

What's Happening with ABLE New Mexico

We've had a very eventful summer and are looking forward to an equally busy autumn. The highlights are:


- We successfully converted our accounts from the ABLE Intuition Solutions platform to Sunday/BNY Mellon, with an 80.7% retrieval rate! **If you haven't retrieved your account**, there's still time and we can help.
- On September 1, Utah officially joined our STABLE Account partnership, making them the 13th state in our group. **Welcome, ABLE Utah!**
- ABLE New Mexico walked with our colleagues from the State Treasurer's Office in the **State Fair Parade** on September 11, 2021, honoring **"Everyday Heroes,"** and we had a



great time! A special thanks goes out to Kathy Duffy for organizing the float, Julie Filatoff for her amazing STO artwork and signs, and the rest of the STO team and volunteers who decorated the float and rode down Central Avenue with us.

- We've been invited to speak at the CABQ ADA Advisory Council Meeting on Tuesday, October 5, at 5:30 p.m. For more information check out the website: <https://www.cabq.gov/americans-with-disabilities-act-advisory-council> or contact recently elected Chair Travis Davis at 505-249-0713.

- Stay tuned for news about ABLE NM's presentation at the Community Foundation of Southern New Mexico's 2021 Estate Planning Institute on Thursday, November 4, and Friday, November 5 in Las Cruces. [Click here](#) for registration information.

For questions or to request a presentation, please contact Heather Benavidez at 505.639.3525 or Heather.Benavidez@state.nm.us. 

**ABLE New Mexico
Now Has
889
Active Accounts.
Go, New Mexico!**





September is Suicide Prevention Awareness Month. Let's work together to increase awareness on this stigmatized, and often taboo, topic.

- Suicidal thoughts can affect anyone regardless of age, gender or background.
- Suicide is often the result of an untreated mental health condition.
- Suicidal thoughts are common but shouldn't be considered normal and often indicate more serious issues.

GUIDE, Inc.'s goals for this month include raising awareness, changing public perception, and disseminating information to ensure all New Mexicans know about and have access to the resources they need in times of crisis.

If you or someone you know needs help, please check out the list of resources and for more information click [here](#).

Agora Crisis Center

1-855-505-4505 (Toll Free)

505-277-3013 (Local)

Línea de Vida Nacional para La Prevención del Suicidio para El Orador Español

1-888-628-9454 (Toll Free)

National Suicide Prevention Lifeline

1-800-273-8255 (Toll Free)

New Mexico Crisis and Access Line

1-855-662-7474 (Toll Free)

New Mexico Peer to Peer Warmline

1-855-466-7100 (Toll Free)

In-person call and texting services to talk about mental health or substance use concerns in yourself or others before the point of crisis.

Postpartum Support International Support Warmline

1-800-944-4773 (Toll Free)

The PSI warmline is not a crisis hotline and does not handle emergencies. It is a toll-free telephone number anyone can call to get basic information, support, and resources.

Agora Crisis Line

1-866-HELP-1-NM (Toll Free)

A place that anyone can call when they have something to say. You don't have to be in crisis. You can call to talk about good things, bad things, stress, anger, loneliness, or just to vent! Phones are staffed by trained volunteers from the greater Albuquerque area.

New Mexico Crisis and Access Line

1-855-NMCRISIS (Toll Free)

A statewide mental health crisis line for anyone who resides in the State of New Mexico. It is a centralized, single telephone number, answered by professional counselors 24 hours per day, 7 days per week, 365 days per year. Counselors have access to emergency workers if needed; they are trained in assessing a crisis and responding with the least-restrictive alternative. They do not stop at the end of the call; clinicians refer callers to resources local to them or conduct a followup call by the next business day to check in.

Solace Crisis Treatment Center

1-800-721-7273 (Toll Free)

505-988-1951 (Local)

Solace offers services to help prevent violence and promote behaviors that create safer environments. For immediate assistance call the main

(continued on page 3)

(continued from page 2)

local number and ask for the clinician or advocate on call. During after hours, please call the toll-free number.

