

## DISABILITY AND COMMUNICATION ACCESS BOARD

1010 Richards Street, Rm. 118 • Honolulu, Hawai'i 96813  
Ph. (808) 586-8121 (V) • Fax (808) 586-8129 • (808) 204-2466 (VP)

March 19, 2025

### TESTIMONY TO THE HOUSE COMMITTEE ON HEALTH

#### Senate Bill 479 SD1 – Relating to Hawaii ABLE Savings Program

The Disability and Communication Access Board (DCAB) supports Senate Bill 479 SD1 - Relating to the Hawaii ABLE Savings Program.

This bill establishes a position within the Hawaii State Council on Developmental Disabilities. This serves as an avenue for public awareness of ABLE savings accounts, including community engagement efforts that are essential for ensuring widespread understanding and participation. By establishing a permanent position within the State Council on Developmental Disabilities, the Hawaii ABLE Savings Program would have dedicated staff responsible for community outreach, advocacy, and relationship-building throughout the state.

This position would play a critical role in connecting with individuals, families, and organizations, educating them about the benefits of ABLE accounts and how they can enhance financial independence. Through these targeted efforts, the program can increase awareness and participation, ensuring that people with disabilities are fully informed about the opportunities available to them.

DCAB believes that by dedicating this position to statewide outreach and engagement, the Hawaii ABLE Savings Program will be better equipped to support individuals with disabilities and help them access the financial tools they need to thrive.

Thank you for considering our position.

Respectfully submitted,

KIRBY L. SHAW  
Executive Director



**STATE OF HAWAII**  
**KA MOKU'ĀINA O HAWAII'Ī**  
**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'Ī 96813  
TELEPHONE: (808) 586-8100 FAX: (808) 586-7543

March 19, 2025

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

Dear Representative Takayama, 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. Appropriates funds. Effective 12/31/2050. (SD1).

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 accounts 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 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.

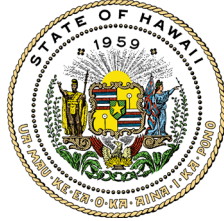
The full-time staff position would be devoted to statewide outreach, advocacy, and relationship management for the Hawaii ABLE savings program, the program we will grow. Growing the use of these accounts also requires continued education for a population that has been told for decades that if they worked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

A handwritten signature in blue ink that reads "Daintry Bartoldus".

Daintry Bartoldus  
Executive Administrator



**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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**Testimony in SUPPORT of SB479 SD1  
RELATING TO THE HAWAII ABLE SAVINGS PROGRAM**

COMMITTEE ON HEALTH  
REPRESENTATIVE GREGG TAKAYAMA, CHAIR  
REPRESENTATIVE SUE KEOHOKAPU-LEE LOY, VICE CHAIR

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

Hearing: Wednesday, March 19, 2025, at 9:05 A.M. in Conference Room 329

**EOA Position:** The Executive Office on Aging (EOA), an attached agency to the Department of Health (DOH) **supports SB479 SD1.**

**Fiscal Implications:** Appropriates funds to the Department of Budget and Finance (BUF) to provide incentive payments to ABLE account owners and for a full time equivalent (FTE) position within the Department of Health.

**Purpose and Justification:** This measure 1) repeals language that gives the Director of Finance discretion on the use of the Hawaii ABLE Savings Program Trust Fund, 2) authorizes the Director of Finance to provide incentive payments to Hawaii public school ABLE account owners and appropriates funds for the incentive payments, and 4) appropriates funds to the

Department of Health to establish one full-time, permanent staff position to provide statewide outreach, advocacy.

Approximately 23,000 individuals with developmental disabilities in the State of Hawai'i are eligible to open an ABLE Savings account and an additional estimated 20,000 individuals with other disabilities are also eligible. An ABLE account would enable individuals with a disability to save money to pay for necessary expenses, such as medical and dental care, education, community-based supports, employment training, assistive technology, housing, and transportation. ABLE account owners are also able to save money without the fear of losing crucial benefits, providing both financial security and peace of mind.

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

The ABLE Savings program is a valuable resource for individuals with disabilities and their families. It provides a way to save money and invest in their future while maintaining access to essential benefits and increasing financial independence.

**Recommendation:** EOA supports this measure and defers to Budget and Finance and to the Department of Health Council on Developmental Disabilities for implementation.

Thank you for the opportunity to testify.

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

March 17, 2025

**TESTIMONY OF ADDISON BULOSAN  
COUNCILMEMBER, KAUAI COUNTY COUNCIL  
ON**

**SB 479, SD 1, RELATING TO THE HAWAII ABLE SAVINGS PROGRAM  
SB 299, SD 2, RELATING TO LOAN REPAYMENT FOR HEALTHCARE  
PROFESSIONALS**

House Committee on Health  
Wednesday, March 19, 2025  
9:05 a.m.  
Conference Room 329  
Via Videoconference

Dear Chair Takayama 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 and SB 299, SD 2, Relating to Loan Repayment for Healthcare Professionals. 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 and SB 299, SD 2, which would greatly affect the Kaua'i community.

