

New  
Hampshire's  
ABLE Plan

**STABLE<sup>NH</sup>** 

THE GRANITE STATE'S SAVINGS PLAN FOR PEOPLE WITH DISABILITIES

**GCD** 

NH Governor's Commission on Disability



# Monumental: The Americans with Disabilities Act (ADA)



President George Bush signs the ADA, 1990

“... And now I sign legislation which takes a sledgehammer to another wall, one which has for too many generations separated Americans with disabilities from the freedom they could glimpse, but not grasp.”

– President George H. W. Bush, 1990

# How did STABLE NH get here

- Disability rights are civil rights. ADA signed – 1990.
- Groups of friends, advocates, family members gather around a proverbial kitchen table (as the story goes) with an idea on how to benefit those with disabilities. Their idea spreads.
- Achieving a Better Life Experience Act of 2014 Federally enacted and allows individuals with disabilities to establish tax-free 529A savings accounts to save for medical, housing, transportation, employment training, education, and other quality of life expenses.
- Each state, then, had the opportunity to create their own ABLE accounts.



Large wooden  
kitchen table

# How did STABLE NH get here

- 195-K New Hampshire - Achieving a Better Life Experience (ABLE) Savings Account Program, 2016.
- Meetings & Research. Co-administrators appointed and program selected (Ohio's STABLE family).
- The New Hampshire Executive Council approves plan for New Hampshire's ABLE program and Sununu ceremonially launched STABLE NH, in December 2017, surrounded by families, legislators, advocates and many supporters.



Crowd gathered at ceremonial launch of STABLE NH with Governor Chris Sununu at podium in the Executive Council Chamber

## Introductory facts & definitions

# Definition of disability under the ADA

It is important to remember that in the context of the ADA, “disability” is a legal term rather than a medical one. The ADA defines a person with a disability as a person who has a physical or mental impairment that substantially limits one or more major life activity. This includes people who have a record of such an impairment, even if they do not currently have a disability. It also includes individuals who do not have a disability but are regarded as having a disability. The ADA also makes it unlawful to discriminate against a person based on that person’s association with a person with a disability.

