—this is an exciting experience that uses cutting-edge technology to equip you to make important financial decisions in your life. Topics include:

- Financial Foundations
- Building Financial Capability
- Owning a Home
- Investing in Your Future
- Growing Your Small Business
- Small Business Essentials
- Preparing for Retirement
- Financial Caregiving
- Building Financial Resiliency

[Visit the EVERFI Financial Education website to learn how CalABLE can help your financial future.](#)

[Close New Financial Literacy Resources](#)



Prepaid Card News

There are upcoming changes to the CalABLE Visa® Prepaid Card option, issued by MetaBank®, N.A. You should've received this announcement with your CalABLE Program Disclosure Statement and Participation Agreement, but we want to ensure everyone has heard the news.

The CalABLE program offers a reloadable prepaid card as an optional feature to participants. The card gives participants added flexibility to pay qualified disability expenses everywhere Visa debit cards are accepted.

What is changing for CalABLE's Visa Prepaid Card?

The CalABLE Act Board has decided to replace the bank that issues the prepaid card. The prepaid card is currently issued by MetaBank, N.A. On or about July 25, 2022, CalABLE will offer the U.S. Bank Solutions Premier Visa Card, at which time CalABLE participants will be able to request the new prepaid card.

Why are we making this change?

The CalABLE Act Board is making this change to improve participant experience when requesting and using the prepaid card. This change will allow participants to have one point of contact for both their CalABLE Account and their optional prepaid card. The CalABLE Customer Support Team that currently assists with your CalABLE account questions will also have the ability to assist cardholders with card-related questions. With the move to U.S. Bank, participants with a prepaid card will be able to see card-related information when logged into their CalABLE account through [Calable.ca.gov](#).

When is this happening? Please review these important dates below.

Date	Important Activity
6/13/2022	If you currently have a CalABLE Visa Prepaid Card, the last day to load money to this card is June 13, 2022.
7/22/2022	The last day to use money on this card is July 15, 2022. After July 15, 2022 your current CalABLE Visa Prepaid Card will be shut off. Any remaining money on the card will be sent to you through the U.S. Postal Service in a check. Please be sure to cancel any automatic payments, such as to utilities, scheduled to happen after July 15, 2022.
July 2022	Participants who would like a new Prepaid Card from U.S. Bank, will need to request a card online by logging into their CalABLE Account on or about July 25, 2022. Detailed information and instructions on how to request a new card will be emailed to you.
8/24/2022	A check for any money remaining on your CalABLE Visa Prepaid Card issued through MetaBank, N.A. will be mailed to you. You may direct this check back to a CalABLE account if you have not yet reached your \$16,000 contribution limit for the year, or use it to pay for qualified expenses.

I have a CalABLE Visa Prepaid Card. What do I have to do?

The CalABLE ACT Board is making changes to your prepaid card. Please reference the "Important Activity" chart on the prior page. Also, you may want to keep this letter as a reminder of when things are happening. The last day to load money onto your card, is June 13, 2022 and the last day to use money on your card is July 15, 2022. After July 15, 2022 your prepaid card account will be closed. Any money remaining on the card will be sent to you by check to the address we have for you. If the above-mentioned address is not your most current address, please call 1-888-853-5316 to update your address. Remember that any money on the card or in any check we send you must be used for qualified disability expenses. When the new U.S. Bank Solutions Premier Visa Card is available, you will have to log into your CalABLE account and request a new card.

I don't currently have a prepaid card but I want one.

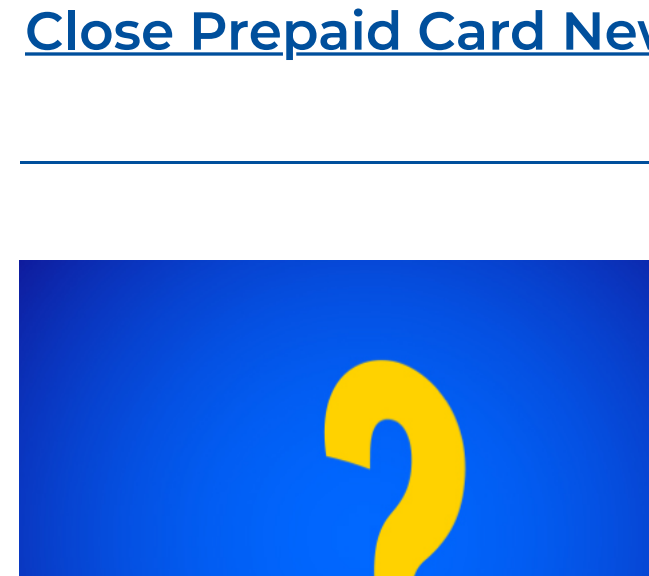
Due to the upcoming changes, you will be able to request the new U.S. Bank Solutions Premier Visa Card on or about July 25, 2022. Please keep in mind that you can still withdraw money at any time from your account either by ACH to your bank or via check.

How will I learn more about these changes?

We will be emailing all CalABLE account holders updates over the next few months. Please watch your email account for our communications with important information on these changes. We recommend that you check your spam folder occasionally for any emails that may have been delivered there by mistake.

If you have any questions, please email us at CalABLESupport@calable.ca.gov or contact us at 833-225-2253.

[Close Prepaid Card News](#)



CalABLE Questions

Here's what people with disabilities are asking about CalABLE accounts.*

Q: What happens if the account owner medically improves and is no longer eligible for an ABLE account?

