

Newsletter

Keeping Our New Mexico Families Informed

July 2021

ABLE Account Conversion Complete

ABLE New Mexico is pleased to announce that the STABLE Account conversion from Intuition ABLE Solutions to Sunday (BNY) has been successfully completed.

Program Change Highlights

- \$25 minimum opening deposit
- \$3.25 monthly maintenance fee (\$39 annually, billed quarterly, \$9.75)
- Authorized legal representative (ALR) designation (parent, guardian, power of attorney [POA]) now includes grandparent, sibling, representative payee, and entity (managing multiple accounts)
- Payroll deduction

Do you know a person or an organization who would be interested in an ABLE New Mexico presentation? For more information, contact:

Heather Benavidez at (505) 639-3525 or heather.benavidez@state.nm.us

STABLE has sent account-retrieval instructions to all account holders and has updated websites with new forms and the link to the BNY enrollment platform. You can find new forms at <https://ablenewmexico.com/all-forms/>.

Account Retrieval Instructions

1. Go to <https://www.sumday.com/register/stable/retrieve>
2. Find your account. (If you are the ALR, please use YOUR information [date of birth/Social Security number], not the beneficiary's.)
 - a. You'll need two of the following three pieces of information:
 - i. Account number, adding a "ST" in front of your 10-digit account number
 - ii. Date of birth
 - iii. Social Security number
3. Verify your identity.
 - a. You will receive a verification code to your

phone or email address and will be asked to enter the code into the website.

4. Create a log-in username and password.
 - a. Use your email address as your username.

You must have this current account information available when retrieving your new account.

If you have trouble finding the account, and are the authorized legal representative, please use your information (DOB/SSN), not the accountholder's.

If you have questions about the process, please contact ABLE New Mexico at 505.639.3525 or Heather.Benavidez@state.nm.us, or Customer Service at 1.800.439.1653 or team@stableaccount.com. ☎

**ABLE New Mexico
Now Has**

881

**Active Accounts.
Go, New Mexico!**

Disability Pride Month: Action Needed!

July is Disability Pride Month, and your action is needed. Here are resources.

Voting Input

1. National Institute of Standards and Technology

NIST seeks public input on removing barriers to voting for people with disabilities at [access-board.gov](https://www.access-board.gov).

2. American Association of People with Disabilities

The AAPD is inviting you to [share your voting experiences](#), the good and the bad, to help the federal government understand how to improve access to voting for voters with disabilities.

Make ABLE Accounts Available to More People with Disabilities

Expanding access to ABLE accounts will mean more people with disabilities can benefit from them.

1. Make ABLE Accounts Available To More People with Disabilities

You can contact members of our Congressional delegation through their websites (addresses below) or by phone. The phone numbers below are for their offices in Washington, D.C., but you can find numbers for their offices in New Mexico on their websites if you prefer to call locally.

Senator Martin Heinrich, (202) 224-5521, <https://www.heinrich.senate.gov/contact/write-martin>

Senator Ben Ray Lujan, (202) 224-6621, <https://www.lujan.senate.gov/contact/>

Congresswoman Teresa Leger Fernandez, (202) 225-6190, <https://fernandez.house.gov/contact>

Congresswoman Yvette Herrell, (202) 225-2365, <https://herrell.house.gov/contact>

Congresswoman Melanie Stansbury, (202) 225-6316, <https://stansbury.house.gov/contact>

2. ABLE Resources

If you'd like more information on ABLE accounts, here are some places to look:

ABLE National Resource Center, <https://www.ablenrc.org/>

ABLE New Mexico Accounts, <https://ablenewmexico.com/> (ABLE NM is run by the State Treasurer's Office.)

ADA 31st Anniversary

1. ADA 31st Anniversary Poster Order

[Great Lakes ADA Center](#) has a limited number of FREE full-sized posters (18"x24") for distribution. Please complete the online form to order up to five posters. Requests for more



than five posters will need to be made over telephone at (312) 413-1407 and will be fulfilled based on availability. In addition, an 11"x17" printable PDF version of the poster is [available for you to download and print](#).

