

# Enhanced WVABLE aids financial freedom for people with disabilities

David Beard, The Dominion Post  
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**MORGANTOWN** — Representatives of WVU's School of Medicine and the state treasurer's office assembled at WVU Friday morning to celebrate recent enhancements to a state program that allows people with disabilities to make financial investments to ensure independent, healthy living.



***WVABLE program manager Kristi Pritt explains the program during a Friday morning publicity event. Clay Marsh, vice president and executive dean for WVU Health Sciences, and Assistant State Treasurer Josh Stowers listen, along with sign language interpreter Eileen McGoldrick.***

The program is West Virginia Achieving a Better Life Experience program — WVABLE. The program launched in 2018 and the Legislature unanimously approved some enhancements to it during the 2019 session in HB 2848.

"West Virginia Able will be life changing for many people in the state of West Virginia," Assistant State Treasurer Josh Stowers said during the event hosted by WVU's Center for Excellence in Disabilities. "This is an opportunity for more people to maintain health and independence."

The program is run by the treasurer's office. West Virginia is the seventh state to enact a program, Stowers said.

Program manager Kristi Pritt explained how it works during the event and in a subsequent interview.

The program originated out of federal legislation passed in 2014 and state ABLE Act legislation passed in 2015 and updated this year.

Before ABLE, a person with disabilities receiving public assistance could not save any more than \$2,000 without losing benefits.

ABLE started with grassroots efforts of parents who worried that when they passed away, their surviving dependent would have only \$2,000. "You cannot survive on \$2,000. ... If you were on Medicaid or SSI you had to stay poor."

SSI is Supplemental Security Income, to assist low-income aged, blind and disabled.

Under WVABLE, a person may save \$15,000 per year; a working person may save up to \$27,060 per year. The account can grow to \$468,000.

Pritt acknowledged that many find saving anything at all difficult, but this allows those who can to save more; and WVABLE participants may receive gifts from others, including family members.

The money is placed in a tax-free WVABLE account which under HB 2848 also qualifies for state income tax deduction. Participants receive a STABLE card which works like a debit card to draw from the account for

disability-related expenses such as education, housing, transportation, healthcare, assistive technology and basic living expenses.

HB 2848 also eliminated the “Medicaid clawback,” which allowed the state to make claims on the fund if the participant died, Pritt said. That bill also eliminated a requirement that a participant go to court to establish a conservatorship if the account exceeded \$2,000 and allows a guardian to manage it.

Clay Marsh, vice president and executive dean for WVU Health Sciences, said, “This is something that I think is both incredibly important and incredibly well conceived.”

Families want their children and loved ones to be independent and successful, he said. But they would be hesitant to do things that might endanger the public benefits that support their care and treatment services. This removes that obstacle.

To be eligible, the applicant must have acquired the disability before age 26 and lived with for a least a year or expect it to last for at least a year.

An eligibility quiz and application can be found at [wvable.com](http://wvable.com).