



STATE OF HAWAII
KA MOKU'ĀINA O HAWAI'I
STATE COUNCIL ON DEVELOPMENTAL DISABILITIES
'A'UNIKE MOKU'ĀPUNI NO KA NĀ KĀWAI KULA
PRINCESS VICTORIA KAMĀMALU BUILDING
1010 RICHARDS STREET, Room 122
HONOLULU, HAWAII 96813
TELEPHONE: (808) 586-8100 FAX: (808) 586-7543

March 28, 2025

The Honorable Representative Kyle T. Yamashita, Chair
House Committee on Finance
The Thirty-Third Legislature
State Capitol
State of Hawai'i
Honolulu, Hawai'i 96813

Dear Representative Yamashita, and Committee Members:

SUBJECT: SB479 SD1 Relating to the Hawaii Able Savings Program

The Hawaii State Council on Developmental Disabilities **STRONGLY SUPPORTS SB479 SD1**, which repeals language that gives the Director of Finance discretion to use moneys in the Hawai'i ABLE Savings Program Trust Fund if the Director elects to accept deposits from contributors instead of sending deposits directly to the ABLE Program Manager. Authorizes the Director of Finance to expend moneys in the Hawai'i ABLE Savings Program Trust Fund to provide incentive payments to ABLE account owners.

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

March 28, 2025

Page 2 of 2

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 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.

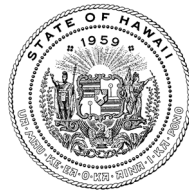
The full-time staff position would be devoted to statewide outreach, advocacy, and relationship management for the Hawaii ABLE savings program, the program we will grow. Growing the use of these accounts also requires continued education for a population that has been told for decades that if they worked 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 in **strong support of SB479 SD1.**

Sincerely,



Daintry Bartoldus
Executive Administrator



JOSH GREEN, M.D.
GOVERNOR

SYLVIA LUKE
LIEUTENANT GOVERNOR

LUIS P. SALAVERIA
DIRECTOR

SABRINA NASIR
DEPUTY DIRECTOR

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

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

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 HOUSE COMMITTEE ON FINANCE
ON
SENATE BILL NO. 479, S.D. 1

March 28, 2025
2:00 p.m.
Room 308 and Videoconference

RELATING TO THE HAWAII ABLE SAVINGS PROGRAM

The Department of Budget and Finance (B&F) supports this bill.

Senate Bill (S.B.) No. 479, S.D. 1, 1) amends Section 256B-8, HRS, to allow the Director of Finance to provide incentive payments to ABLE account owners to encourage participation in the program; 2) requires the maintenance of separate records for any incentive program payments; 3) makes an appropriation of an unspecified amount of general funds in FY 26 and FY 27 for deposit into the Hawaii ABLE Savings Program Trust Fund; 4) makes an appropriation of an unspecified amount out of the Hawaii ABLE Savings Program Trust Fund in FY 26 and FY 27; and 5) establishes 1.0 full-time equivalent position in the State Council on Development Disabilities to provide outreach, advocacy, and relationship management for the Hawaii ABLE Savings Program, funded by the Hawaii ABLE Savings Program Trust Fund.

This bill proposes incentive payments of a nominal value that could be made directly into an ABLE Savings account by the plan administrator upon the account owner's 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 more 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.

COUNTY COUNCIL

Mel Rapozo, Chair
KipuKai Kualii, Vice Chair
Addison Bulosan
Bernard P. Carvalho, Jr.
Felicia Cowden
Fern Holland
Arryl Kaneshiro



OFFICE OF THE COUNTY CLERK

Jade K. Fountain-Tanigawa, County Clerk
Lyndon M. Yoshioka, Deputy County Clerk

Telephone: (808) 241-4188
Facsimile: (808) 241-6349
Email: cokcouncil@kauai.gov

Council Services Division
4396 Rice Street, Suite 209
Lihu'e, Kaua'i, Hawai'i 96766

March 27, 2025

TESTIMONY OF ADDISON BULOSAN
COUNCILMEMBER, KAUAI COUNTY COUNCIL
ON
SB 479, SD 1, RELATING TO THE HAWAII ABLE SAVINGS PROGRAM
House Committee on Finance
Friday, March 28, 2025
2:00 p.m.
Conference Room 308
Via Videoconference

Dear Chair Yamashita and Members of the Committee:

Thank you for this opportunity to provide testimony in SUPPORT of SB 479, SD 1, Relating to the Hawai'i Able Savings Program. My testimony is submitted in my individual capacity as a member of the Kaua'i County Council.

