



# Newsletter

Keeping Our New Mexico Families Informed

August 2020

## ABLE Accounts: Building Upon the Promise of the Americans With Disabilities Act

By Miranda Kennedy

Approximately one in five Americans has a disability. These Americans have the same hopes and dreams to participate in society as everyone else. On July 26, 1990, President George H.W. Bush signed into law the Americans with Disabilities Act. President Bush then said, “As the Declaration of Independence has been a beacon for people all over the world seeking freedom, it is my hope that the Americans with Disabilities Act will likewise come to be a model for the choices and opportunities of

future generations around the world.”

The American with Disabilities Act requires accessibility for people with disabilities and prohibits discrimination. It extends the promise of equal opportunity and full participation for those people living with a disability.

Full participation includes the opportunity to become economically self-sufficient. Yet, millions of people with disabilities and their families depend on programs such as Supplemental Security Income (SSI), Medicaid, and Supplemental Nutrition Assistance Program (SNAP) for food, housing, and other benefits. These programs are restricted to those people who have limited income, resources, and savings. Historically, to continue receiving benefits under these and other programs, you cannot save money.

Achieving a Better Life Experience (ABLE) accounts <https://www.ablenrc.org/get-started/help-eligible>

beneficiaries <https://www.ablenrc.org/get-started/am-i-eligible/save-and-have-power-over-their-own-money>. The funds in an ABLE account are not counted by most federally funded means-tested benefit programs like Medicaid and SNAP. SSI does not count up to \$100,000 <https://www.ablenrc.org/what-is-able/what-are-able-accounts/> in an ABLE account.

Disability-related expenses can lead to financial stress. Savings and contributions made to an ABLE account by the account owner, their family, friends, employer, or other sources can be used for emergencies or to support education and the owner’s future retirement. The funds can also be used for qualified disability expenses <https://www.ablenrc.org/get-started/what-can-funds-be-used-for/> including food, housing and maintenance, medical expenses, and expenses related to the coronavirus (COVID-19) pandemic. ABLE accounts add an additional layer of financial *(continued on page 2)*

### ABLE New Mexico Presentation Available

Do you know a person or an organization who would be interested in an ABLE New Mexico presentation?

Contact **Denise V. Balderas, ABLE New Mexico Coordinator**, at [denise.balderas@state.nm.us](mailto:denise.balderas@state.nm.us) or call (505) 363-0361 or (505) 955-1151 for more information.

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security, especially while navigating an uncertain future.

Over 63,000 individuals—out of an estimated eight million who are eligible—have opened ABLE accounts to date, making ABLE accounts one of the most underused ways to save money and retain much-needed benefits. For many people with disabilities, ABLE accounts have transformed their lives. Read our ABLE Ambassadors stories <https://www.ablenrc.org/able-ambassadors/2020/> to learn what motivated them to take advantage of this opportunity

and what advice they have for those who have not yet taken this important step.

To learn more about ABLE accounts and state ABLE programs, visit the ABLE National Resource Center (ABLE NRC) <https://www.ablenrc.org/>, managed by the National Disability Institute. The website has information on how to become ABLE ready and offers a state ABLE program comparison tool <https://www.ablenrc.org/select-a-state-program/> and guidance on setting financial goals <https://www.ablenrc.org/manage-account/setting-my-financial-goals/>. Building on the

promise of the Americans with Disabilities Act, the ABLE Act <http://www.ablenrc.org/what-is-able/history-of-the-able-act/> can forever change lives by providing the opportunity to save money in an easy-to-open, low-cost, accessible, and tax-advantaged account. ✚

*This blog was written by Miranda Kennedy, Director, ABLE National Resource Center for the Social Security Administration (SSA), <https://blog.ssa.gov/able-accounts-building-upon-the-promise-of-the-americans-with-disabilities-act/> for the 30<sup>th</sup> anniversary of the Americans with Disabilities Act.*

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## What's Happening During #ABLEtoSave Month!