Source: ADA National Network



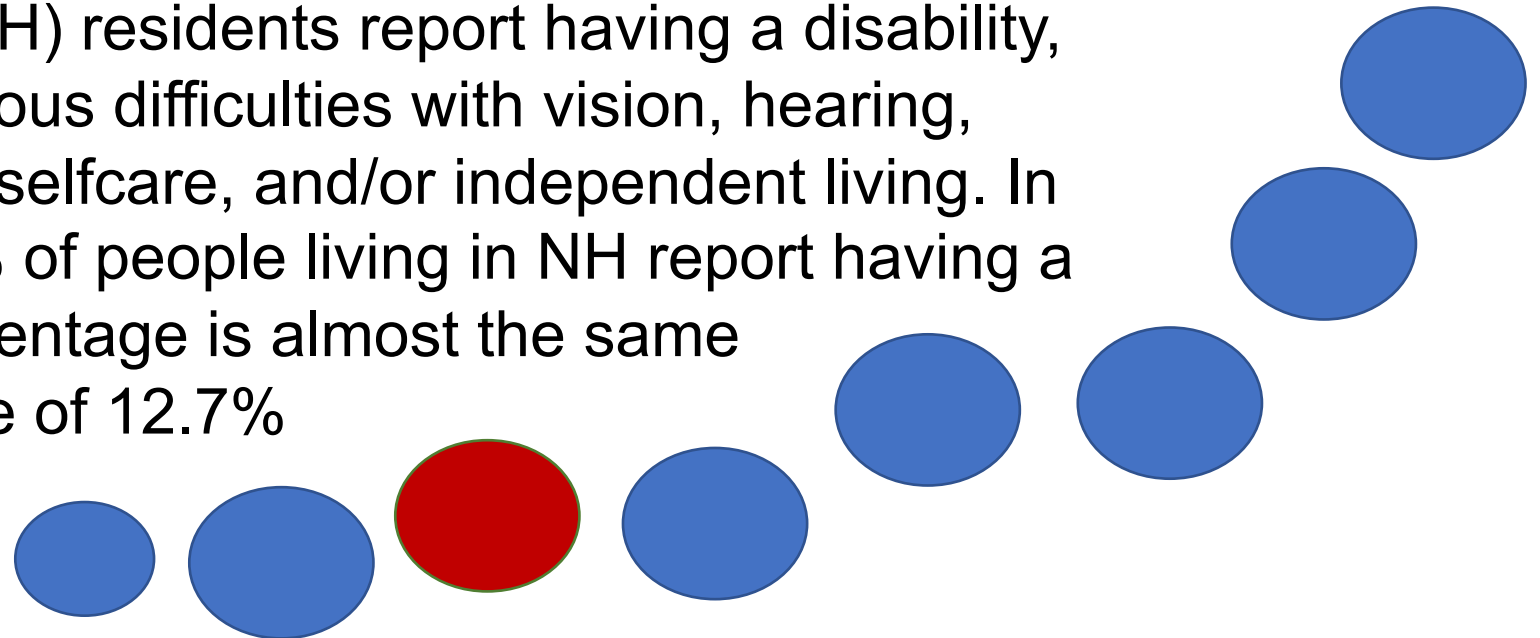


Introductory facts & definitions

# Facts & Figures: 2021 Report on Disability in New Hampshire

**Source:** New Hampshire Institute on Disability (IOD) at the University of New Hampshire

1 in 8 NH residents have a disability About 1 out of every 8 New Hampshire (NH) residents report having a disability, which includes serious difficulties with vision, hearing, mobility, cognition, selfcare, and/or independent living. In other words, 12.9% of people living in NH report having a disability. This percentage is almost the same as the national rate of 12.7%



One of eight discs is a different color to represent 1 in eight residents

Introductory facts & definitions

# Facts & Figures: 2021 Report on Disability in New Hampshire

Of the 1.3 million people in New Hampshire, 172,882 have a disability or 12.9% of the population.

**Source: New Hampshire Institute on Disability (IOD) at the University of New Hampshire**

Think about it. We're talking about your neighbors, friends, family members, and co-workers.



One of eight discs is a different color to represent 1 in eight residents



## STABLE NH is New Hampshire's ABLE program

- **The Numbers (as of 4.5.22)**  
632 enrollees, \$5.3 million in assets
- **The Enrollees**  
Those with qualified disabilities whose financial independence is enhanced.
- **The Co-administrators**  
Chuck Saia, GCD Executive Director  
Monica Mezzapelle, NH State Treasurer





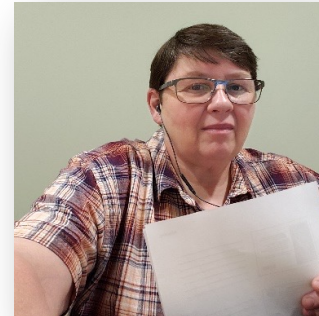
THE GRANITE STATE'S SAVINGS PLAN FOR PEOPLE WITH DISABILITIES

## A key benefit of New Hampshire's ABLE program is the local connection.



### **STABLE NH Co-administrators**

Chuck Saia, GCD Executive Director  
Monica Mezzapelle, NH State Treasurer



Lorrie Ripley  
Stable NH Council  
Title I Employment Specialist/  
Client Assistance Program  
Ombudsman



# STABLE<sup>NH</sup> How it works

THE GRANITE STATE'S SAVINGS PLAN FOR PEOPLE WITH DISABILITIES

- Co-administrators
- Ohio Treasury-STABLE interaction
- Partnering and Collaborating
- Promotion of program with ease of online enrollment
- Development of STABLE NH Council
- Robust use of social media
- General Inquiries locally
- Presentations & meetings, press releases (news bulletins), newsletter items, web posts, marketing materials
- Internal coordination

General referral - STABLE NH is an online program and there is an 800 number and [www.stablenh.com](http://www.stablenh.com) for more information.



THE GRANITE STATE'S SAVINGS PLAN FOR PEOPLE WITH DISABILITIES

- STABLE NH is NH's ABLE program. It allows qualified individuals with disabilities to have a financial tool that allows for savings and investment growth accounts. Earnings grow tax free and may be used for both the future and immediate qualified expenses.
- Qualified account holders may save and invest without jeopardizing federal needs-based benefits with asset limitations often already in place.
- \$16,000 per year can be contributed. If employed, an additional \$12,880 per year is permitted, bringing the total up to up to \$28,880.