A: If a beneficiary no longer meets eligibility requirements, and they no longer qualify for an ABLE account, their account will remain open and they can continue to use the account until the end of the calendar year. After the end of the year, they stop being eligible, no new contributions are permitted and account withdrawals will be treated as non-qualified withdrawals. Distributions from an ABLE account during a period when an individual is no longer an eligible individual are possibly subject to taxation. The earnings portion of the distribution may be taxable. Non-qualified withdrawals may affect eligibility for SSI and other federal benefits.

Q: What if I use my account for a non-qualified expense?

A: You may have to pay income taxes, plus a 10% additional federal tax and a 2.5% California state tax on the earnings portion of any withdrawal not used for QDEs. Additionally, the non-qualified funds you withdraw may be counted against you for purposes of determining your eligibility for public benefits programs like Supplemental Security Income (SSI).

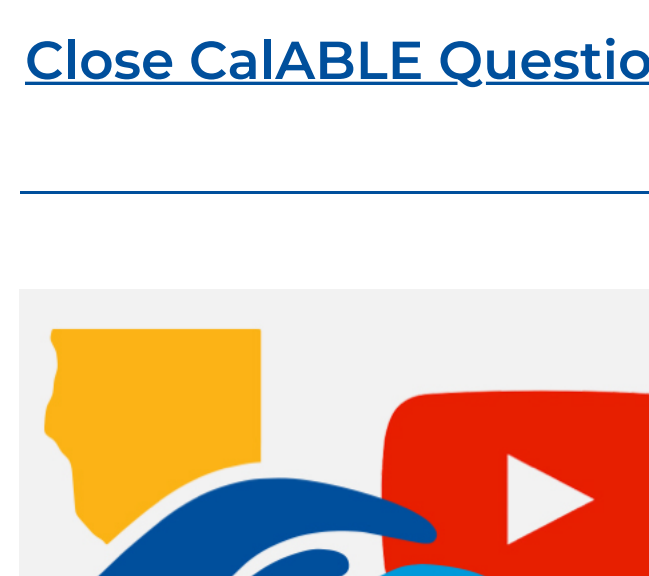
Q: Can I roll over a 529 college savings plan into my CalABLE account?

A: You can roll over amounts from a 529 college savings plan into your CalABLE account tax-free. Keep in mind that 529 rollovers count as part of your annual \$16,000 contribution limit. In addition, the IRS allows for one ABLE Program to ABLE Program transfer every 12 months.

[More answers to frequently asked questions.](#)

These Q & As are made available to you as an educational, self-help tool and are intended to provide you with a basic guideline to help you create a savings and investment plan for your CalABLE account. It is not intended for specific advice. These tips should not be the sole or primary basis on which you make your investment decisions. Please review the [Program Disclosure Statement \(PDF\)](#) for more detailed information on CalABLE's investment options and consider consulting a financial professional for help with your unique circumstances.

[Close CalABLE Questions](#)



What to Watch

Did you know that there's a CalABLE YouTube channel with informative webinars hosted by the California ABLE Act Board?

The [CalABLE YouTube channel](#) and its many offerings include recorded sessions on a variety of topics with the goal of informing account owners.* For instance:

- **Meet Your CalABLE Ambassadors**
 Ambassadors are CalABLE account holders who represent the diversity of California by type of disability, age, gender, ethnicity and geographic region. Using their personal stories, they promote the benefits of CalABLE, empower individuals with disabilities to have greater independence, more financial security and an overall better quality of life. Watch each Ambassador share their story on the CalABLE YouTube channel.
- **Work and Keep Your Benefits**
 A panel of specialists discuss how to supplement your annual account contributions by participating in the ABLE to Work program. Panelists introduce viewers to a variety of programs that can help account owners reach their goals, such as the Program to Achieve Self Support (PASS), Social Security Administration, Work Incentives Planning, Department of Rehabilitation, CalWORKS, and Department of Social Services.
- **ABLE Age Adjustment Act Virtual Town Hall**
 California State Treasurer Fiona Ma, in collaboration with CalABLE, Disability Rights of California, and U.S. Congressman Tony Cárdenas hosted a town hall discussion on the ABLE Age Adjustment Act—proposed legislation to change eligibility for government benefits from 26 to 46.

All the webinars are recorded and accessible. Subscribe to the [CalABLE YouTube channel](#) to stay informed and up to date. We also welcome you to request a presentation from our CalABLE team. If you have questions about the basics of CalABLE, eligibility, how CalABLE accounts work, what it takes to open an account, or any related topic, [contact us to request a presentation](#).

This CalABLE informational program is brought to you by the State of California's CalABLE Board. Any statements or opinions contained within are those of the State of California. Your experience may differ based on a variety of factors, including your own state-of-residence, your needs-based benefits, tax and financial circumstances.

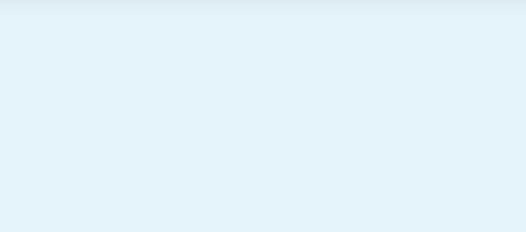
[Close What to Watch](#)

This material is for informational or educational purposes only and does not constitute legal or tax advice. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Be sure to consult with your tax professional for details and advice.

2238981

SUPPORT
 FAQs

833-Cal-ABLE (833-225-2253)
calABLESupport@CalABLE.ca.gov



▶ [Legal Disclosure](#)