Thank you again for this opportunity to provide testimony in support of SB 479, SD 1 and SB 299, SD 2. 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](mailto:cokcouncil@kauai.gov).

Sincerely,

ADDISON BULOSAN  
Councilmember, Kaua'i County Council

JY:ss

**SB-479-SD-1**

Submitted on: 3/14/2025 3:32:35 PM

Testimony for HLT on 3/19/2025 9:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Hawaii Self Advocacy Advisory Council	Hawaii Self-Advocacy Advisory Council	Support	Written Testimony Only

Comments:

The Hawaii Self-Advocacy Advisory Council support SB479 SD1,

**SB-479-SD-1**

Submitted on: 3/14/2025 6:29:58 PM

Testimony for HLT on 3/19/2025 9:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Louis Erteschik	Hawaii Disability Rights Center	Support	Remotely Via Zoom

## 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.



March 17, 2025

HAWAII HOUSE COMMITTEE ON HEALTH

Representative Gregg Takayama, Chair

Representative Sue L. Keohokapu-Lee Loy, Vice Chair

Representatives Terez Amato, Jenna Takenouchi, Cory M. Chun, David Alcos III, Lisa Marten, Diamond Garcia, and Ikaika Olds, Committee Members

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

Dear Chair Takayama, Vice Chair Keohokapu-Lee Loy, 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.<sup>1</sup> 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

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



**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](mailto:spin@doh.hawaii.gov)  
March 19, 2025

**Special Education  
Advisory Council**

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

Ms. Kathie Awaya  
Ms. Virginia Beringer  
Mr. Will Carlson  
Ms. Annette Cooper  
Mr. Mark Disher  
Ms. Nancy Gorman  
Ms. Mai Hall  
Ms. Melissa Johnson  
Ms. Tina King  
Ms. Dale Matsuura  
Ms. Cheryl Matthews  
Dr. Paul Meng  
Ms. Siena Molina  
Ms. Trish Moniz  
Mr. Chris Pelayo  
Ms. Kiele Pennington  
Ms. Kau'i Rezendes  
Ms. Rosie Rowe  
Dr. Scott Shimabukuro  
Mr. Herbert Taitingfong  
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

Representative Gregg Takayama, Chair  
Committee on Health  
Hawaii State Capitol  
Honolulu, HI 96813

**RE: SB 479, SD 1 - RELATING TO THE HAWAII ABLE SAVINGS  
PROGRAM**

Dear Chair Takayama 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 SB 479, HD 1 which appropriates moneys to provide incentive payments to Hawai'i public school students with disabilities who own an ABLE account and funds a permanent position to provide statewide outreach, advocacy, and education of individuals with disabilities and their families about the many benefits of the 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 their families to save or invest in their name tax free without jeopardizing these benefits. Savings can be used to pay for any expense that relates to the student's disability, including expenses that maintain or improve upon his or her health, independence and quality of life.

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

**SB-479-SD-1**

Submitted on: 3/14/2025 3:21:14 PM

Testimony for HLT on 3/19/2025 9:05:00 AM

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

Comments:

SB479 SD1 is a bill that helps people with disabilities open an ABLE savings account. Money from the legislature will hire a full-time employee to help people sign up for ABLE savings accounts.

THE THIRTY-SECOND LEGISLATURE  
REGULAR SESSION OF 2025

The Honorable Senator Takayama, Chair  
Committee on Health  
The Thirty-Third Legislature  
State Capitol  
State of Hawai'i  
Honolulu, Hawai'i 96813

Dear Senator Takayama, 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: 3/17/2025 9:35:14 AM

Testimony for HLT on 3/19/2025 9:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Kaili Swan	Individual	Support	Remotely Via Zoom

Comments:

I am in strong support of the measure beacuse people with disabilities can save up their own money without hurting their own social security income allowance please pass this bill thank you.

**SB-479-SD-1**

Submitted on: 3/17/2025 11:09:07 AM

Testimony for HLT on 3/19/2025 9:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Bryant Bolosan	Individual	Support	Written Testimony Only

Comments:

Aloha Rep. Takeyama!

I am Bryant Bolosan and I support SB479 SD1.

I believe that this bill will help individuals with disabilities access the ABLE Savings Program. With this program, it will help us save money for all important needs such as medical or other essentials. If the bill passes, individuals like me will have access to help us save money for our future.

**SB-479-SD-1**

Submitted on: 3/17/2025 2:22:51 PM

Testimony for HLT on 3/19/2025 9:05:00 AM

Submitted By	Organization	Testifier Position	Testify
Annette Mente	Individual	Support	Written Testimony Only

Comments:

Thank you Chair Takayama and Committee members for hearing this important legislation to help more eligible residents to utilize the benefits of ABLE accounts. Please vote in support for its passage.

**SB-479-SD-1**

Submitted on: 3/17/2025 3:52:41 PM

Testimony for HLT on 3/19/2025 9:05:00 AM

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

Comments:

I strongly support SB479 SD1 because i believe having a person to help individuals open ABLE savings accounts will help the person learn the benefits of an ABLE savings account. The ABLE accounts will be another benefit for people with disabilities who have SSI and medicaid.