



**STATE OF HAWAII**  
STATE COUNCIL  
ON DEVELOPMENTAL DISABILITIES  
1010 RICHARDS STREET, Room 122  
HONOLULU, HAWAII 96813  
TELEPHONE: (808) 586-8100 FAX: (808) 586-7543  
March 20, 2024

The Honorable Senator Joy A. San Buenaventura, Chair  
Senate Committee on Health and Human Services  
The Thirty-Second Legislature  
State Capitol  
State of Hawai'i  
Honolulu, Hawai'i 96813

Dear Senator Buenaventura and Committee Members:

**SUBJECT: HB2556 HD2 RELATING TO THE HAWAII ABLE SAVINGS PROGRAM**

The Hawaii State Council on Developmental Disabilities is in **STRONG SUPPORT HB2556 HD2**, which amends the sources of funding for the Hawai'i ABLE Saving Program Trust Fund. Amends the authorized uses of moneys in the trust fund, including providing incentive payments to Hawai'i public school ABLE account owners. Appropriates funds.

Act 206 of Hawaii Session Laws of 2015 enacted the Hawai'i ABLE Savings Program. The ABLE Savings Program is modeled after 529 (Section 529 of the Internal Revenue Code) college savings plans, where interest earned on savings will be tax-free. It allows individuals with disabilities the same types of flexible savings account that people without disabilities have, such as college savings accounts, health savings accounts, and individual retirement accounts. Furthermore, an ABLE account would enable individuals with a disability to accrue funds to pay for a variety of expenses, such as medical and dental care, education, community-based supports, employment training, assistive technology, housing, and transportation.

There are approximately 23,000 individuals with developmental disabilities in the State of Hawaii who are eligible to open an ABLE Savings Program. Data taken from the July 2022 ALICE in Focus-People with Disabilities brief (the brief used the dataset reported in the 2019 U.S. Census Bureau's American Community Survey) shows, in Hawaii 3% of our population is a child under age 18 with a disability. This equals 43,054 individuals under the age of 18 who have a disability. Parents had always been warned not to have a savings or an investment account for their child with a disability with a balance greater than \$2,000 because they won't qualify for Medicaid.

With an ABLE account, parents can save for their child's future regardless of, if the child has a disability or not. Grandparents, family members and friends can contribute to the savings of a child with a disability without jeopardizing their eligibility for Medicaid. This can support an

Honorable Senator Joy A. San Buenaventura, Chair  
HB2556 HD2  
page 2

individual with a disability as they enter adulthood, to have access to a resource of their own. It will support them to get a job and save for their own place to live, to achieve a better life experience.

The full-time staff position would be devoted to statewide outreach, advocacy, and relationship management for the Hawaii ABLE savings program, the program we will grow. Growing the use of these accounts also requires continued education for a population that has been told for decades that if they worked or saved any money, they would lose everything; their home, their income, their services, and their supports. This job position is undoing decades of misinformation for our most vulnerable population who we are trying to re-educate and get into our workforce. The funding for this position would come from the general fund and would be recurring.

Thank you for the opportunity to submit testimony **offering strong support on HB2556 HD2.**

Sincerely,

Daintry Bartoldus  
Executive Administrator



## DISABILITY AND COMMUNICATION ACCESS BOARD

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1010 Richards Street, Room 118 • Honolulu, Hawaii 96813  
Ph. (808) 586-8121 (V) • Fax (808) 586-8129 • TTY (808) 586-8162

March 20, 2024

### TESTIMONY TO THE SENATE COMMITTEE ON HEALTH AND HUMAN SERVICES

#### House Bill 2556 HD2 – Relating to the Hawaii ABLE Savings Program

The Disability and Communication Access Board (DCAB) supports House Bill 2556 HD2 – Relating to the Hawaii ABLE Savings Program.

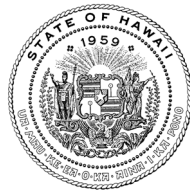
This bill amends the sources of funding for the Hawaii ABLE Saving Program Trust Fund. Amends the authorized uses of moneys in the trust fund, including providing incentive payments to Hawaii public school ABLE account owners.

DCAB believes that dedicating a permanent position to statewide outreach, advocacy, and relationship management for the Hawaii ABLE Savings Program should help people with disabilities and their families understand the benefits of this program and increase their participation.

Thank you for considering our position.

