

AchievABLE™ Top 3 Questions: September/October 2020

By ABLE National Resource Center

Question: I understand the ABLE contribution limit is \$15,000 per calendar year. I am employed and just learned about the ABLE to Work Act and I think that I can deposit additional money, from my earnings, into my ABLE account. Can you tell me more? Is there anything special I need to do?

Answer: You are correct. The annual ABLE contribution limit from all contributions is \$15,000 per calendar year. But if you are an employed ABLE account owner—and you have not contributed to a defined contribution plan, an

annuity contract, or a deferred compensation plan this year—you can contribute more! You can deposit up to an additional \$12,490 of your earnings into your ABLE plan if you live in the continental United States. The amounts are higher for Alaska or Hawaii residents, \$14,380 or \$15,600, respectively. Just remember that you may need to register with your ABLE plan to save the additional ABLE to Work Act earnings and, if you are no longer employed or if you move to a state where the ABLE to Work limits are different, you need to let your ABLE plan know. The ABLE to Work Act amount limit may change each year.

Question: I receive Social Security Disability Insurance (SSDI) benefits and Supplemental Security Income (SSI) benefits. Where can I find work supports through Social Security that allow me to keep more of my earnings so that I can save more in my ABLE account?

Answer: The SSA Redbook details the SSI and SSDI

work incentives that may reduce countable income through income exclusions or disregards. When you tell SSA that you are working, they may apply work incentives based upon the type of disability benefit(s) you receive and whether you are an employee or are self-employed. SSI beneficiaries who work may see a reduction in their monthly SSI payment due to their earnings. Deductions are first applied and then countable income may reduce the SSI payment, one dollar for every two dollars earned; these work supports result in increased total monthly income.

The effects of earned income on SSDI benefits, however, is quite different. After a nine-month trial work period, earnings are subject to countable income rules which may or may not allow a cash benefit to be paid depending upon the person's countable earnings. It's important to reach out to a Benefits Planner for

(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 or call (505) 955-1151 for more information.

(continued from page 1)

free advice and counseling to understand how working affects SSI, SSDI, and all public benefits received; and to learn what work supports, including Medicaid and Medicare insurance, a person may be eligible for when they work. Visit the Ticket to Work website to learn more: <https://choosework.ssa.gov/findhelp/>

Question: I have work expenses that Vocational Rehabilitation and my Employment Network will no longer pay for. Can I use some of my ABLE savings to pay for items I need to continue my job?

Answer: Yes, out-of-pocket expenses such as attendant care, transportation, and the lease or purchase of assistive technology are all ABLE qualified disability expenses. In many cases, these expenses may also qualify as Impairment Related Work Expenses (IRWE) or Blind Work Expenses (BWE), which reduce the earnings SSA counts if a disability benefit is received. A Benefits Planner, a Work Incentives Planning and Assistance (WIPA) Project or Certified Work Incentives Coordinator (CWIC) can help an SSI and/or

SSDI beneficiary plan for these expenses; submit a request to SSA and explain the process of reporting expenses to SSA. Using an ABLE account may help a person afford their employment expenses, increase their employment level, and increase their ability to save regularly within an ABLE account. To learn more about ABLE accounts and work, listen to the ABLE NRC's archived webinar "[ABLE Best Practices for Working Age Adults](#)" or find a benefits planner, who is also called a WIPA or CWIC, on the Ticket to Work website. ✚

Supporting Employment for Transition-Age Youth With Disabilities: How ABLE Accounts and SSA Work Incentives Can Help

By ABLE National Resource Center

The purpose of this webinar is to educate transition-age youth with disabilities—and their families, providers, and advocates—on improving their life trajectory. Specifically, the webinar showed this through the effective use of an ABLE account, in addition to supports and work incentives offered by SSA to Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI).

This webinar covers:

- What ABLE accounts are, and how they can support transition-age youth.
- SSA work incentives specific to transition-age youth.