National Suicide Prevention Lifeline

1-800-273-TALK (Toll Free)

The National Suicide Prevention Lifeline is a 24-hour, toll-free, confidential suicide prevention hotline available to anyone in suicidal crisis or emotional distress. Your call is routed to the nearest crisis center in our national network of more than 150 crisis centers. The Lifeline's national network of local crisis centers provide crisis counseling and mental health referrals day and night.

New Mexico Coalition of Sexual Assault Programs

1-888-883-8020 (Toll Free)

505-883-8020 (Local)

The New Mexico Coalition of Sexual Assault Programs, a private, non-profit organization, was created and continues to exist to provide appropriate services to victims of sexual abuse.

Rape Crisis Center of Central New Mexico

505-266-7711 (Local)

Provides 24-hour support, advocacy, crisis intervention, resources, and referrals to anyone affected by sexual violence, plus accompaniment to area hospitals. Crisis Services responds to

approximately 2,000 calls to the hotline per year and 600 hospital exams per year. Staff also provide court support, legal information, and other advocacy services for survivors.

La Piñon Sexual Assault Recovery Services

575-526-3437 (Local)

24-hour first response to survivors of sexual assault through phone, face-to-face and the SANE Project. Trained volunteer advocates execute this service after graduating from 40 hours of intensive training in sexual assault advocacy intervention.

Community Against Violence

575-758-9888 (Local)

24-hour crisis intervention providing emotional support, safety planning, advocacy, and information for victims of domestic violence and sexual assault.



Veterans Crisis Line

1-800-273-8255 (Toll Free)

The Veterans Crisis Line connects Veterans in crisis and their families and friends with qualified, caring Department of Veterans Affairs responders through a confidential toll-free hotline, online chat, or text. Veterans and their loved ones can call 1-800-273-8255 and Press 1, chat online, or send a text message to 838255 to receive confidential support 24 hours per day, 7 days per week, 365 days per year.

Veterans Crisis Line for Those Deaf or Hard of Hearing

1-800-799-4889 (Toll Free)

Support for deaf and hard of hearing individuals is available.

National Domestic Violence Hotline

1-800-799-7233 (Toll Free)

Our phone and chat services are available to anyone who has been affected by relationship abuse, including those who are currently in abusive relationships, those who are working to heal, friends or family of victims and survivors, and anyone in the community who has questions about domestic violence. We have the ability to provide phone services in more than 200 languages. 🇺🇸

Wacky Wednesday

Our meetings are 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#.

People First of Albuquerque's mission is to educate people with disabilities that they have the rights and the power within them to speak up for themselves.

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, DDS
 - Veronica Chavez-Neuman, The Arc of NM 



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

ABLE New Mexico YouTube Video

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

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



Heather R. Benavidez
ABLE NM Program Manager

Amira
ABLE NM Account User

Miles
ABLE NM Account User

STATE OF NEW MEXICO
ABLE NM

QUALIFIED EXPENSES
Use the money in your account to pay for any expense related to your disability — not just medical expenses. Examples of things you can use your STABLE account for:

- Basic Living Expenses
- Housing
- Transportation
- Education
- Assistive Technology
- Employment Training
- Personal Support Services
- Legal Fees
- Health & Wellness
- Financial Management



New Mexico
ABLE Online
Demo

Special Needs

With Ronn Yaish

<https://youtu.be/kcDx0en7khc>

You can email
Ronn at
info@ABLEreport.com

Suicide Data: **New Mexico**



Suicide is a public health problem and leading cause of death in the United States. Suicide can also be prevented – more investment in suicide prevention, education, and research will prevent the untimely deaths of thousands of Americans each year. Unless otherwise noted, this fact sheet reports 2019 data from the CDC, the most current verified data available at time of publication (January 2021).

9th leading cause of death in New Mexico

2nd leading

cause of death for ages 10-34

3rd leading

cause of death for ages 35-44

5th leading

cause of death for ages 45-54

7th leading

cause of death for ages 55-64

15th leading

cause of death for ages 65 & older

Suicide Death Rates

	Number of Deaths by Suicide	Rate per 100,000 Population	State Rank
New Mexico	513	24.06	4
Nationally	47,511	13.93	

See full list of citations at afsp.org/statistics.