2. Celebration Factsheet

<https://www.aapd.com/wp-content/uploads/2020/07/ADA-30-Fact-Sheet.pdf>

ADA Conferences

1. 2021 Mid-Atlantic ADA Conference

[28th Annual Conference on the Americans with Disabilities Act](#). Tuesday, September 21, through Thursday, September 23, 2021.

2. The 2021 National ADA Symposium

[The comprehensive ADA conference](#) is a hybrid event that offers options to attend an onsite conference, a virtual conference, or both. Onsite:

July 26 through 28, 2021, in Phoenix, Arizona. Virtual: August 2 through 5, 2021.

Other Accessibility Conferences

UX Bristol, Bristol, England, United Kingdom, and online, July 16, 2021. <https://groups.drupal.org/node/536410>

HighEdWeb 2021 Accessibility Summit, July 20, 2021. <https://events.highedweb.org/a11ysummit21>

2nd Annual Hearing Access & Inclusion Conference, July 26 through August 1, 2021. <https://www.eventbrite.com/e/second-annual-hearing-access-inclusion-conference-tickets-156416382611>

44th Annual Conference of the Association on Higher Education and Disability: 2021 Equity and Excellence, Austin, Texas, July 19 through 23, 2021. <https://www.ahead.org/events/event-description?CalendarEventKey=c6b0d8c1-b5eb-45d1-9857-c140042b1040>

HalfStack New York, New York, New York. August 2021. <https://halfstackconf.com/newyork/>

18th Audio Description Institute, part of the American Council of the Blind's Audio Description Project, August 2 through 6, 2021. <https://interland3.donorperfect.net/weblink/weblink.aspx?name=E144393&id=69>

An Event Apart, Orlando, Florida, August 30 through September 1, 2021. <https://aneventapart.com/event/orlando-2021>

National Association of Government Web (NAGW) Conference, Indianapolis, Indiana, September 28 through October 1, 2021. <https://nagw.org/content.php?page=conference>

TravelAbility Summit: The Future of Accessible Travel, September 30, 2021. <http://travelability.net/agenda/>

HighEdWeb Annual Conference, Buffalo, New York, October 3 through 6, 2021. <https://2021.highedweb.org/>

M-Enabling Summit, Washington, D.C., October 4 through 6, 2021. <https://m-enabling.com/>

3rd Annual Digital Accessibility Legal Summit, online, October 7 through 8, 2021. <https://accessibility.legal/>

An Event Apart, Denver, Colorado, October 11 through 13, 2021. <https://aneventapart.com/event/denver-2021>

World Usability Congress, Graz, Styria, Austria, October 13 through 14, 2021. <https://worldusabilitycongress.com/>

Adobe MAX 2021, online, October 26 through 28, 2021. <https://www.adobe.com/max.html>




The Disability Pride flag was designed by Ann Magill.

TravelAbility Summit: Accessibility in Action, November 30, 2021. <http://travelability.net/agenda/>

37th Annual CSUN Assistive Technology Conference, Anaheim, California, March 12 through 18, 2022. <https://www.csun.edu/cod/conference/sessions/>

Deque's Axe-Con, March 15 through 17, 2022. <https://www.deque.com/axe-con/>

ADA E-Newsletters

- 1. ADA In Focus Newsletter | Mid-Atlantic ADA Center**
<https://www.adainfo.org/newsletter>
- 2. American Association of People with Disabilities Mailing List**
<https://aapd.kindful.com/register/join-our-mailing-list>
- 3. Rocky Mountain ADA Center Newsletter**
<https://www.rockymountainada.org/news/newsletter>
- 4. Pacific ADA Center Mailing List**
<https://www.adapacific.org/email-signup> 

Better Care Better Jobs Act Will Make Huge Investment in Disability Services

By Pam Katz, The Arc

The system that provides supports and services for people with intellectual and developmental disabilities (IDD) and their families has fallen far short of their needs for decades, and the COVID-19 pandemic exposed and worsened this reality.

The Better Care Better Jobs Act (BCBJA) introduced today will make a huge investment necessary to change disability services into the future.