## Let's put it on pause for a moment and remember that...

- STABLE NH is not just another financial program.
- Those who gathered around that proverbial kitchen table helped enact a monumental Game Changer.
- Example: The GCD heard from a Mother who was grateful that she no longer had to ask why her child with disabilities could not have a college savings plan much like her other kids.



Large wooden  
kitchen table

## More financial independence for now and later

- You can choose from five (5) investment options including four (4) mutual funds and one (1) FDIC insured investment.



**Less risk,**  
Modest earnings

**More risk,**  
Potential for more  
earnings

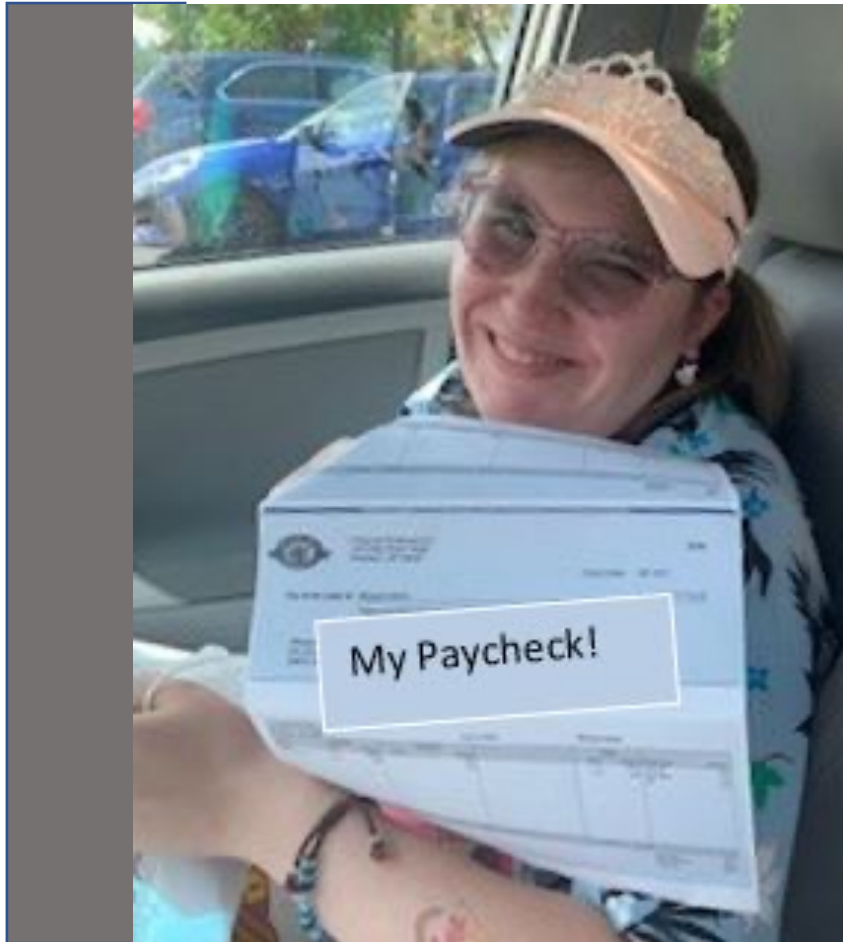
Chart displays less risk to more risk earnings :  
BankSafe option, Income option, Conservative  
option, Moderate Growth option, Growth option

“The best definition of independent living is a paycheck and money in the bank.”