87.1% of communities did not have enough mental health providers to serve residents in 2020, according to federal guidelines.

Over three times as many people died by suicide in 2019 than in alcohol related motor vehicle accidents.

The total deaths to suicide reflected a total of 11,084 years of potential life lost (YPLL) before age 65.

60.30% of firearm deaths were suicides.

55.36% of all suicides were by firearms.

ABLE Account, Special Needs and Pooled Trust Comparison Chart

Individuals who work and receive Medicaid, Supplemental Security Income (SSI) or other public benefits may find it difficult to save money and still maintain their benefits. This is especially important for “means-tested” benefits, i.e., benefits in which income and countable resources of more than \$2,000 are considered when determining eligibility.

Protected savings accounts make it possible for individuals to have savings / resource limits greater than \$2,000 and still maintain eligibility for benefits such as Medicaid, Free Application for Federal Student Aid (FAFSA), Housing and Urban Development (HUD), Social Security Income (SSI) and the Supplemental Nutrition Assistance Program (SNAP). This fact sheet provides basic information on three options for establishing protected savings accounts: ABLE, Pooled Trust and Special Needs Trust (first and third party).

ABLE National Resource Center partnered with the Special Needs Alliance to prepare this comparison chart. The chart that follows contains a comparison tool to help determine which option(s) best meet the needs of an individual.

Achieving a Better Life Experience (ABLE)

ABLE accounts are tax-advantaged savings accounts for individuals with disabilities who had an onset of disability prior to age 26. The beneficiary of the account is the account owner. The individual and their family, friends and employers, may make direct contributions into the account using post-tax dollars up to annual limits. Some states allow for state income tax deductions for contributions made to an ABLE account.

ABLE funds can be spent on Qualified Disability Expenses (QDE) such as costs for maintaining or improving health, independence or quality of life. These include expenses for education, food, housing, transportation, employment training and support, assistive technology, personal support services, health, prevention and wellness, financial management, administrative services, legal fees, expenses for oversight and monitoring and funeral and burial expenses.

Pooled Trust

Pooled trusts are managed by nonprofit organizations that pool the assets of multiple individuals into separate sub-accounts. The agency administrator makes decisions on how to invest and disburse the funds and is responsible for meeting reporting requirements to government agencies including the Social Security Administration (SSA). In consideration of a beneficiary's public benefits, Pooled Trust funds may be authorized directly to purchase a home and to cover expenses that enhance a beneficiary's life such as cable and recreation; pre-paid funeral expenses are allowable.

Special Needs Trusts (SNT)

A Special Needs Trust also may be used to cover supplemental needs, some of which public benefits may not cover. The trust may be funded by a person with a disability or by a third party.

A First Party account, funded from the person with a disability, comes from sources such as earnings, divorce settlement, inheritance, life insurance, a personal injury award or retirement.

A Third Party account, funded by someone other than the person with a disability (e.g., a parent or grandparent or someone else), comes from sources such as income, life insurance, trust or will.

Protected Savings Option Comparison Chart

Comparison Criteria	ABLE	Pooled Trust (First or Third Party)	Special Needs Trust (First Party)	Special Needs Trust (Third Party)
Eligibility	Onset of a disability prior to age 26.	Disability or moderate impairment. First Party Account: established before age 65. Third Party Account: no age limitation.	Disability: established before age 65.	No limitations.
Allowed Accounts	One (1)	May have multiple first and third party accounts.	May have multiple first party accounts.	May have multiple third party accounts.
Account Opened By	Account may be opened at any age by person with a disability or others in this order: individual selected by person with a disability; individual's agent under power of attorney, conservator, or legal guardian; a spouse, parent, sibling or grandparent; or representative payee (ind. or org.). An ABLE account set up by the rep. payee must comply with SSA rep. payee rules and regulations.	First Party: Account set up by the beneficiary, a parent, grandparent, court or legal guardian or by someone with authority to act for the beneficiary (e.g., an agent under a power of attorney). Third Party: Account set up by anyone other than the beneficiary.	Account set up by the beneficiary, a parent, grandparent, court or legal guardian or by someone with authority to act for the beneficiary (e.g., an agent under a power of attorney).	Account set up by grantor (anyone but the beneficiary).