This bill puts into motion the proposals that were included in President Biden's American Jobs Plan, which prioritizes the crumbling care infrastructure in this country and recognizes the importance of fixing it and building back for the future.

"Every day, people with disabilities are waiting for their lives to start and often going without the supports they need to achieve their goals. Families that want a different life than an institution or nursing home are forced to navigate a patchwork system of supports with waits and no guarantees. Family members are often forced to either quit or limit their job choices to provide care due to lack of services. And the direct care workforce is underpaid and undervalued," said Peter Berns, CEO, The Arc.

"We are desperately overdue for a huge investment in

disability services. The Better Care Better Jobs Act introduced today will be a game-changer and must be enacted quickly for the disability community to be a part of our economic recovery from this disastrous pandemic."


When the BCBJA becomes law, it will provide huge funding enhancements to states that focus on improving and expanding their Medicaid home and community-based services (HCBS) delivery system. The bill would provide funding to expand access to services for people who are currently on waiting lists for these vital services, and create more and better direct-care jobs for the paid workforce that provides these services. The Better Care Better Jobs Act would:

- Facilitate statewide planning to develop HCBS infrastructure improvement plans.
- Enhance Medicaid funding for HCBS by providing states a permanent increase in federal Medicaid match if they expand access to HCBS and strengthen the HCBS workforce.
- Incentivize workforce growth through innovative models that benefit direct care workers and care recipients as well as help workers organize.

- Support quality and accountability by funding programs through the Centers for Medicare & Medicaid Services and conducting oversight and offering technical assistance to program coordinators.
- Permanently authorize protection against impoverishment for individuals whose spouses received Medicaid HCBS, as well as the Money Follows the Person program to support individuals transitioning from institutions to home or community-based settings.

You can find a copy of the Better Care Better Jobs Act [here](#) and a one-pager [here](#).

You can learn more about how HCBS are vitally important to the lives of people with IDD and their families [here](#).

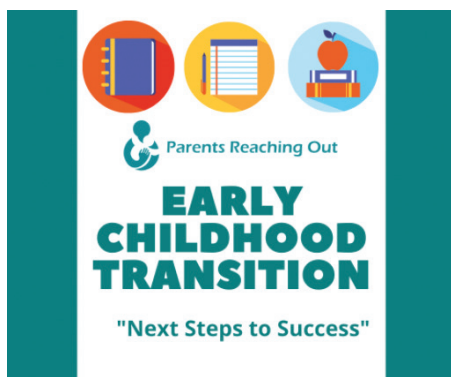
And you can tell Congress to pass the Better Care Better Jobs Act, a historic investment in disability services, at <https://p2a.co/IAFTwCz>. 

ABLE New Mexico YouTube Video

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

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

Parents Reaching Out July Workshops



Early Childhood Transition: Next Steps to Success

Tuesday, July 20, 2021,
10:00 am to 12:00 noon

Learn about the Early Childhood transition from birth to 3-year-old program into the pre-school setting for 3- and 4-year-olds. Learn about other supports for your young child, ways to build relationships through good communication, the IEP Process, and your role on the IEP team.

[Click here to register.](#)



Transitioning from Middle School to High School

Wednesday, July 21, 2021,
10:00 am to 12:00 noon

Learn about the transition from Middle School to High School. We will cover having high expectations, creating a quality vision statement, the different graduation paths, and how to best plan for your future. Participants are encouraged to bring their IEP to the workshop to reference throughout the presentation.

[Click here to register.](#)



Planning for a Great School Year!

Wednesday, July 28, 2021,
6:00 pm to 7:00 pm

Getting back in the groove of the school schedule can be difficult for the entire family. This workshop provides reminders and strategies for planning for success from the start of the year and offers some tips on effective communication with your child's school.

[Click here to register.](#) ✚



Wacky Wednesday is back!

Beginning July 7, 2021, our meetings will be held on the first and third Wednesday of every month at 10:30 am.

To join, visit <https://zoom.us/j/777552491> or log into your Zoom account and enter meeting number 777552491.

Prefer to call in? That number is +16699006833,,777552491#.