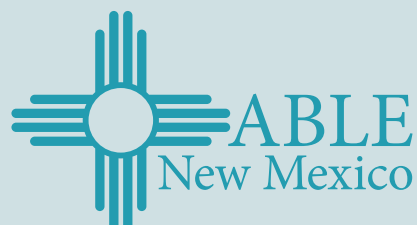
- How ABLE accounts and SSA work incentives can be used individually and/or together for transition-age youth.
- Promising practices to consider.
- Testimonials from ABLE account owners and parents/

guardians of ABLE account owners.

- Next steps and resources.

You can view the webinar at: <https://www.youtube.com/watch?v=tBdgdO3sFjo>

**ABLE New Mexico
Now Has 567
Active Accounts!
Go, New Mexico!**



**ABLE New Mexico
YouTube Video**

"Saving for the Future of
Your Child with a Disability"

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

New Supplemental SNAP Increases Being Issued in October

The New Mexico Human Services Department announced that New Mexico households receiving Supplemental Nutrition Assistance Program (SNAP) benefits will again receive the maximum amount for their household size for the month of October. Beginning in March 2020, SNAP households that were not already receiving the maximum SNAP benefit amount for their household size received an increase to their benefits to bring them to the maximum amount each month. These increases were made to help reduce food insecurity for New Mexicans during the COVID-19 pandemic.

"HSD will continue to help New Mexicans during this difficult time," said Karmela

Martinez, Director of HSD's Income Support Division, which administers the SNAP program (formerly known as food stamps). "These additional benefits will help many families who are struggling to put food on the table."

SNAP households will automatically receive the additional allotment in the same way they receive their current benefits. SNAP recipients with a regular issuance date of October 1-10 will receive a supplement on October 10, 2020. SNAP recipients with a regular issuance date of October 11-30 will receive their benefits and the supplement on their regular issuance date. Individuals seeking to apply for SNAP benefits may apply online through

<https://www.yes.state.nm.us> or by phone at 1-800-283-4465. Newly approved SNAP recipients will be eligible for the supplemental benefit. Below is a table that reflects the maximum monthly allotment per household size.

Supplemental Nutrition Assistance Program (SNAP)
October 1, 2020–September 30, 2021

Household Size	Maximum SNAP Monthly Allotment
1	\$204
2	\$374
3	\$535
4	\$680
5	\$807
6	\$969
7	\$1,071
8	\$1,224
Each Additional Person	+\$153

It's Time to Vote!

By Disability Rights New Mexico

Early Voting

Began October 6, 2020: At your local county clerk's office during normal business hours

Saturday, October 17, through Saturday, October 31, 2020: Select polling sites, Monday through Saturday. Times and location will vary; contact your local county clerk's office for more information.



Voting on Election Day

Tuesday, November 3, 2020, 7:00 am to 7:00 pm: You can vote in person or drop off your absentee ballot at any polling site.

Transportation

On election day, city buses are free. You can also contact:

- The headquarters of all political parties, regardless of political affiliation
- [The League of Women Voters](#)
- [Common Cause](#)
- UBER:

<https://www.uber.com/newsroom/uber-announces-2020-get-out-the-vote-effort>

Accessible transportation may vary. If needed, make sure to request it when you make your ride arrangements.

Disability Rights New Mexico Voter Hotline

- (505) 675-9901 Monday-Friday 8:30 am-5 pm (7 am-7 pm on Election Day)
- Email: yourvote@drnm.org
- DRNM office: (505) 256-3100
- Facebook: [@DRNMVOTENM](https://www.facebook.com/DRNMVOTENM)
- <http://drnm.org/>



The Autism Programs

Imagine 2020-2021: A Future that is Flourishing

SESSION THREE: EMPLOYMENT & TRANSITION INTO ADULthood

November and December 2020

The Imagine yearlong conference on autism will cover different topics, and the topic for the second session includes information about early intervention and ASD. The presenters include national presenters, CDD presenters, and presenters from all over the state.

