June 30, 2015

Michigan ABLE Act (HB 4542, 4543, 4544)
Chair: Senator Jack Brandenburg
Vice-Chair: Senator David Robertson
Minority Vice-Chair: Senator Steven M. Bieda
Senate Finance Committee

**The National Down Syndrome Society Written Testimony before the Senate Finance Committee June 30, 2015 – 9:00 am**

The National Down Syndrome Society (NDSS) is the largest nonprofit representing and advocating for people with Down syndrome and their families, with over 375 NDSS affiliate groups spanning all 50 states representing over 400,000 people with Down syndrome. ***NDSS strongly supports the passage of the ABLE Act in Michigan.***

NDSS and Down syndrome advocates have worked tirelessly for eight years to pass the *Stephen J. Beck. Jr. Achieving a Better Life Experience (ABLE) Act* (H.R. 647/S. 313). NDSS DS-Ambassadors, affiliates and advocates in Michigan were very active in this national effort securing Senator Stabenow and Representatives Benishek, Walberg, Bentivolio, Peters, Huizenga, Miller, Conyers, Kildee, and Upton as cosponsors of the ABLE Act. With 458 cosponsors in the House and Senate (85% of Congress), the ABLE Act was the most bipartisan piece of legislation in the 2013 Congress. Signed into law by President Obama on December 19, 2014, the ABLE Act amends the federal tax code to allow Section 529 tax-exempt savings accounts for disability-related expenses. We anticipate the same level of bipartisanship in the state legislatures as each works toward the passage and implementation of state 529 ABLE accounts.

Currently, people with disabilities cannot have more than $2,000 worth of assets before critical government support programs they need are cut off. An ABLE account could fund a variety of essential expenses for individuals, including medical and dental care, education, community based supports, employment training, assistive technology, housing and transportation. People with Down syndrome are living longer, healthier and more productive lives, working and contributing to society, yet they are forced to take low or no-paying jobs and live in poverty when they have the potential to achieve so much more.

The ABLE Act provides individuals with disabilities the same types of flexible savings tools that all other Americans have through college savings accounts, health savings accounts and individual retirement

accounts. Families, who have been able to set up regular 529 college savings accounts for their non-disabled children, now for the first time can save for their children with disabilities.

As the national advocate for the value, acceptance and inclusion of people with Down syndrome, we strongly urge the State of Michigan to pass the Michigan ABLE Act (HB 4542, 4543, 4544) to enable individuals with disabilities and their families to save money to live meaningful, productive, and independent lives.

Sincerely,

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