I wholeheartedly support the intent of SB 479, SD 1, which would greatly affect the Kaua'i community.

Thank you again for this opportunity to provide testimony in support of SB 479, SD 1. Should you have any questions, please feel free to contact me or Council Services Staff at (808) 241-4188 or via email to cokcouncil@kauai.gov.

Sincerely,

ADDISON BULOSAN
Councilmember, Kaua'i County Council

JY:ss



March 25, 2025

Hawai'i House Committee on Finance
Representative Kyle T. Yamashita, Chair
Representative Jenna Takenouchi, Vice Chair
Representatives Tina Nakada Grandinetti, Daniel Holt, Ikaika Hussey, Sue L. Keohokapu-Lee Loy, Lisa Kitagawa, Matthias Kusch, Rachele F. Lamosao, Mike Lee, Tyson K. Miyake, Dee Morikawa, Shirley Ann Templo, David Alcos III, Julie Reyes Oda, and Gene Ward, Committee Members

RE: SB 479 RELATING TO THE HAWAII ABLE SAVINGS PROGRAM – SUPPORT

Dear Chair Yamashita, Vice Chair Takenouchi, and Committee Members,

I am submitting this letter in support of SB 479 on behalf of Easterseals Hawaii. Easterseals Hawaii served 2,025 Hawaii community members with intellectual and developmental disabilities (I/DD) in 2024. Our purpose is to create a more equitable world where people with I/DD can choose their own path.

SB 479 enhances financial independence for individuals with disabilities through incentivized ABLE savings accounts. ABLE accounts are an essential resource for individuals with disabilities as these accounts allow tax advantaged savings and growth for disability-related needs without affecting eligibility for public benefits like Medicaid and Supplemental Security Income (SSI). Without ABLE accounts, SSI recipients are subject to a \$2,000 asset limit, which is less than half of the average monthly cost of living in Hawaii.¹ ABLE accounts thus liberate individuals from forced poverty or reliance on their parents, guardians, or others to fund expenses while allowing them to save money without jeopardizing access to essential benefits.

The bill also funds a full-time staff position for the State Council on Developmental Disabilities ("DD Council") to support ABLE account seekers. Our program participants and their families frequently have questions about how ABLE accounts work with their other benefits and need technical assistance to successfully use ABLE accounts. DD Council personnel have been instrumental in setting up ABLE accounts for several families we serve, and we strongly support the addition of dedicated staff for this purpose.

Through incentive payments and initiatives funded by this bill, more individuals will be able learn about and take advantage of ABLE accounts. Therefore, this bill would help people with disabilities to choose their own path by supporting them in making favorable financial decisions and enabling them to save for living costs. Easterseals Hawaii supports SB 479 and respectfully requests your "aye" vote. Mahalo for the opportunity to submit this letter.

A handwritten signature in black ink, appearing to read "Rachel Liebert Lewis".

Rachel Liebert Lewis
Director, Public Policy and Advocacy
Easterseals Hawaii
PublicPolicyAndAdvocacy@eshawaii.org

¹ <https://www.forbes.com/advisor/mortgages/cost-of-living-by-state/>



The Honorable Representative Kyle Yamashita, Chair
House Finance Committee
Thirty third Legislature
State Capitol, State of Hawaii
Honolulu, Hawaii 96813

Dear Representative Yamashita, Chair, Representative Takenouchi, Vice Chair, and
Members of the Committee:

SUBJECT: SB479 SD1-ABLE Savings accounts

Aloha Chair Yamashita, Vice Chair Takenouchi and Committee Members,

The Hawaii Self-Advocacy Advisory Council is in strong support of SB479 SD1.