ABQ People First Officers

- Roel Adamson, ABQ People First President
- Amelia Dickey, ABQ People First Vice President

ABQ People First Support

- Wendy Corry DDC
- Jenny Bartos, DDSD
- Veronica Chavez-Neuman, The Arc of NM ✚



[https://youtu.be/
kcDx0en7khc](https://youtu.be/kcDx0en7khc)

You can email
Ronn at
[info@
ABLEreport.com](mailto:info@ABLEreport.com)

CELEBRATING THE 30TH ANNIVERSARY OF THE AMERICAN DISABILITIES ACT (ADA)

CELEBRATING 30 YEARS & BEYOND



Championing Disability Rights in 2020

This year marks a significant milestone for disability advocates and organizations working to advance the goals of the ADA: equal opportunity, economic power, independent living and full participation for all. However, there is still work to be done:

1 in 5 Americans has a disability, but the community continues to be widely underrepresented in most facets of society.

Workforce participation for people with disabilities was 19.3% in 2019, compared to 66.3% for those without disabilities.*

The COVID-19 pandemic exposed **enormous gaps in the U.S. healthcare system**, entrenched bias against people with disabilities.

* Persons with a Disability: Labor Force Characteristics Summary (2020, Feb. 26). U.S. Bureau of Labor Statistics.

Sparking a Paradigm Shift: The Next 30 Years of Change

Communities must move boldly into the next 30 years of the disability rights movement with a focus on:



Identity: Celebrating disability and empowering people with disabilities to lead and advocate for their diverse needs.



Community integration: Advocating for the right for people with disabilities to live in their homes and communities by providing accessible and equitable transportation and housing.



Healthcare: Strengthening infrastructure in the wake of COVID-19 to ensure people with disabilities have control over their healthcare decisions and equal access to quality, affordable and comprehensive care — especially disabled people of color.



Employment: Eliminating systemic, discriminatory practices that create barriers to community integration, economic opportunity, and self-empowerment.



Political participation: Removing obstructions to political participation for people with disabilities.

Join the movement for a more equitable, inclusive America.

WHO:

People with disabilities, disability advocates, government agencies, corporations, nonprofits and allies working toward a more inclusive America.

WHAT:

A celebration of disability identity and milestone in the fight for equal opportunity, economic power, independent living and full participation in society.

WHEN:

Now, to celebrate progress and usher in the next wave of change.

WHERE:

In communities across the United States.

WHY:

Because the need for cross-disability solidarity and allyship has never been more apparent, particularly amid a pandemic and rising calls for racial justice.

HOW:

By ensuring that equal access to all civil rights is not a fight the disability community undertakes alone.

Medicaid Home and Community-Based Services (HCBS) and Stimulus Checks: What You Need to Know

Medicaid home and community-based services (HCBS) assist a person in living at home or in a residence, like an assisted living facility. Under recent COVID-19 legislation, most people receiving Medicaid HCBS are receiving stimulus payments of up to \$1,200. The Internal Revenue Service (IRS) will issue these payments in the same way they issue your Social Security benefit (direct deposit or a paper check by mail).

This money belongs to you and will NOT affect your Medicaid eligibility!

Does This Stimulus Payment Count as Income for Medicaid?

No. Under federal rules, a stimulus payment (also called an “economic impact” payment) is not counted as income. Therefore, receiving a stimulus payment will not affect your eligibility for Medicaid services. If you currently have to “spend down” some of your income in order to qualify for Medicaid, your monthly spend-down amount will remain the same.

In addition, the stimulus payment does not count as a Medicaid resource for 12 months. This means that for the first year after you get the payment, it cannot cause you to have “too much” savings.

EXAMPLE

Mary receives \$1,100 per month in Social Security benefits deposited to her checking account. On April 30th, the IRS deposited her \$1,200 stimulus payment into her account.

Mary qualifies for home-based Medicaid services through an HCBS waiver in her state, and has a \$35 per month spend-down. After receiving the stimulus payment, her monthly spend-down amount remains \$35.

Mary also has \$1,000 in savings in a bank account. After receiving the stimulus payment, her savings will increase to \$2,200. Her state has a \$2,000 resource limit for Medicaid. To retain Medicaid eligibility, she must spend down her savings to under \$2,000 within a year—before May 2021.

