



## 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)

February 27, 2025

### TESTIMONY TO THE SENATE COMMITTEE ON WAYS AND MEANS

#### 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  
STATE COUNCIL ON DEVELOPMENTAL DISABILITIES  
'A'UNIKE MOKU'ĀPUNI NO KA NĀ KĀWAI KULA

1010 RICHARDS STREET, Room 122  
HONOLULU, HAWAII 96813  
TELEPHONE: (808) 586-8100 FAX: (808) 586-7543

February 27, 2025

The Honorable Senator Donovan M. Dela Cruz, Chair  
Senate Committee on Ways and Means  
The Thirty-Third Legislature  
State Capitol  
State of Hawai'i  
Honolulu, Hawai'i 96813

Dear Senator Dela Cruz 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 Account. 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,



Daintry Bartoldus  
Executive Administrator



**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)  
February 27, 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 Rezentos  
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

Senator Donavan M. Dela Cruz, Chair  
Committee on Ways and Means  
Hawaii State Capitol  
Honolulu, HI 96813

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

Dear Chair Dela Cruz 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

**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, Hawaii 96766

February 24, 2025

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

**SB 479, SD 1, RELATING TO THE HAWAII ABLE SAVINGS PROGRAM**  
Senate Committee on Ways and Means  
Thursday, February 27, 2025  
10:30 a.m.  
Conference Room 211  
Via Videoconference

Dear Chair Dela Cruz 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

AAO:mn

**SB-479-SD-1**

Submitted on: 2/21/2025 5:45:56 PM

Testimony for WAM on 2/27/2025 10:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Louis Erteschik	Testifying for 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: 2/24/2025 8:36:29 AM

Testimony for WAM on 2/27/2025 10:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Hawaii Self Advocacy Advisory Council	Testifying for Hawaii Self advocacy Advisory Council	Support	Written Testimony Only

Comments:

The Hawaii Self-Advocacy Advisory Council supports SB479 SD1.



February 25, 2025

Senate Committee on Ways and Means

Senator Donovan M. Dela Cruz, Chair

Senator Sharon Y. Moriwaki, Vice Chair

Senators Henry J.C. Aquino, Lynn DeCoite, Brandon J.C. Elefante, Troy N. Hashimoto, Lorraine R. Inouye, Dru Mamo Kanuha, Michelle N. Kidani, Donna Mercado Kim, Chris Lee, Glenn Wakai, and Kurt Fevella, Committee Members

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

Dear Chair Dela Cruz, Vice Chair Moriwaki, 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/>



THE THIRTY-SECOND LEGISLATURE  
REGULAR SESSION OF 2025

The Honorable Senator Donovan M. Dela Cruz, Chair  
House Committee on Ways and Means  
The Thirty-Third Legislature  
State Capitol  
State of Hawai'i  
Honolulu, Hawai'i 96813

Dear Senator Dela Cruz, 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.

2.27.25

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 (SSCR566): ABLE Savings Account Support**

My name is Randelle Lee.

Thank you for this chance to speak in (Support) of **SB479 SD1 (SSCR566)**. I am from Kauai Easterseals. **SB479 SD1 (SSCR566)** 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

2.27.25

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 (SSCR566): ABLE Savings Account Support**

My name is Katarina Avdienko. Thank you for this chance to speak in (Support) of **SB479 SD1 (SSCR566)**. I am from Waimea Easterseals, Kauai. **SB479 SD1 (SSCR566)** 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 Advienko  
4451 Puolo Rd. #1  
Hanapepe, HI 96716

2.27.25

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 (SSCR566): ABLE Savings Account Support**

My name is Alita Smith. Thank you for this chance to speak in (Support) of **SB479 SD1 (SSCR566)**. I am Waimea Easterseals, Kauai. **SB479 SD1 (SSCR566)** 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

2.27.25

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 (SSCR566): ABLE Savings Account Support**

I am writing in **support of SB479 SD2 (SSCR566)** 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](mailto:Hvizdak11@gmail.com)  
715-498-0690

2.27.25

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 (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