Respectfully submitted,

KIRBY L. SHAW  
Executive Director



JOSH GREEN, M.D.  
GOVERNOR

SYLVIA LUKE  
LIEUTENANT GOVERNOR

LUIS P. SALAVERIA  
DIRECTOR

SABRINA NASIR  
DEPUTY DIRECTOR

**STATE OF HAWAII**  
**DEPARTMENT OF BUDGET AND FINANCE**  
*Ka 'Oihana Mālama Mo'ohelu a Kālā*  
P.O. BOX 150  
HONOLULU, HAWAII 96810-0150

EMPLOYEES' RETIREMENT SYSTEM  
HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND  
OFFICE OF THE PUBLIC DEFENDER

ADMINISTRATIVE AND RESEARCH OFFICE  
BUDGET, PROGRAM PLANNING AND MANAGEMENT DIVISION  
FINANCIAL ADMINISTRATION DIVISION  
OFFICE OF FEDERAL AWARDS MANAGEMENT

**WRITTEN ONLY**  
TESTIMONY BY LUIS P. SALAVERIA  
DIRECTOR, DEPARTMENT OF BUDGET AND FINANCE  
TO THE SENATE COMMITTEE ON HEALTH AND HUMAN SERVICES  
ON  
HOUSE BILL NO. 2556, H.D. 2

**March 20, 2024**  
**1:01 p.m.**  
**Room 225 and Videoconference**

RELATING TO THE HAWAII ABLE SAVINGS PROGRAM

The Department of Budget and Finance (B&F) supports this bill to the extent that it does not adversely affect priorities set forth in the Executive Supplemental Budget request. B&F is willing to work with the Committee on the bill to make sure any proposed changes to Chapter 256B, HRS, do not have unintended consequences to the Hawai'i ABLE Savings Program, and to address the fiscal impact of the bill.

Recently, the State of Illinois passed a law<sup>1</sup> requiring school districts in Illinois to share information about ABLE accounts with a parent or guardian at the student's annual individual education program review meeting. With the approval of the State Department of Education (DOE), something similar could be done in the State of Hawai'i.

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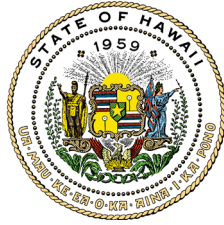
<sup>1</sup> <https://www.ilga.gov/legislation/ilcs/fulltext.asp?DocName=010500050K14-8.02i>

Sec. 14-8.02i. ABLE account program information. Beginning with the 2023-2024 school year, a school district shall provide informational material about the Achieving a Better Life Experience (ABLE) account program established under Section 16.6 of the State Treasurer Act to the parent or guardian of a student at the student's annual individualized education program (IEP) review meeting, whether the annual review meeting is held in person, convened remotely, or convened in any other manner. The Office of the State Treasurer shall prepare and deliver the informational material to the State Board of Education, and the State Board of Education shall distribute the informational material to school districts.

A school may transmit the informational material to a parent or guardian in the same manner as other documents and information related to an IEP meeting are provided to the parent or guardian. (Source: P.A. 102-841, eff. 5-13-22.)

In addition, this bill proposes an incentive payment of a nominal value that could be made directly into a DOE student ABLE Savings account by the plan administrator upon completion of a milestone event, such as opening an account, maintaining an account for a period of time, or funding an account at a certain value. The incentive payment could encourage people to inquire about the Hawai'i ABLE Savings Program and Act. B&F supports the concept of incentive payments for the Hawai'i ABLE Savings Program.

Thank you for your consideration of our comments.



**JOSH GREEN, M.D.**  
GOVERNOR OF HAWAII  
KE KIA'ĀINA O KA MOKU'ĀINA 'O HAWAII

**KENNETH FINK, MD, MGA, MPH**  
DIRECTOR OF HEALTH  
KA LUNA HO'OKELE

**STATE OF HAWAII  
DEPARTMENT OF HEALTH  
KA 'OIHANA OLAKINO  
EXECUTIVE OFFICE ON AGING**  
NO. 1 CAPITOL DISTRICT  
250 SOUTH HOTEL STREET, SUITE 406  
HONOLULU, HAWAII 96813-2831

**CAROLINE CADIRAO**  
DIRECTOR  
Executive Office on Aging

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(808) 586-0100

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**Testimony in SUPPORT of HB2556 HD2  
RELATING TO THE HAWAII ABLE SAVINGS PROGRAM**

Committee on Health and Human Services  
Senator Joy A. San Buenaventura, Chair  
Senator Henry J.C. Aquino, Vice Chair

Testimony of Caroline Cadirao  
Director, Executive Office on Aging  
Attached Agency to the Department of Health

