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TO: County Directors of Social Services  
Medicaid Supervisors and Caseworkers

FROM: Gina Hamilton, Deputy Director of Member Operations

RE: Achieving a Better Life Experience Accounts

DATE: June 5, 2026

The Achieving a Better Life Experience (ABLE) Act is a program created by federal law in 2014 that allows certain disabled individuals the opportunity to save for the future and fund essential disability related expenses without impact to their Medicaid eligibility.

Major changes took effect Jan 1, 2026. Prior to this date, individuals with blindness or a disability were eligible only if their condition began before age 26. Individuals can now qualify if the disability or blindness began before age **46**.

In addition, the limit for annual contributions increased to \$20,000.

For full details regarding ABLE accounts and how they affect Medicaid eligibility, review the DHB Administrative Letter No. 01-17.

If you have questions regarding this material, contact your Medicaid Operational Support Team (OST) Representative.