



**Disability
Belongs™**



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All About ABLER Accounts

What are ABLER Accounts?

Established more than a decade ago, ABLER accounts are savings and/or investment options which allow qualified individuals with disabilities to save up to \$100,000 without losing eligibility for Social Security and other government benefits. Medicaid eligibility is retained regardless of the account balance. Interest earned is tax-free.

As of September 2024, there were 187,210 ABLER accounts open with \$2.189 billion in assets saved.

Who is eligible for ABLER Accounts?

ABLER account programs are currently available in most states and are open to individuals nationwide with a disability that onset before age 26. **Starting on January 1, 2026, eligibility for ABLER accounts will expand to include individuals with a disability that onset before age 46, potentially benefiting an additional 6 million people.**

What can ABLER Account savings be used for?

Savings can be used for qualified disability expenses such as education, health care, transportation, and housing.

Are there other rules I should know about?

- **Individuals with disabilities can contribute up to \$19,000 to ABLER accounts in 2025 and \$19,000 a year, up from \$18,000 in 2024.**
- Employed individuals with disabilities can save additional earnings in ABLER accounts beyond the gift tax limit, provided they do not contribute to a retirement plan and meet other requirements.
- Workers with disabilities in the 48 contiguous states can save up to \$15,060 in earnings in ABLER accounts above the gift tax limit. This limit is higher for residents of Alaska (\$18,810) and Hawaii (\$17,310).