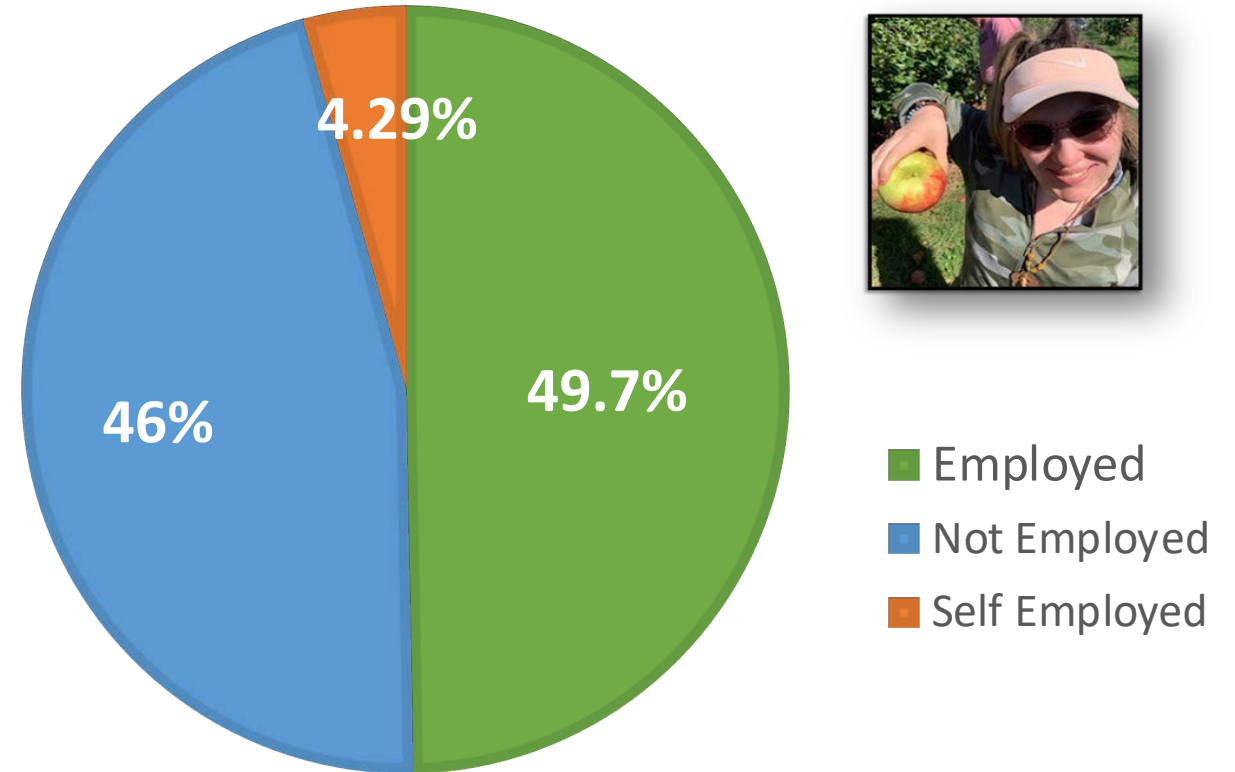
--Clyde Terry, Past President, Council on Disability



# “I use to think STABLE NH wasn’t for me. I have a job.”



Employed STABLE NH enrollee



Pie chart shows 49.7% of enrollees employed, 46% enrollees not employed and 4.29% of enrollees self-employed

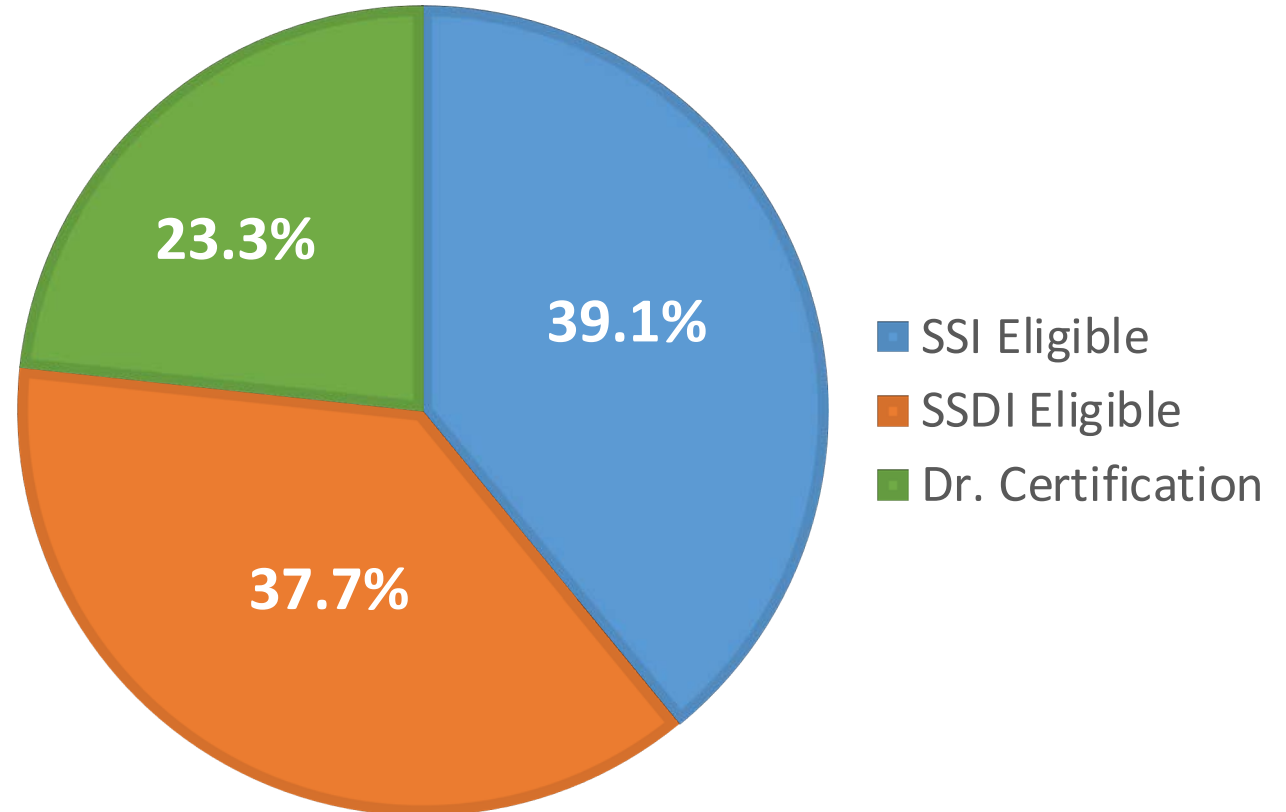
Source: New Hampshire Statistics Report for 4.1.22