Comparison Criteria	ABLE	Pooled Trust (First or Third Party)	Special Needs Trust (First Party)	Special Needs Trust (Third Party)
Allowable Use	Qualified disability expenses including food, housing, education, transportation, emergency needs, employment training and support, assistive technology, personal support services, health care expenses, financial management, administrative services, funeral and burial and other expenses determined by ABLE account owner; assistance by legal guardian or power of attorney allowable.	As determined by trust administrator; food or housing expenses may generate special issues. Administrator provides oversight and manages funds.	As determined by trustee; food or housing expenses may generate special issues, as may any direct distributions to the beneficiary.	As determined by trustee; no required limitation on food or housing expenses, but may cause reduction in some benefits. Direct distributions to the beneficiary may reduce or eliminate eligibility.
Startup Cost	Initial minimum deposit between \$0 to \$50.	Typically \$200 - \$1,000.	Attorney fees vary, and may include court costs; \$1,000s.	Attorney fees vary \$100s - \$1,000s.
Minimum Contribution	Average \$0 - \$50.	Typically \$2,000 - \$10,000.	No limitation, but costs make it inefficient for smaller trusts.	No limitation.

Comparison Criteria	ABLE	Pooled Trust (First or Third Party)	Special Needs Trust (First Party)	Special Needs Trust (Third Party)
Annual Contribution Limit	\$15,000 total from owner, family, friends, 529 College Savings Account, or a Pooled Trust or Special Needs Trust.	No limit.	No limit.	No limit.
Additional Contributions Allowed	Additional contributions by ABLE owners are permitted from unearned income or from earnings when the beneficiary or their employer do not contribute into an employer-sponsored retirement account in the calendar year. In those cases, additional amounts may be as much as \$12,760. The increase for residents of Alaska may be up to \$15,950, and residents of Hawaii up to \$14,680 (2021).	Some pooled accounts allow for beneficiary to contribute earnings.	Third party funds should not be added to a first party Special Needs Trust.	Other family members may contribute additional amounts to a third party Special Needs Trust, but no funds of the beneficiary may be added.

Comparison Criteria	ABLE	Pooled Trust (First or Third Party)	Special Needs Trust (First Party)	Special Needs Trust (Third Party)
Maximum Holdings	Varies by ABLE plan \$235,000 - \$529,000.	NA	NA	NA
Ongoing Management Fees	Fees vary with each ABLE plan. Costs are nominal and average \$0 - \$60 per calendar year.	Average \$200+. Enrollment and administration fees are almost always higher than those associated with ABLE accounts, but lower than for-profit businesses that offer trust services. Management fees for a pooled SNT can be less than 1% on an annual basis. A fee schedule should be available.	Often 1% - 2%. Enrollment and administration fees are likely higher than those associated with ABLE accounts, but are often lower than for-profit businesses that offer trust services. Many first party trusts require court oversight, which may add expenses.	Often 1% - 2%. Trustee's fees and associated costs are almost certainly higher than those associated with ABLE accounts, but may be lower than for-profit businesses that offer trust services.
Debit Card or Checks	Availability of prepaid debit cards, checking options and contribution gift cards; fees vary by ABLE plan.	Yes – often arranged through TrueLink or similar card.	Yes – often arranged through TrueLink or similar card.	Yes – often arranged through TrueLink or similar card.

Comparison Criteria	ABLE	Pooled Trust (First or Third Party)	Special Needs Trust (First Party)	Special Needs Trust (Third Party)
Investment Options	Yes, 3 – 14; options vary with each ABLE plan.	Yes. Trust funds are pooled for investment purposes and an account is maintained in each beneficiary's sub-account. Pooled Trust administrator decides, often in consultation with beneficiary and/or family.	Yes. The investment options are within the discretion of the trustee / administrator.	Yes. The investment options are within the discretion of the trustee / administrator.
Investment Option Fees	Yes, vary by actual investment product.	Yes, vary by actual investment product.	Yes, vary by actual investment product.	Yes, vary by actual investment product.
Medicaid Cost Payback Upon Death	Yes, Medicaid payback is subject to federal and state probate laws applicable to Medicaid expenses paid since opening an ABLE account. ABLE funds first pay for outstanding qualified disability expenses, including funeral and burial expenses, prior to Medicaid payback.	First party: Yes, though nonprofit trustee may be permitted to retain some or all of the balance rather than repaying Medicaid. (trustee arrangements vary). Third party: No payback requirement. Funds may be used for funeral or other last expenses.	Yes, if applicable; funds may not be used for funeral expenses prior to payback.	No. Remaining funds may be used for funeral or other final expenses, and remaining funds are then distributed to named beneficiaries.