### Podcasts

Each Monday, an ABLE to Save podcast will be released featuring individuals from the public and private sectors who will discuss the ABLE Act and ABLE accounts. Visit the podcast page <http://www.ablenrc.org/able-to-save-podcast/> and have a listen!

### Scavenger Hunt

On each Monday, Wednesday, and Friday in August, the ABLE National Resource Center will post an #ABLEtoSave Scavenger Hunt\* question on the ABLENRC Facebook <https://www.facebook.com/>

theABLENRC and Twitter <https://twitter.com/theablenrc> accounts. ABLENRC will provide a link to a form where you can submit your response. ABLENRC will select three individuals with winning answers on each of the #ABLEtoSave Scavenger Hunt days to win a \$50 Gift of Independence gift card that can be used to put money in any individual ABLE account in any state ABLE program.

Find the answer to the posted question. Submit your answer to be entered to win a drawing for a \$50 #ABLEtoSave gift card. It's that simple! Learn more about #ABLEtoSave gift cards and Gift of Independence gift cards



here: <https://www.ablenrc.org/thegiftofindependence/>

Have fun and good luck!

*\*Winners are only eligible to win one \$50 #ABLEtoSave gift card during the duration of the #ABLEtoSave Scavenger Hunt. Multiple entries will be disqualified. Staff of the National Disability Institute, the ABLE National Resource Center, and federal agencies are not eligible to win cash gifts.*

## State Treasurer Eichenberg, State Attorney General Balderas, and State Auditor Colón Recognize Americans with Disabilities Act Day

*By Matt Baca, Chief Counsel,  
New Mexico Office of the  
Attorney General*

On July 26, 2020, State Treasurer Tim Eichenberg joined State Attorney General Hector Balderas and State Auditor Brian Colón in recognizing the Americans with Disabilities Act Day. On July 17, 2020, Governor Michelle Luján Grisham declared July 26, 2020, as Americans with Disabilities Act Day in honor of the 30th Anniversary of the American with Disabilities Act.

“We are proud to offer ABLE New Mexico through the State Treasurer’s Office,” said Eichenberg. “Nearly 500 New Mexicans have opened accounts through ABLE to save money for their needs, without jeopardizing the assistance they receive from other programs. We can serve so many more people in New Mexico, though. We hope that this celebration of the Americans with Disabilities Act Day will shine a light on ABLE New Mexico so that folks will reach out to us for more information.”

“It is important for us to recognize the anniversary enacting this historic piece of legislation, which provides access and opportunities for individuals with disabilities, but

we must continue the fight,” said Attorney General Balderas. “We will continue to stand with New Mexican families and fight for equity and justice.”

“Having grown up with a father who had Muscular Dystrophy and passed away at the age of 49, the importance of the Americans with Disabilities Act is personal to me. I am proud to recognize this day, for all who live with a disability and thrive because of the support the ADA guarantees, in honor of my father,” said Auditor Colón. “The ADA guarantees rights for our most vulnerable populations—individuals who are our family, friends, neighbors, and colleagues. It gives assurances they will not face discrimination on the basis of a disability. Today we mark the 30th anniversary of the passing of this important legislation and celebrate how it is possible to agree, regardless of politics, that nobody should be treated differently or unfairly because they live with a disability.”

This past October the State Treasurer, the State Attorney General, and the State Auditor hosted a summit on disabilities: The Dream Bigger Summit—Creating a More Inclusive New Mexico. The summit scheduled for October 2020 will be postponed due to COVID-19. ✚

## Friendship, Employment, and Virtual Events

*by Nathan Reiman, Director,  
Best Buddies*

Here in New Mexico, we are a community. We enjoy feeling connected, treating each other fairly, and appreciating the close ties we have with each other. Here in the DDSD community, Best Buddies New Mexico is doing a great job bringing these values to people with intellectual and developmental disabilities as the organization continues to deliver connections in friendship, employment, and virtual engagement. The ultimate goal of this organization: to put themselves out of business by eliminating a need for the services they offer.

