

# The Inter-Mountain

Apr 9, 2022

## Life-Changing Savings

### Program assists deaf woman in buying car

*Brad Johnson*  
*Executive Editor*

ELKINS — A statewide savings program has enabled a local deaf woman to save up the money to buy a car, something she has needed for years.



The Inter-Mountain photos by Brad Johnson Patricia 'Jeannie' Keener, a deaf woman who saved money to buy a car through the WVABLE program, holds her cat Sabrina in her Elkins apartment, while her cat Bella peers from a windowsill behind her.

"This is great! I'm so happy," Patricia "Jeannie" Keener told The Inter-Mountain. "I'm not afraid of breaking down now."

Keener, a native of Randolph County, was able to save the money through a WVABLE account. The savings program promotes financial independence while preserving important government benefits.

A video crew was at Keener's apartment Thursday at Valley Village Apartments, on Ward Avenue,

shooting clips to be used to promote the effectiveness of the WVABLE program.

The crew was welcomed by Keener and her three cats, Sabrina, Bella and Lily. Keener helped the crew prepare the apartment for the shoot, assisted by Brenda Dasher, community integration specialist for the Northern West Virginia Center for Independent Living.

Patricia 'Jeannie' Keener stands proudly beside the Toyota vehicle she purchased after saving money through the WVABLE program.

Gina Joynes, of state Treasurer Riley Moore's office in Charleston, also was present Thursday for the video shoot.



Patricia 'Jeannie' Keener stands proudly beside the Toyota vehicle she purchased after saving money through the WVABLE program.

Keener said she was “born hard of hearing, deaf in my left ear and 80% deaf in my right ear.”

Medical officials told her as a child she would become completely deaf at some point in her adulthood, which proved accurate. She is very skilled at lip reading, however, and for the past eight years she has worn a cochlear implant device that has partially restored her hearing.

She cannot hear on a cell phone or telephone, however, a fact that made her especially scared of breaking down in an automobile.

“This is just a blessing,” Keener said. “This will improve my life.”

The WVABLE program began in 2018, celebrating its fourth anniversary in February.

“This critical savings program provides individuals with disabilities the ability to achieve financial independence without the risk of losing essential federal benefits,” Moore said on the anniversary. “We’re proud to say it’s grown rapidly since its inception, and we look forward to helping it empower many more West Virginians in the coming year.”

In December 2014, Congress passed the Achieving a Better Life Experience (“ABLE”) Act to expand financial savings opportunities to people with disabilities. Prior to the federal ABLE Act, individuals with a disability who had more than \$2,000 in savings could lose eligibility for Medicaid coverage and Supplemental Social Security payments.

The federal ABLE Act allowed for the creation of tax-advantaged accounts that are used to pay for qualified disability expenses that help maintain or improve the health, independence and quality of life for the individual with the disability. The West Virginia Legislature passed a state version of the ABLE Act in 2015, and the program launched under the State Treasurer’s Office on Feb. 9, 2018.

Under the WVABLE program, individuals who developed their disability before the age of 26 can open what’s known as a STABLE account, which is similar to a 529 college savings account. Contributions up to \$16,000 annually may be made, and for the employed beneficiary an additional \$12,880 may be contributed for an annual total of \$28,880. In addition to the tax benefits for contributions, investment earnings grow tax-free and withdrawals for qualified expenses are tax-free as well.

The program has been growing at a rapid rate, with total assets under management climbing nearly 75 percent in 2021. As of Feb. 4, the program has seen more than \$4 million in total contributions, with the average account balance reaching nearly \$7,000 — more than three times the limit a person could save before the ABLE Act was passed.

West Virginia residents may set up WVABLE savings accounts through Moore’s office in Charleston. For more information, or to sign up for an account, visit [WVABLE.com](http://WVABLE.com).

Two upcoming local meetings will offer information about the WVABLE program.

The first will be at 9:30 a.m. May 26 at the Parish House in Buckhannon.

The second will be at noon May 26 at the Issac Jackson Hotel Meeting Room in Elkins.