I am writing to express my **strong support** for SB479 SD1. The ABLE Savings Program allows people with disabilities to save money without losing important benefits like Medicaid. For years, families have been told that saving over \$2,000 would make their loved ones ineligible for vital Medicaid services. The ABLE program changes that, giving people with disabilities a safe way to save for their future. These accounts can pay for medical care, education, housing, transportation, and more. They provide a path to independence and financial security.

SB479 SD1 funds a full-time staff position to educate families and individuals about ABLE accounts. For too long, people with disabilities have been wrongly told they

can't work or save money without risking their benefits. This position is essential to spread correct information and empower individuals to plan for a better future.

I urge you to **support SB479 SD1** to ensure people with disabilities have the tools they need to build secure, independent lives.

Thank you for this opportunity to provide testimony in Support of SB479 SD1.

Thank you for considering this important bill.

Sincerely,

A handwritten signature in black ink, appearing to read "Timothy Renken". The signature is stylized with a large "T" and a long horizontal stroke.

Timothy Renken,

Hawaii Self Advocacy Advisory council President



Work Now Hawaii
1050 Queen St #100
Honolulu HI 96814

WorkNowHawaii.org

Call or Text: (808) 202-2310

3/27/2025

To: COMMITTEE ON FINANCE
Rep. Kyle T. Yamashita, Chair
Rep. Jenna Takenouchi, Vice Chair

Testimony in Support of SB 479, SD1 - Relating to the Hawaii ABLE Savings Program

My name is Patrick Gartside, and I am submitting this testimony in strong support of SB 479 which relates to the Hawaii ABLE Savings Program. I serve as the Executive Director of Work Now Hawaii and I have a deep interest in promoting financial independence and stability for individuals with disabilities in Hawaii.

The Achieving a Better Life Experience (ABLE) Act, passed in 2014, has provided individuals with disabilities and their families a powerful tool to save and invest money without jeopardizing eligibility for essential public benefits. ABLE accounts are tax-advantaged savings accounts that can be used for a wide range of qualified disability expenses, including education, housing, transportation, employment training, assistive technology, and healthcare.

Work Now Hawaii's training programs have witnessed firsthand the transformative impact of ABLE accounts on the lives of participants.

Consider the case of Maria, a young woman with a developmental disability who receives SSI. Maria was eager to work and found a part-time job at a local restaurant. Her earnings supplemented her SSI, providing her with a greater income and a sense of purpose. However, she also had increased expenses related to her job, such as transportation costs and professional clothing.

Maria's employment support professional helped her open an ABLE account. This allowed Maria to save a portion of her earnings to cover these work-related expenses. She used her ABLE account to:

- Pay for bus passes to get to and from work.
- Purchase appropriate work attire.
- Save money for any unexpected disability related expenses.

Because her ABLE savings did not affect her SSI eligibility, Maria could confidently save her earnings, maintain her benefits, and successfully maintain her employment. The ABLE account empowered Maria to achieve greater financial independence and participate more fully in her community.

Strengthening the Hawaii ABLE Savings Program will improve the program, which would in turn:

- Promote financial independence for individuals with disabilities
- Encourage greater participation in the ABLE program
- Support individuals with disabilities in achieving their employment goals
- Enhance the overall well-being of individuals with disabilities and their families

Mahalo for your time and consideration. I respectfully request that you pass this bill and make a positive difference in the lives of individuals with disabilities in Hawaii.

Sincerely,

A handwritten signature in black ink, appearing to read 'Patrick Gartside', with a stylized, looping flourish at the end.

Patrick Gartside

SB-479-SD-1

Submitted on: 3/27/2025 4:37:45 PM

Testimony for FIN on 3/28/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Louis Erteschik	Hawaii Disability Rights Center	Support	Written Testimony Only

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.

SB-479-SD-1

Submitted on: 3/25/2025 12:51:54 PM

Testimony for FIN on 3/28/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jessie L Gonsalves	Individual	Support	Written Testimony Only

Comments:

Dear Representative Yamashita and Committee Members

I am writing to express my strong support for SB479 SD1.

