



An “Eligible Individual” Qualified To Have an ABLÉ Account Must Meet Two Requirements

1 – You must have a qualifying disability. Demonstrated by one of the following:

- Entitlement to Supplemental Security Income (SSI) benefits based on blindness or disability; or
- Entitlement to Social Security Disability Insurance (SSDI) benefits based on blindness or disability; or
- Self-certification of a similarly severe disability, if not entitled to SSI or SSDI. Demonstrated by the following:
 - Blindness as defined by the Social Security Act (SSA); or
 - A medically determinable physical or mental impairment with marked and severe function limitation that has lasted, or is expected to last, at least 12 continuous months or result in death; and
 - Have a written disability-related diagnosis signed by a physician.

2 – The qualifying disability must have started prior to age 26.

Who can open an ABLÉ Account?

An adult **Eligible Individual** with the legal capacity to enter into contracts must open the account for themselves. If the Eligible Individual is a **minor or a person without legal capacity** to enter into contracts, a **parent, guardian or someone who has Power of Attorney** may open the account and they become the “Authorized Individual.”

The Authorized Individual acts as a fiduciary, must control the account for the benefit of the Eligible Individual, and may not have a beneficial interest in the account. At all times, the Eligible Individual is both the Beneficiary of the account and the Account Owner.

The Account Owner or Authorized Individual may wish to grant access to the Account to other people, called “Authorized Agents.” An Authorized Agent may be granted one of four levels of access from the ability to make inquiries to full control over the Account. In order to name an Authorized Agent, the Account Owner or Authorized Individual must complete an Agent Authorization/Power of Attorney Form on the PA ABLÉ Website. [PA ABLÉ](#)



The Arc Community Trust of Pennsylvania

Use Your Account To Pay “Qualified Disability Expenses.”

- Education
- Housing
- Transportation
- Employment Training/Support
- Assistive Technology/Personal Support Services
- Health
- Prevention/Wellness
- Financial Management/Administrative
- Legal Fees
- Expenses For Oversight/Monitoring
- Funeral/Burial Expenses

Qualified Disability Expenses are not limited to items that are "medically necessary" and they need not be for the sole benefit of the Eligible Individual.

Proposed Internal Revenue Service regulations state that basic living expenses are also qualified disability expenses.
[LINK TO PA ABLE EXPENSES](#)

This information was provided directly from the PA ABLE Website