Hearing: Wednesday, March 20, 2024, 1:01 P.M., Conference Room 225

- 1 **EOA Position:** The Executive Office on Aging (EOA), an attached agency to the Department of
- 2 Health (DOH) **supports** HB2556 HD2, provided that its enactment does not reduce or replace
- 3 priorities within the Administration's executive budget.
- 4 **Fiscal Implications:** Appropriates funds to the Hawai'i ABLE Savings program to provide
- 5 incentive payments and to support a full time equivalent (FTE) position within the Department
- 6 of Health's Council on Developmental Disabilities. Appropriation to exceed the state general
- 7 fund expenditure ceiling.
- 8 **Purpose and Justification:** Amends the sources of funding for the Hawai'i ABLE Saving Program
- 9 Trust Fund. Amends the authorized uses of the trust fund monies, including providing incentive
- 10 payments to Hawai'i public school ABLE account owners.

1 Approximately 23,000 individuals with developmental disabilities in the State of Hawai'i are  
2 eligible to open an ABLÉ Savings Program and an estimate of another 20,000 individuals with  
3 other disabilities are eligible for an ABLÉ Savings Program. An ABLÉ account would enable  
4 individuals with a disability to save money to pay for necessary expenses, such as medical and  
5 dental care, education, community-based supports, employment training, assistive technology,  
6 housing, and transportation.

7 The staff position would provide outreach, advocacy, and education about the ABLÉ Savings  
8 Program to increase participation and grow the program. This position would inform and  
9 support individuals with disabilities, who want to get into the workforce and improve their  
10 overall quality of life.

11 **Recommendation:** EOA supports this measure and defers to Budget and Finance and the DDC  
12 for implementation.

13 Thank you for the opportunity to testify.

**HB-2556-HD-2**

Submitted on: 3/15/2024 7:16:23 PM

Testimony for HHS on 3/20/2024 1:01:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Louis Erteschik	Testifying for Hawaii Disability Rights Center	Support	In Person

Comments:

ABLE is a great program but it is underutilized. It was passed years ago but its implementation was seriously delayed. Anything that can be done to increase participation is helpful. In particular we believe that an additional staff position at the DD Council is particularly important. The DD Council has done a great job but it can really use additional staff to achieve the true potential of the program.





**S E A C**  
**Special Education Advisory Council**  
**1010 Richards Street Honolulu, HI 96813**  
**Phone: 586-8126 Fax: 586-8129**  
**email: spin@doh.hawaii.gov**

March 20, 2024

**Special Education  
Advisory Council**

Ms. Martha Guinan, *Chair*  
Ms. Susan Wood, *Vice Chair*

Ms. Sara Alimoot  
Ms. Kathie Awaya  
Ms. Virginia Beringer  
Ms. Mary Brogan  
Ms. Deborah Cheeseman  
Ms. Annette Cooper  
Ms. Shana Cruz  
Mr. Mark Disher  
Ms. Mai Hall  
Dr. Kurt Humphrey  
Ms. Melissa Johnson  
Ms. Tina King  
Ms. Jennifer Leoiki-Drino  
Ms. Dale Matsuura  
Ms. Cheryl Matthews  
Dr. Paul Meng  
Ms. Kiele Pennington  
Mr. Christopher Pelayo  
Ms. Kau'i Rezentos  
Ms. Rosie Rowe  
Dr. Scott Shimabukuro  
Ms. Debora Uyeda  
Mr. Steven Vannatta  
Ms. Lisa Vegas  
Ms. Jasmine Williams

Ms. Helen Kaniho, *liaison to  
the Superintendent*  
Ms. Wendy Nakasone-Kalani,  
*liaison to the military  
community*

Amanda Kaahanui, Staff  
Susan Rocco, Staff

Senator Joy A. San Buenaventura, Chair  
Committee on Health and Human Services  
Hawaii Capitol  
Honolulu, HI 96813

RE: HB 2556, HD 2 - RELATING TO THE HAWAII ABLE SAVINGS  
PROGRAM

Dear Senators San Buenaventura and members of the Committee,

The Special Education Advisory Council (SEAC), Hawaii's State Advisory Panel under the Individuals with Disabilities Education Act, is in **strong support of HB 2556, HD 2** which appropriates moneys to provide incentive payments to Hawai'i public school ABLE account owners and to fund a permanent position to provide statewide outreach, advocacy, and relationship management for the Hawai'i ABLE savings program.

A sizable number of Hawaii students with disabilities who receive public benefits like Supplemental Security Income, Social Security Disability Income, and Medicaid are qualified to open an ABLE Savings account that would allow them or their families to save or invest in their name tax free without jeopardizing these benefits. The incentive payments proposed by this legislation along with a dedicated position within the State Council on Developmental Disabilities will help to generate more awareness of and participation in Hawaii's ABLE Savings Program which will in turn assist these students to Achieve a Better Life Experience.