The ABLE Savings Program allows people with disabilities to save money without losing important benefits like Medicaid. For years, families have been told that saving over \$2,000 would make their loved ones ineligible for vital medicaid services. The ABLE program changes that, giving people with disabilities a safe way to save for their future. These accounts can pay for medical care, education, housing, transportation, and more. They provide a path to independence and financial security.

SB479 SD1 funds a full-time staff position to educate families and individuals about ABLE accounts. For too long, people with disabilities have been wrongly told they can't work or save money without risking their benefits. This position is essential to spread correct information and empower individuals to plan for a better future.

I urge you to support SB479 SD1 to ensure people with disabilities have the tools they need to build secure, independent lives.

Thank you for considering this important bill.

Sincerely,

SB-479-SD-1

Submitted on: 3/25/2025 1:25:06 PM

Testimony for FIN on 3/28/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
James Labrie	Individual	Support	In Person

Comments:

Testimony in support of SB479 SD1

HOUSE OF REPRESENTATIVES

THE THIRTY-THIRD LEGISLATURE

REGULAR SESSION OF 2025

House Committee on Finance

Representative Kyle Yamashita, Chair

Representative Jenna Takenouchi, Vice Chair

In support of SB479 SD1

Aloha Chair Yamashita, Vice Chair Takenouchi and Committee Members.

My name is James Labrie. Thank you for this opportunity to provide testimony **in Support of SB479 SD1.**

I am a self-advocate from the Hawaii Self-Advocacy Advisory Council.

SB479 will help me to make decisions that help me to save money in an ABLE account, above \$2,000 without losing my Medicaid and Social Security Benefits. Losing my Medicaid and social security benefits would affect me by losing the support and the Care home that I live in, that is given to me to help me live a life of independence and choice of where I want to live, work, and play. I use an electric wheelchair because of my disability and rely on Medicaid to make sure the wheelchair is always working.

Having someone help me to set up an ABLE account is helpful because I cannot set up an online account by myself.

I support SB479 SD1.

Thank you for allowing me to share my testimony.

3.3.2025

To: Committee on Finance

Representative Kyle T. Yamashita, Chair, Representative Lisa Takenouchi, Vice Chair and
Committee Members:

Support of Bill SB479 SD1: ABLE Savings Account Support

My name is Katarina Avdienko. Thank you for this chance to speak in (Support) of **SB479 SD1**. I
am from Waimea Easterseals, Kauai. **SB479 SD1** will help me plan for my future.

It is important to me because I am working toward employment goals. If I get a job, an ABLE
savings account will help me manage my money. Having a staff person that can help my family
and I with questions about ABLE savings accounts would be very helpful.

Katarina Avdienko
4478 Puolo Rd. #1
Hanapepe, HI 96716

3.25.25

To: Committee on Ways and Means

To Senator Donovan Dela Cruz Chair; Senator Sharon Moriwaki, Vice Chair and Committee members:

Support of Bill SB479 SD1: ABLE Savings Account Support

My name is Randelle Lee.

Thank you for this chance to speak in (Support) of **SB479 SD1**. I am from Waimea Easterseals, Kauai. **SB479 SD1** will help me learn how to open an ABLE Savings account.

It is important to me because Hawaii needs staff to support us working with our ABLE Savings Accounts.

Randelle Lee
9819A Uuku Road,
Waimea, HI 96796

3.25.2025

To: Committee on Finance

Representative Kyle T. Yamashita, Chair, Representative Lisa Takenouchi, Vice Chair and
Committee Members:

Support of Bill SB479 SD1: ABLE Savings Account Support

I am writing in **support of SB479 SD2** that aims to support the ABLE Savings account program. I work as a Case Coordinator 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. Our 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. An intern working with the Hawaii DD Council has been helpful to several families navigating the ABLE Savings account program. I concur with the recommendation from the Hawaii State Council on Developmental Disabilities that this bill would continue to support dedicated staff assisting adults with enrollment and management of their ABLE savings accounts.