Comparison Criteria	ABLE	Pooled Trust (First or Third Party)	Special Needs Trust (First Party)	Special Needs Trust (Third Party)
	The remaining account is reduced by all premiums paid to a Medicaid Buy-In program, prior to Medicaid payback.			
SSI Resource	If ABLE account balance exceeds \$100,000, either alone or with other resources, which cause the SSI resource limit to be exceeded, the SSI benefit is suspended until balance falls under threshold. Otherwise, an ABLE account is not counted as a resource for SSI purposes. Any amount of ABLE savings does not impact Medicaid eligibility.	Depends on date of establishment guidelines and source of trust funds. Third party Pooled Trust: see SNT – third party.	Trust principal is counted as a resource if: (1) a trust beneficiary has legal authority to revoke or terminate the trust and use the funds to meet food or shelter needs; (2) if the trust beneficiary can direct the use of the trust principal for his or her support and maintenance under the terms of the trust; or (3) if the trust beneficiary can sell his or her beneficiary interest in the trust, that interest is a resource.	Trust principal is counted as a resource if: (1) a trust beneficiary has legal authority to revoke or terminate the trust and use the funds to meet food or shelter needs; (2) if the trust beneficiary can direct the use of the trust principal for his or her support and maintenance under the terms of the trust; or (3) if the trust beneficiary can sell his or her beneficiary interest in the trust, that interest is a resource.

Comparison Criteria	ABLE	Pooled Trust (First or Third Party)	Special Needs Trust (First Party)	Special Needs Trust (Third Party)
SSI Income	<p>Disbursements may be made for qualified expenses such as shelter expenses, rent, mortgage payments, insurance, taxes, utilities and food without resulting in a one-third loss of SSI due to unearned income.</p> <p>However, money taken out for rent, housing expenses, or housing-related expenses must be paid in the same month as the distribution or it is counted as a resource.</p>	<p>Cash, including gift cards or certificates paid directly from the trust to the SSI recipient, is unearned income and will reduce SSI.</p> <p>Food or shelter or shelter costs such as rent, mortgage payments, taxes and utilities received as a disbursement by a trustee / administrator to a third party is considered in-kind support for SSI and can reduce SSI benefits, but not necessarily by the amount of the distribution.</p> <p>Some disbursements from the trust that are not cash to the individual, or third party payments that are not in-kind</p>	<p>Cash, including gift cards or certificates paid directly from the trust to the individual, is unearned income.</p> <p>Food or shelter or shelter costs such as rent, mortgage payments, taxes and utilities received as a disbursement by a trustee / administrator to a third party is in-kind support and maintenance under the presumed maximum value rule.</p> <p>Some disbursements from the trust that are not cash to the individual or third party payments that are not in-kind support and maintenance are not countable income. Examples are educational</p>	<p>When trust principal is not a resource, disbursements from the trust may or may not be income depending on the nature of the disbursement.</p> <p>Cash, including gift cards or certificates paid directly from the trust to the individual, is unearned income.</p> <p>Food or shelter or shelter costs such as rent, mortgage payments, taxes and utilities received as a disbursement by a trustee / administrator to a third party is considered in-kind support for SSI and can reduce SSI benefits unless it is contributed to an ABLE account and paid from that account</p>

Comparison Criteria	ABLE	Pooled Trust (First or Third Party)	Special Needs Trust (First Party)	Special Needs Trust (Third Party)
		support and maintenance, are not countable income. Examples are educational expenses, therapy, medical services, phone bills, recreation and entertainment.	expenses, therapy, medical services, phone bills, recreation and entertainment.	Some disbursements from the trust that are not cash to the individual or third party payments that are not in-kind support and maintenance are not countable income. Examples are educational expenses, therapy, medical services, phone bills, recreation and entertainment.
State Tax Qualified Contributions	Maybe: depends on the ABLE plan and/or state law.	No	No	No