Thank you for the opportunity to speak in support of this legislation.

Respectfully,

Martha Guinan  
Chair

**HB-2556-HD-2**

Submitted on: 3/18/2024 3:33:05 PM

Testimony for HHS on 3/20/2024 1:01:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
James Labrie	Individual	Support	In Person

Comments:

I strongly support this bill on having funding for a full time staff member to promote ABLE accounts. A full time staff could help people with disabilities and train caregivers or people with disabilities about ABLE savings accounts and about the benefits of having an ABLE savings account and what it will do to brighten peoples future with disabilities. I personally look forward to opening an ABLE savings account to be able to save for my future without worrying about losing my social security benefits.

**HB-2556-HD-2**

Submitted on: 3/19/2024 9:39:09 AM

Testimony for HHS on 3/20/2024 1:01:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Michelle Muralt	Individual	Support	In Person

Comments:

I am in strong support of this bill. ABLE savings accounts make it possible for me to save more than \$2,000 without losing my benefits. I want to save money so that I can travel to Arizona to visit my grandma, my auntie, my uncle, my cousin, and other family members. I also want to renew my passport to allow me to travel to the Phillipines one day to see my family there. I need to be able to save money for these things without losing my benefits. If I lose my benefits I'm not going to have a home and I could end up homeless.

**HB-2556-HD-2**

Submitted on: 3/18/2024 11:48:37 AM

Testimony for HHS on 3/20/2024 1:01:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Kaili	Individual	Support	Remotely Via Zoom

Comments:

i am in strong support of this hb2256 beacuse i can save up my money without hurting my social security allowance please pass this bill thank you.

3.20.2024

[COMMITTEE ON HEALTH AND HUMAN SERVICES](#)

To Senator Joy A. San Buenaventura Chair; Senator Henry J.C. Aquino, Vice Chair and Committee members:

I am writing in **support of HB2556 HD2** that aims to support the ABLE Savings account program. I work with Easterseals Hawaii assisting adults with disabilities in the Home and Community Waiver Services program. I have advocated for adults to participate in the ABLE Savings account for several years and support the program as an extremely important for adults with disabilities in their financial goals. The Waimea Easterseals Center has one adult that is enrolled in the ABLE Savings Account program.

It has been my experience that adults with disabilities and their families have questions related to how the ABLE Savings accounts work cooperatively with their other benefits and have needed technical assistance to successfully participate in the program. I concur with the recommendation from the Hawaii State Council on Developmental Disabilities that this bill would support dedicated staff to assist adults with enrollment and management of their ABLE savings accounts.

Anne Hvizdak  
669 Aewa Street  
PO Box 375  
Eleele, HI 96705  
[Hvizdak11@gmail.com](mailto:Hvizdak11@gmail.com)  
715-498-0690

Good day Honorable Senators,

My name is Janelle Fiesta, born and raised in Honolulu, Hawai'i. I was born with Spinal Muscular Atrophy, a neuromuscular disease that causes me to get weaker as I age. I have lost significant motor function and use a power wheelchair to get around. Even so, I love my life and take pride in what I can do. I work a full-time office job that I enjoy; it allows me to contribute to my community and gives me even more meaning to my life. As an individual with a disability, I receive additional health care services from our state's Medicaid program. These services, such as helping to pay costs for lifesaving medicine, are essential and allow me to thrive and live my life independently. However, because I am a Medicaid recipient, I can only have up to \$2,000 worth of assets. Having anything above that in my bank account will cause me to lose these essential services. This leaves me little to no room to save for my future.

I am a proponent of HB2556 because as a recipient of an ABLE Savings Account, I have seen and experienced firsthand how crucial and life changing an ABLE Savings Account can be for people with disabilities, especially those who work. An ABLE Savings Account allows people with disabilities, diagnosed before the age of 26, to save up to \$100,000, which won't affect program coverage with services such as SSI, Medicaid, and Foodstamps. My ABLE Savings Account has given me the option to save up for my future, be able to continue to work and make my own money, and be more independent. It is a huge game changer for people with disabilities, and I kindly ask you to pass this bill to make the ABLE Savings Account more accessible and available in order to improve the lives of others like me.

Very Respectfully,

Janelle

**HB-2556-HD-2**

Submitted on: 3/19/2024 10:28:33 AM

Testimony for HHS on 3/20/2024 1:01:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Robert Webb	Individual	Support	Written Testimony Only

Comments:

Hello my name is Robert Webb and i support his bill because i want to save money and i have a disability thank you