Anne Hvizdak
669 Aewa Street
PO Box 375
Eleele, HI 96705
Hvizdak11@gmail.com
715-498-0690

THE THIRTY-SECOND LEGISLATURE
REGULAR SESSION OF 2025

The Honorable House Representative Yamashita, Chair
House Committee on Finance
The Thirty-Third Legislature
State Capitol
State of Hawai'i
Honolulu, Hawai'i 96813

Dear House Representative Yamashita, and Committee members:

SB479 SD1 Testimony in support

I am in strong support of SB479 SD1 which would give the department of health funding to establish one full-time equivalent (1.0 FTE) permanent position to provide statewide outreach, advocacy, and relationship management for the Hawaii ABLE savings program.

My name is Deziree Tacub and I am in support of SB479 SD1 because I have a developmental disability and I have a developmental disability, and I know ABLE accounts help people like me to save money and so that we are not spending any overage money on unneeded items. When I go over the \$2000.00 amount, I have to spend my money on buying extra clothes and things I don't always need. It would be better if I could save the money without losing my benefits. I don't think many people know about ABLE accounts and how they can help them. Having someone to talk too about ABLE accounts and who can share the information in the community would be helpful.

Thank you for allowing me to testify in support of SB479 SD1.

SB-479-SD-1

Submitted on: 3/25/2025 8:52:12 PM

Testimony for FIN on 3/28/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Michelle Muralt	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Yamashita,

My name is Michelle Muralt. Having a Hawaii ABLE Savings account would help me to save my money and one day I hope to go back to the Philipines to visit my mom. My dad was in the military and as a child he brought me to Hawaii to stay with my grandparents, then put me in foster care and OPG became my guardian. OPG makes me spend my money and not save it because I will lose my medicaid and ssi. It will be good to have a person train OPG and the Court [*fifth circuit*], that people like me can make some decisions for ourself and we can save over \$2000 in an ABLE Account. So we can travel and visit our family. It is time we stop having to spend down our money on things we don't need and time to start saving.

Thank you for your time and for letting me testify in support of SB479

SB-479-SD-1

Submitted on: 3/26/2025 9:02:58 AM

Testimony for FIN on 3/28/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Raymond Mamea	Individual	Support	In Person

Comments:

I Raymond Mamea support SB479 relating to the Able Savings Account because it's important for anyone with Developmental Disabilities to have their own saving account so they can have money money and they can spend it on however they choose to.

3.25.2025

To: Committee on Finance

Representative Kyle T. Yamashita, Chair, Representative Lisa Takenouchi, Vice Chair and Committee Members:

Support of Bill SB479 SD1 (SSCR566): ABLE Savings Account Support

My name is Alexandra McClurg.

Thank you for this opportunity to provide testimony in (Support) of **SB479 SD1 (SSCR566)**.

I am from Kauai, Easterseals.

SB479 SD1 (SSCR566) will help me manage my ABLE Savings account to allow me to save for my future.

It is important to me because I am responsible for my household expenses of rent, dental, medical, cell phone and some of my paratransit expenses. Budgeting my expenses is a challenge for me.

I support Bill **SB479 SD1 (SSCR566)**.

Mahalo

Alexandra McClurg
4263 Kai Ikena Drive, Kalaheo, HI 96741

3.25.2025

To: Committee on Finance

Representative Kyle T. Yamashita, Chair, Representative Lisa Takenouchi, Vice Chair and
Committee Members:

Support of Bill SB479 SD1: ABLE Savings Account Support

My name is Alita Smith. Thank you for this chance to speak in (Support) of **SB479 SD1**. I am
Waimea Easterseals, Kauai. **SB479 SD1** will help me learn how to open an ABLE Savings account.

It is important to me because Hawaii needs staff to support Self-Advocates to manage their
ABLE Savings Accounts.

Alita Smith
4252 Puu Pinao Place
Koloa HI 96756

SB-479-SD-1

Submitted on: 3/26/2025 6:47:34 PM

Testimony for FIN on 3/28/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Jonathan Niau	Individual	Support	Written Testimony Only

Comments:

Dear committee, my name is Jonathan and I support SB479. An Able account that will help me save above \$2,000 without losing Medicaid or Social Security benefits. I graduated last year from high school and I am working with DVR (Division of Vocational Rehabilitation) to get a job. I would like to save money for me and my family to be prepared for any emergencies. These accounts can help protect us and our families.