Comparison Criteria	ABLE	Pooled Trust (First or Third Party)	Special Needs Trust (First Party)	Special Needs Trust (Third Party)
Federal Tax Deductible Contributions?	Not for federal tax purposes; state deduction or credit may apply. Employed ABLE owners may qualify for Saver's Credit.	No	No	No
Revocable	Yes, revocable. ABLE funds can be transferred to another qualifying individual (sibling, half-sibling or adopted sibling with some restrictions).	No, a first party Pooled Trust is irrevocable. A third party Pooled Trust can be revocable or irrevocable. If the beneficiary has the power to revoke, public benefits may be jeopardized.	No, the trust is irrevocable.	The trust can be revocable or irrevocable. If the beneficiary has the power to revoke, public benefits may be jeopardized.

Comparison Criteria	ABLE	Pooled Trust (First or Third Party)	Special Needs Trust (First Party)	Special Needs Trust (Third Party)
Death of Owner/Trustee	Balance paid in following priority: Qualified disability expenses including funeral and burial expenses, Medicaid payback subject to state and federal law, for expenses accrued since opening ABLE account. This is subject to a reduction for any Medicaid Buy-in program premium payments made by or on behalf of the ABLE account owner to a Medicaid Buy-In program under that State's Medicaid program. Remaining funds are payable to the ABLE beneficiary's estate or, if the plan permits, to a named beneficiary.	Balance paid in following priority: 1. Trust retention, if any; 2. Medicaid payback (for First party only); 3. Final distribution as required by trust agreement and joinder. Third party: the trust's terms will control distributions upon death Agency may retain a portion of account balance at the time of beneficiary's death (Trustee arrangements vary).	Balance paid in following priority: 1. Medicaid payback for lifetime of beneficiary; 2. Final distribution as required by trust agreement and/ or laws of decedent's jurisdiction.	The trust's terms will control distributions on death of the beneficiary.

Comparison Criteria	ABLE	Pooled Trust (First or Third Party)	Special Needs Trust (First Party)	Special Needs Trust (Third Party)
Heirs upon Death of ABLE account owner (ABLE account) or Beneficiary (Trusts) of Owner/Trustee after Medicaid Recovery	ABLE plans may allow for a designated beneficiary or the beneficiary is defined in the ABLE account owner's Last Will and Testament.	Specific beneficiaries can be designated in the document.	State laws may vary, but generally remaining balances are payable to the beneficiary's heirs or estate.	Specific beneficiaries can be designated in the document.

*Some states recognize special types of trusts designed to reduce countable income to qualify for Medicaid. These trusts are called Qualifying Income Trusts, commonly known as “Miller Trusts.” In some states they may have other names such as Income Only Trusts, Income Diversion Trusts, Medicaid Income-Only Trusts, Income Assignment Trusts, Income Cap Trusts and (d)(4)(B) trusts. This document is meant to compare trusts commonly used to exclude resources to maintain eligibility for federally funded, means-tested benefits.

Please remember that individuals may want to make use of more than one, or all, of these protected savings options. For example, funds from Pooled and Special Needs Trusts can often be deposited directly into an ABLE account. This strategy expands options for people, empowering them to spend the funds as they choose, within the range of qualified disability expenses. In addition, and equally important, the ABLE account owner can be in charge of the timing and payment of ordinary living expenses.

Funds spent on items not within allowable guidelines of ABLE, Pooled and Special Needs Trusts may cause a beneficiary to lose eligibility for SSI and Medicaid during the time the funds were determined as countable income or resources. Unapproved payments from an ABLE account may result in very modest income tax liability for the ABLE account owner.

Please note: ABLE information provided by ABLE NRC; Pooled and Special Needs Trust information prepared by Special Needs Alliance.

For More Information:

ABLE National Resource Center: [ABLE National Resource Center website](#)

Special Needs Alliance: [Special Needs Alliance website](#)

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