“I use to think STABLE NH wasn’t for me. I wanted to go to college.”

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College student enrolled in STABLE NH



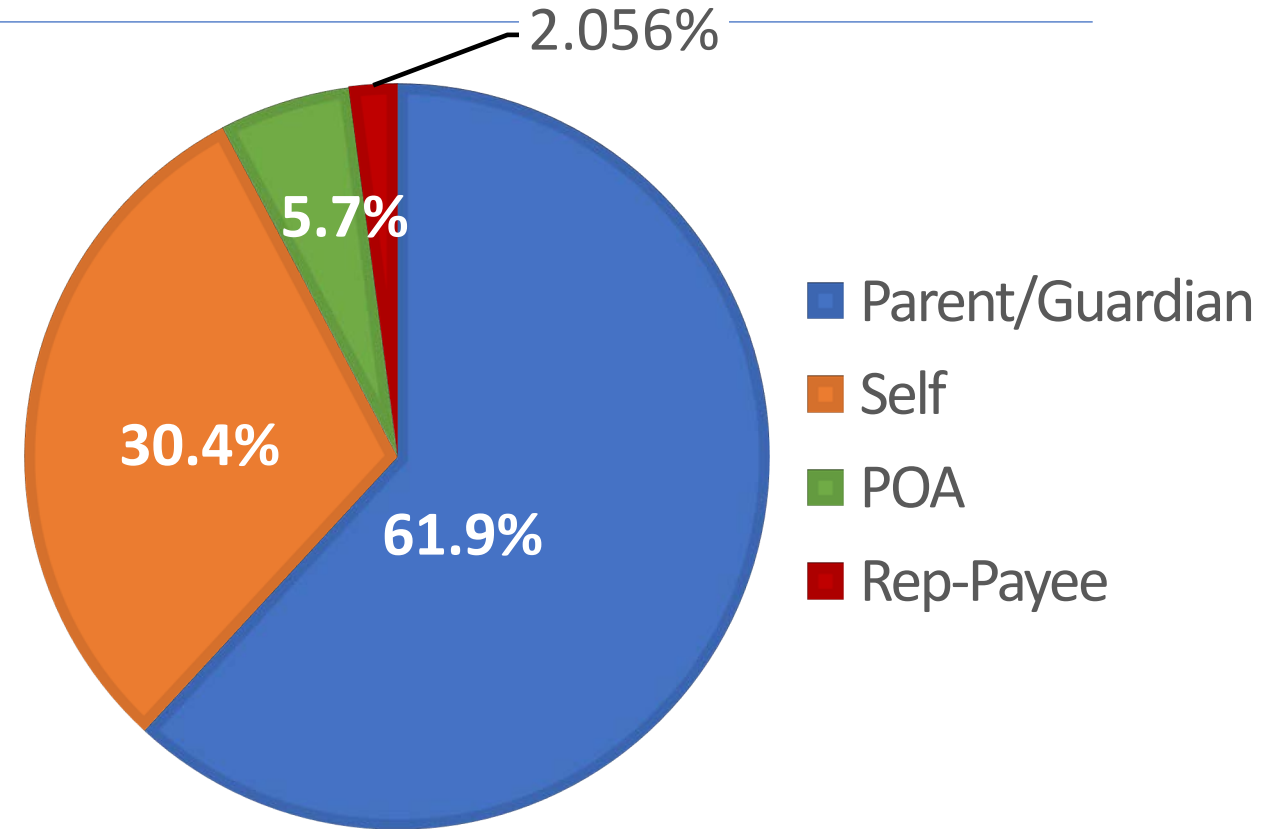
Pie chart shows 39.1% of enrollees SSI Eligible, 37.7% of enrollees SSDI Eligible, and 23.3% of qualified enrollees with Doctor’s Certification