Thank you for allowing me to share my testimony. Jonathan Niau

SB-479-SD-1

Submitted on: 3/26/2025 6:54:44 PM

Testimony for FIN on 3/28/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kaiyana Medeiros	Individual	Support	Written Testimony Only

Comments:

My name is Kaiyana and I am a graduating student from Waimea High School. I am working on saving up for college right now. I support SB479 and access to ABLE accounts. ABLE accounts are like bank accounts that I can use to save money with. We need savings so that we can have money to spare when we actually need it. This is important because I also need benefits for social security for medical care.

Thank you for your time. -Kaiyana M

SB-479-SD-1

Submitted on: 3/26/2025 7:03:40 PM

Testimony for FIN on 3/28/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Carrie	Individual	Support	Written Testimony Only

Comments:

Hello, I am a local occupational therapist in Kauai who works with students/adults that need extra medical and financial assistance in our community. Assistance from Medicaid and Social Security can provide life-saving medical care for many people with disabilities. These same people also want to work and contribute to our society. Strong, healthy savings accounts can make it possible for these folks to plan ahead and make bigger investments into education, their homes, and their family care. I support ABLE savings accounts because they make our communities safer and stronger for our friends with disabilities.

Thank you, Carrie K

SB-479-SD-1

Submitted on: 3/26/2025 7:13:01 PM

Testimony for FIN on 3/28/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Fiona Medina	Individual	Support	Written Testimony Only

Comments:

Please consider passing SB479 because I support this bill. This is a good bill because it can help us when we have disabilities. We need help saving money to pay our bills. I have a job that I got with Hawaii Division of Vocational Rehabilitation. I go to work every day Monday through Friday. SB479 can help us save money for the future.

Thank you, Fiona Medina

SB-479-SD-1

Submitted on: 3/27/2025 10:30:08 AM

Testimony for FIN on 3/28/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Kaili Swan	Individual	Support	Written Testimony Only

Comments:

I am in strong support of this measure beacuse people with disabilities can save up their money in their able account without hurting their social security benefits please pass this measure thank you.

SB-479-SD-1

Submitted on: 3/27/2025 3:00:51 PM

Testimony for FIN on 3/28/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
suzie	Arc of Maui County	Support	Written Testimony Only

Comments:

Testimony Template

HOUSE OF REPRESENTATIVES

THE THIRTY-THIRD LEGISLATURE

REGULAR SESSION OF 2025

House Committee on Finance

Representative Kyle Yamashita, Chair

Representative Jenna Takenouchi, Vice Chair

In support of SB479 SD1

Aloha Chair Yamashita, Vice Chair Takenouchi and Committee Members.

My name is Suzie Holtzman____. Thank you for this opportunity to provide testimony **in Support of SB479 SD1.**

I am a self-advocate from Arc of Maui County_____.

SB479 will help me to make decisions that help me to save money in an ABLE account, above \$2,000 without losing my Medicaid and Social Security Benefits. Losing my Medicaid and social security benefits would affect me by losing the support that is given to me to help me live a life of independence and choice of where I want to live, work, and play.

Having someone help me to set up an ABLE account is helpful because I can not set up an account by myself.

I support SB479 SD1.

Thank you for allowing me to share my testimony.

Strong Support for SB479 SD1 - Hawaii ABLE Savings Program

Dear Representative Yamashita and Committee Members

I am writing to express my **strong support** for SB479 SD1.

The ABLE Savings Program allows people with disabilities to save money without losing important benefits like Medicaid. For years, families have been told that saving over \$2,000 would make their loved ones ineligible for vital medicaid services. The ABLE program changes that, giving people with disabilities a safe way to save for their future. These accounts can pay for medical care, education, housing, transportation, and more. They provide a path to independence and financial security.

SB479 SD1 funds a full-time staff position to educate families and individuals about ABLE accounts. For too long, people with disabilities have been wrongly told they can't work or save money without risking their benefits. This position is essential to spread correct information and empower individuals to plan for a better future.

I urge you to **support SB479 SD1** to ensure people with disabilities have the tools they need to build secure, independent lives.

Thank you for considering this important bill.

Sincerely,