

# FAMILY GUIDE TO



## What is WVABLE?

- An account that allows qualified individuals with disabilities to save money without losing eligibility for Medicaid or SSI.
- You can have a WVABLE account AND a Special Needs Trust.
- Your WVABLE account can also be used like a regular checking account for daily expenses.

## What are the Benefits?

- Before WVABLE, individuals with disabilities could only save \$2,000 before losing Medicaid or SSI. Now, individuals with disabilities can save up to \$19,000, annually.
- Money in your WVABLE account can be spent on Qualified Disability Expenses like education, housing, transportation, healthcare, assistive technology, basic living expenses, etc.
- Earnings are tax-free as long as the funds are spent on Qualified Disability Expenses.
- Contributions qualify for West Virginia state tax deduction.

## Who is Eligible?

- Someone with a disability that occurred prior to the age of 26 and the disability is expected to last for at least one year.
- The individual must be eligible to receive SSI or have a physician certify their diagnosis.
- Visit [wvable.com/eligibility/](http://wvable.com/eligibility/) to take the quick and easy eligibility quiz to learn more.

## What is the STABLE Card?

- The STABLE Visa Card is a loadable prepaid debit card that can be used to spend money from a WVABLE account. The card is accepted anywhere VISA is used.

## How do I Enroll?

- An Authorized Legal Representative (ALR) for a child with a disability can establish and maintain the account on behalf of the child. The ALR for a child includes a Power of Attorney, legal guardian, conservator, parent, sibling, grandparent, or SSA representative payee, and may require additional certifications.\*
- Account enrollment is done online at [wvable.com](http://wvable.com). It only takes a \$25 deposit to open an account. No bank trip necessary.

## Can adults have a WVABLE account, too?

- Yes. Not only can parents open an account for a child with a disability but any adult with a disability can also open an account.



\* See STABLE Account Plan Disclosure Statement for more information.

### Program Contact Information

WVABLE- A program of the West Virginia State Treasurer's Office  
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