To:
U.S. Senate
U.S. House of Representatives
Sen. Kirsten Gillibrand, New York
Sen. Mitch McConnell, Kentucky
Rep. Paul Ryan, Wisconsin-01
Rep. Mike Honda, California-17
Pass the ABLE Act S. 313/H.R.647

The Achieving a Better Life Experience (ABLE) Act of 2013 (S. 313/H.R.647) would amend Section 529 of the Internal Revenue Service Code of 1986 to create tax-free savings accounts for individuals with disabilities. The bill aims to ease financial strains faced by individuals with disabilities by making tax-free savings accounts available to cover qualified expenses such as education, housing, and transportation. The bill would supplement, but not supplant, benefits provided through private insurances, the Medicaid program, the supplemental security income program, the beneficiary's employment, and other sources.

An ABLE account could fund a variety of essential expenses for individuals, including medical and dental care, education, community based supports, employment training, assistive technology, housing, and transportation. The ABLE Act provides individuals with disabilities the same types of flexible savings tools that all other Americans have through college savings accounts, health savings accounts, and individual retirement accounts. The legislation also contains Medicaid fraud protection against abuse and a Medicaid pay-back provision when the beneficiary passes away. It will eliminate barriers to work and saving by preventing dollars saved through ABLE accounts from counting against an individual's eligibility for any federal benefits program.

Sincerely,
[Your name]