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# NJ ABLE

NJ Achieving a Better Life Experience (NJ ABLE)

Enacted December 19, 2014, [Public Law 113–295](#), also known as The Stephen Beck, Jr., Achieving a Better Life Experience Act, added Section 529A to the federal tax code. More commonly referred to as the ABLE act, this law enables eligible individuals with disabilities (and their families) to save money for disability related expenses in a tax-exempt account known as an ABLE account.

## What are ABLE Accounts?

ABLE accounts are tax-advantaged savings accounts intended to encourage and assist individuals with disabilities and their families to save private funds to supplement benefits provided to them through Medicaid, Supplemental Security Income (SSI), employment, and other sources.

Most individuals with disabilities depend on Medicaid to access disability related services needed to maintain health, independence, and quality of life. Establishing an ABLE account enables beneficiaries to save money for disability related expenses while still maintaining eligibility for means tested Federal benefit programs. Money saved in an ABLE account will not affect an individual's eligibility for SSI (up to \$100,000) and will allow the beneficiary to maintain eligibility for Medicaid and other public benefits.

More information on ABLE accounts:

- [ABLE National Resource Center](#)
- [National Association of State Treasurers](#)
- [ABLE Today](#)
- [Social Security: ABLE Accounts](#)
- [IRS: ABLE Accounts](#)
- [Federal Regulations – Guidance Regarding Qualified Programs Under the ABLE Act \(11/19/2020\)](#)

## NJ ABLE

NJ ABLE, New Jersey's ABLE plan, is administered through DDS in partnership with a contracted program manager, Ascensus College Savings Recordkeeping Services. DDS provides information and technical assistance, and presents on NJ ABLE throughout the state.

With NJ ABLE, individuals can save up to \$19,000 annually <sup>[1]</sup> and up to a \$305,000 lifetime max.

As the definition of "disability related expenses" is very broadly defined, the funds in an NJ ABLE account can be used to purchase just about anything that would enhance a person's life. Allowable expenses are not limited to medical necessity and can include things like: education, housing, transportation, personal support services, and more! The funds are intended to supplement not supplant, government benefits.

The individual with the disability is the account owner, but anyone can contribute to the account.

Interest income earned by the account is not taxed. Balances of \$100,000 or less are excluded from the SSI resource limit. If the account holders' balance exceeds \$100,000, the SSI cash benefit will be suspended, but they will continue to be eligible for Medicaid, allowing them to continue receiving the important services needed to remain living independently. Once the balance falls below \$100,000, the SSI cash benefit is automatically reinstated.

To schedule an NJ ABLE presentation or to request brochures, please contact us at 1-888-285-3036.

(ABLE account owners who earn income may contribute additional funds beyond the annual \$19,000 annual contribution limit, through legislation of the "[ABLE to Work](#)" provision).



### Enroll Online

Visit [savewithable.com](https://savewithable.com) to open an account and begin saving!

[Enroll in NJ ABLE](#)

### Related Links

[NJ ABLE Presentation](#)

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# Eligibility

To be eligible to open an NJ ABLE account, individuals must meet the following two requirements:

1. Their disability was present before age 26; and  
**(effective 12/2022 via the ABLE AGE ADJUSTMENT legislation, this will increase to age 46 beginning in 2026)**
2. One of the following is true:
  - they are eligible for SSI or SSDI because of a disability OR
  - they experience blindness as determined by the Social Security Act OR
  - they have a similarly severe disability with a written diagnosis from a licensed physician.

## Frequently Asked Questions

### Who can open an ABLE account?

Eligible individuals can open the account for themselves, or an authorized individual can open an account on their behalf.

### Who qualifies as an 'authorized representative'?

### Do I have to prove that withdrawals are for qualified disability expenses?

### Can I have more than one NJ ABLE account?

### Can friends and family make contributions into my account?

### How often can I change my investments?

### Will my ABLE savings affect my HUD housing subsidy?

### Can I have both –an ABLE account and Special Needs Trust or Pooled Income Trust?

### What's the difference between an ABLE account and a Special Needs Trust or a Pooled Income Trust?

### What happens upon the death of the designated beneficiary of an ABLE account and who must be notified?

## Division of Disability Services

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Department of Human Services  
222 South Warren Street  
PO Box 700  
Trenton, NJ 08625-0700