When Will the Check Arrive?

The IRS began making stimulus payments on April 15, 2020. For people receiving Social Security, most checks are sent the same way Social Security benefits are sent. All recipients of Social Security benefits; including retirement, survivors, disability (SSDI), and supplemental security income (SSI); Veterans Administration benefits; or Railroad Retirement benefits will receive payment automatically, without any action on their part. If someone is currently receiving benefits through direct deposit, the stimulus payment will arrive through direct deposit as well. The IRS has created [a guide specifically for Social Security and SSI recipients](#) with questions about their stimulus payments.

Are There Restrictions on How I Can Spend the Stimulus Money?

In general, you can spend the stimulus money as you wish. This is also true for people who live in a residential setting such as an assisted living facility; the money belongs to you, not the facility.

Do I Need to File a Tax Return to Receive a Check?

Most people will not need to do anything to get their stimulus payment. Action is only required if you do NOT receive Social Security (including retirement, survivors, disability, and SSI), Veterans Administration, or Railroad Retirement benefits AND did not file a tax return in both 2018 and 2019.

What if I Don't Receive Federal Benefits and Didn't File a Tax Return in Both 2018 and 2019?

To receive your stimulus payment, you should [file online as soon as possible with the Internal Revenue Service](#) (blue button, mid-page).

Where Can I Find More Information About the Stimulus Check?

- IRS: [Economic Impact Payments: What You Need to Know](#)

Who Else Can I Contact?

People who receive Medicaid Home and Community-Based Services, their family, or caregivers can contact the [Elder Care Locator](#), 1-800-677-1116 for more information. They can ask for a referral to legal aid offices or to their state's Protection and Advocacy System (often known as Disability Rights), or Center for Independent Living.

People who live in a residential setting, such as an assisted living facility, personal care home or similar can contact the [Long-Term Care Ombudsman](#) if they have questions or issues, or the Elder Care Locator for information or a referral to help get a problem resolved.

Please contact ConsultNCLER@acl.hhs.gov for free case consultation assistance, available for professionals assisting older adults. Sign up for our email list and access more resources at NCLER.acl.gov.



What is ABLE New Mexico?

- An ABLE New Mexico Account is an investment account that allows qualified individuals with disabilities to **save and invest money without losing eligibility** for certain public benefit programs, like Medicaid or SSI.
- ABLE New Mexico Accounts are made possible by the federal Achieving a Better Life Experience “ABLE” Act passed by Congress in 2014. ABLE New Mexico Accounts launched January 18, 2018.
- ABLE New Mexico Accounts are similar to a 529 college savings account or 401(k) retirement plan and can work alongside Special Needs Trusts. They can also function like a regular checking account.

What are the Benefits?

- ABLE New Mexico Accounts provide financial independence and empowerment for individuals with disabilities by dramatically increasing the ability to save and invest.
- Before, individuals with disabilities could only save \$2,000 before losing needs-based benefits.
- Now, ABLE New Mexico Accounts allows individuals with disabilities to **save and invest up to \$15,000** annually without affecting eligibility for certain public benefits programs.
- ABLE New Mexico Account funds can be used on Qualified Disability Expenses including: education, housing, transportation, healthcare, assistive technology, employment needs and basic living expenses.
- Earnings on an ABLE New Mexico Account grow tax-free and are not subject to federal income tax, so long as they are spend on Qualified Disability Expenses.

Who is Eligible?

- An “Eligible Individual” is someone whose disability began before the age of 26, has been living with their disability for at least one year, or expects their disability to last for at least a year.
- An individual must also do one of the following: 1. Be eligible for SSI or SSDI; 2. Have a condition listed on the Social Security Administration’s List of Compassionate Allowances Conditions; or 3. Self-Certify their diagnosis.
- Visit ablenewmexico.com/eligibility/ to take the quick and easy eligibility quiz to learn more.

What is the STABLE Visa Card?