Best Buddies New Mexico offerings can be found at <https://www.bestbuddies.org/newmexico/> and on Facebook at <https://www.facebook.com/bestbuddiesnm/>. Thank you Best Buddies, and good luck putting yourselves out of business! ✚



**Chica and Alejandra,  
Best Buddies NM  
Friendship Program**

## 2020 Virtual Summit on Advocacy

By Daniel Ekman, MA, New Mexico  
Developmental Disabilities Planning Council

During this free, multi-day, online event you'll learn about self-advocacy in New Mexico from a dynamic group of speakers.

### Monday, September 14, 2020

This session focuses on getting the support you need, both socially and from the system.

#### ● 2 pm to 3 pm

**“Things are never quite as scary when you’ve got a best friend.”—Bill Watterson**

Presented by Julie Skelton, LCSW, Karen Smith-Bitah, and Corrine Begody

#### ● 3 pm to 4 pm

**Speak Your Truth: Get the Supports You Need**

Presented by Barbara Ibanez, MA, and Judith Stevens

### Tuesday, September 21, 2020

#### ● 2 pm to 3 pm

**How to Know if You are Being Manipulated**

Presented by Daniel Ekman

#### ● 3 pm to 4 pm

**Surprise!**

To be announced.

### Monday, September 28, 2020

You will have a chance to assess yourself, then find out how to use that knowledge to advocate for your rights.

#### ● 2 pm to 3 pm

**The Power Badge: How to Measure Your Strength and Become More Independent by Growing Stronger!**

Presented by Dr. Julia Bain, LPCC, NCC, CEAP

#### ● 3 pm to 4 pm

**The Power of Understanding Disabilities**

Presented by Amira Rasheed and Brad Hill

### Monday, October 5, 2020

An update on what is happening with self-advocacy in New Mexico.

#### ● 2 pm to 3 pm

**Know Your Rights Town Hall: Building the Future Together**

Presented by Wendy Corry, Lindsay Sloan, and Daniel Ekman

#### ● 3 pm to 4 pm

**Statewide People First Meeting**

Presented by Roel Adamson and Laura Matthews

We hope you'll attend this summit then take this knowledge and apply it in your own life.

Register for free now at <https://us02web.zoom.us/j/84504123456>

If you have other questions, please contact Daniel Ekman, MA, New Mexico Developmental Disabilities Planning Council, (505) 670-5698, [daniel.ekman@state.nm.us](mailto:daniel.ekman@state.nm.us).



The ABLE National Resource Center (ANRC) presented a webinar, “ABLE Accounts and Special Needs Trusts.”

Click link below to replay webinar:

<https://youtu.be/qJCeFI5LSJ8>

## ABLE New Mexico YouTube Video

“Saving for the Future of Your Child with a Disability”

<https://youtu.be/5KzieaoyKSQ>





# AUGUST IS #ABLEtoSave Month 2020

This campaign will provide information about ABLÉ accounts for people with disabilities and their families throughout August.

## What to expect during #ABLEtoSave Month:

- An #ABLEtoSave Scavenger Hunt every Monday, Wednesday and Friday where winners will be entered in a drawing to win money for their ABLÉ account
- Weekly podcast episodes featuring individuals from the public and private sector discussing ABLÉ accounts
- New ABLÉ resources, including videos, blogs, toolkits and more

**WEEK #1** The Promise and Future of ABLÉ Accounts

**WEEK #2** ABLÉ Accounts and Social Security Beneficiaries

**WEEK #3** Perspectives on ABLÉ Accounts and Special Needs Trusts

**WEEK #4** ABLÉ and Employment Success

*Provided by the ABLÉ National Resource Center (ABLE NRC)*



GET MORE INFORMATION:  
[ablenrc.org/abletosave-campaign-2020](https://ablenrc.org/abletosave-campaign-2020)

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