

**REGION II**  
**REGIONAL MENTAL HEALTH BOARD, INC.**

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Vice Chair, Keep The Promise Coalition (KTP)  
April 6, 2015

Testimony Given Before the Joint Committee on Finance, Revenue and Bonding  
In Support of

[H.B. No. 7038](#) (RAISED) AN ACT CONCERNING THE ESTABLISHMENT OF TAX-FREE ACCOUNTS TO PROVIDE FOR DISABILITY RELATED EXPENSES PURSUANT TO THE FEDERAL ACHIEVING A BETTER LIFE EXPERIENCE ACT.

Good Day Senator Fonfara, Representative Berger, Senator Franz, Representative Davis and esteemed members of the Committee. I am testifying in support of the proposed bill to allow people with Disabilities to save for expenses in a tax free account. The Achieving a Better Life Experience (ABLE) Act is an important step to enable people with disabilities to have a savings and work toward more independence.

It will also simplify family's ability to plan for their child's future and distribute portions of the money to or estate without jeopardizing eligibility criteria for public assistance. It will also protect funds that are allocated for the family member with a disability from anyone who is entrusted to administer the funds.

So many times people with disabilities, and I work with many people with mental health conditions who have disability benefits, are not allowed to save money for a more independent future. The expenditures of these accounts would specify that money be allocated for travel, education, housing, living assistance fees and other life expenses. The nature of the disability eligibility system keeps you at a level of poverty that is a subsistence level of living. There are many people who have disabilities that become better over time and want to participate in a career, education, etc, however, because they cannot have assets it holds them back from independence. Passing this bill to allow CT residents to open an ABLE account will bring the state one step closer to work toward a better future for everyone in Connecticut.

This ABLE act is one measure to help people maintain fiscal stability. Because of the many challenges facing the state this session, it seems like there should be more bills like this and other options to bring awareness to how to encourage fiscal stability in everyone's future. How do you help people systematically better their lives in Connecticut? While many people who need it rely on state funds, there are many who would like to detach from state assistance and I have heard over my tenure how challenging it is to try to work and break free from assistance because of our complicated DSS (and others) system. I urge you to look at internal state systems and find where better fiscal responsibility lies and how better management can change to make it truly better for the people they assist and the people working in state government.

**I have finances on my mind for this whole session because we are at a critical juncture in the state's fiscal landscape. I support and urge you to take the necessary steps to assess where there are positive revenue streams, take action and show leadership to bring Connecticut back to a financially stable state that can support its safety net of services.**

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