- The STABLE Visa Card is a debit card participants can use to easily spend money from an ABLE New Mexico Account. It is available at no cost to all ABLE New Mexico Account holders!
- The STABLE Visa Card is a **loadable prepaid card**. It does not pull money directly from a STABLE Account to better protect spending. The card is accepted anywhere Visa is used.

How do I Enroll?

- An ABLE New Mexico Account can be opened by a qualifying person with a disability, the parent or legal guardian of an eligible individual, or by a designated Power of Attorney.
- Online enrollment is free. Participants will need to deposit a minimum of \$25 to open an account.
- Account set up and enrollment is done online at ablenewmexico.com. No bank trips necessary!



¿Qué es ABLE de Nuevo México?

- Una cuenta ABLE de Nuevo México es una inversión que permite que las personas calificadas con discapacidades **ahorren e inviertan dinero sin perder su elegibilidad** para determinados programas de beneficios públicos, como Medicaid o SSI.
- Las cuentas ABLE de Nuevo México son posibles gracias a la ley federal Para alcanzar una mejor experiencia de vida (Achieving a Better Life Experience, "ABLE"), aprobada por el Congreso en 2014. Cuentas ABLE de Nuevo México lanzadas el 18 de enero de 2018.
- Las cuentas ABLE de Nuevo México son similares a las cuentas 529 de ahorro para la universidad o a las cuentas 401(k) para la jubilación y pueden funcionar en conjunto con los fideicomisos para necesidades especiales. También pueden funcionar como una cuenta corriente normal.

¿Cuáles son los beneficios?

- Las cuentas ABLE de Nuevo México otorgan independencia financiera y empoderamiento a las personas con discapacidades mediante un incremento considerable en su capacidad de ahorro e inversión.
- Antes, las personas con discapacidades sólo podían ahorrar hasta \$2,000 sin perder beneficios basados en sus necesidades.
- Ahora, las cuentas ABLE de Nuevo México permiten que las personas con discapacidades **ahorren e inviertan hasta \$15,000** al año, sin afectar la elegibilidad para acceder a determinados programas de beneficios públicos.
- Los fondos de una cuenta ABLE de Nuevo México se pueden destinar a gastos por discapacidad calificados, tales como: educación, vivienda, transporte, salud, tecnología de asistencia, necesidades de empleo y gastos básicos de vida.
- Las ganancias de una cuenta ABLE de Nuevo México se acumulan libres de impuestos y no están afectas al impuesto federal sobre la renta, siempre que se usen en gastos por discapacidad calificados.

¿Quién cumple los requisitos?

- Una "persona calificada" es alguien cuya discapacidad apareció antes de los 26 años, que ha vivido con esa discapacidad por lo menos durante un año o de quien se espera que su discapacidad perdure al menos un año.
- La persona también debe cumplir con una de las siguientes condiciones: 1. Ser elegible para acceder al SSI o al SSDI; 2. Presentar una afección citada en la Lista de afecciones con aprobación preestablecida de la Administración del Seguro Social; o 3. Autocertificar su diagnóstico.
- Visite ablenewmexico.com/eligibility para llenar nuestro rápido y sencillo cuestionario de elegibilidad y, así, conocer más al respecto.

¿Qué es la tarjeta STABLE?

- La tarjeta STABLE es una tarjeta de débito que pueden usar los socios con el fin de gastar en forma fácil el dinero que mantengan en una cuenta ABLE de Nuevo México. Está disponible sin costo para todos los titulares de cuentas ABLE de Nuevo México.
- La tarjeta STABLE es una **tarjeta de débito cargable de prepago**. No retira el dinero directamente desde una cuenta STABLE como una medida para racionalizar el gasto. La tarjeta se acepta en cualquier lugar que use Visa.

¿Cómo me inscribo?

- Una cuenta ABLE de Nuevo México puede ser abierta por una persona calificada con una discapacidad, por uno de los padres o el tutor legal de una persona elegible o por el titular de un poder de representante designado.
- La inscripción en línea es gratuita. Para abrir una cuenta, los socios deberán depositar un mínimo de \$25.
- La configuración y la inscripción de la cuenta son en línea en ablenewmexico.com. Sin necesidad de ir al banco.