11/05/20 3:30 - 5:00pm(MST)	Shaun Wood, MEd, BCBA Certified Employment Specialist WISE, Seattle, WA	<i>Autism & Employment: Everybody Who Wants to Work, Can</i> https://reg.abcsignup.com/reg/event_page.aspx?ek=0033-0021-de5030271d234311ae01f7977a354177
11/12/20 3:30 - 5:00pm(MST)	Michelle Reed, MS, BCBA Clinical Manager Kelsee Mullen, MA, RBT Clinician Teen & Adult Services, Southwest Autism Research & Resource Center (SARRC), Phoenix, AZ	<i>Supporting Adults with Autism in Employment: Focus On Interviewing Skills</i> https://reg.abcsignup.com/reg/event_page.aspx?ek=0033-0021-a86666ec17c14f9ca0968e00819da782
11/19/20 3:30 - 5:00pm(MST)	Patrick McGreevy, PhD, BCBA-D PA & Associates, Orlando, FL	<i>The Importance of Functional Life Skills for Learners with Moderate to Severe Disabilities, Including, But Not Limited To, Autism</i> https://reg.abcsignup.com/reg/event_page.aspx?ek=0033-0021-31e433142927498f8cef535673b3ffca
12/03/20 3:30 - 5:00pm(MST)	Lauren Kaibel, NBCT Special Education Teacher Pamela Sandoval APS Transition Services	<i>Life After High School</i> https://reg.abcsignup.com/reg/event_page.aspx?ek=0033-0021-06e76ee9d1284ed0bbec457494b4386f
12/10/20 3:30 - 5:00pm(MST)	Emily Iland, MA, ET Author, educator, researcher, film- maker, & leader in the field of disabilities & safety Thomas Iland, BS, CPA, DTM, AS Certified Human Potential Coach & Professional Diversity & Inclusion Consultant	<i>BE SAFE: Teach Youth & Adults with ASD to Interact Safely with Police</i> https://reg.abcsignup.com/reg/event_page.aspx?ek=0033-0021-f9e7f94edd4b4acb9b408416aef2a259
12/17/20 3:30 - 5:00pm(MST)	PANEL: Employment/Transition to Adulthood Facilitator: Lyn Wilson-King, Program Specialist, CDD	<i>Employment/Transition to Adulthood Q & A</i> https://reg.abcsignup.com/reg/event_page.aspx?ek=0033-0021-84033bc396f3492b9a2d451ee970971d

- ❖ Certificates of Completion with contact hours available through the State Counseling & Therapy Board. If you are unable to attend the live session, you will receive a link to view the recorded session within the same week (Contact hours not available with this option).

Parents Reaching Out

Presents

OCTOBER 2020 WORKSHOPS FOR FAMILIES

Preregistration is required. To register, please click on the workshop title.

Health Care Transitions: Moving from Pediatric to Adult Health Care

Thursday, 10/1

4:00-5:00 p.m.

Participants will learn:

- how to prepare for the healthcare transition
- issues that may arise during healthcare transitions
- why transitions may breakdown and strategies and resources that can help make it easier

Developing the Dream: The IFSP (Individual Family Support Plan) birth-3

Tuesday, 10/13

10:00 a.m. – 12:00 p.m.

Learn about Early Intervention and what it means for your family, discover how the Individual Family Service Plan (IFSP) build on strengths to support goals for your child and family, find out about the roles and responsibilities of service providers and how to advocate for your child.

Accommodations and Modifications

Wednesday, 10/21

10:00-11:30 a.m.

Learn the differences between accommodations and modifications in IEPs and 504 plans, and how to implement them during the hybrid or virtual setting.

Monthly Family Support Group

Wednesday, 10/28

11:00 a.m.-12:30 p.m.

Share your experiences parenting your child or grandchild with disabilities and connect with other parents.

Grupo de Apoyo

Miercoles, 10/28

2:00 p.m.-3:30 p.m.

En este grupo encontrarán un ambiente amigable y seguro donde podrán compartir sus preocupaciones y logros.



All workshops are no cost to families and held by Zoom.

Learn about resources for your child

Ask questions to our state leaders

Connect with other families

All families are welcome!

PARENTS REACHING OUT

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505-247-0192

www.parentsreachingout.org

Please contact us if you need accommodations or Spanish language interpretation