**Source: NH Statistics Report 4.1.22**

“I use to think STABLE NH might not really be necessary for my daughter.”



Katie is enrolled in STABLE NH



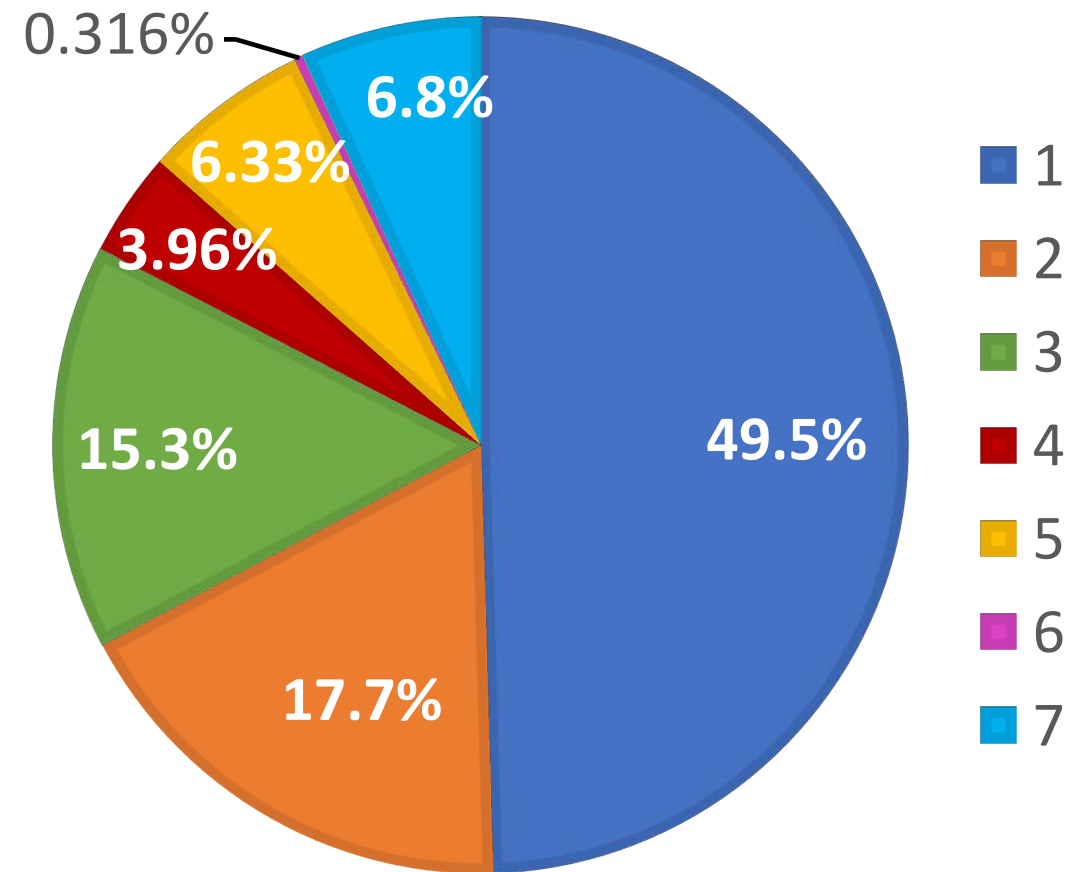
Account Pie chart show accounts due to 61.9% Parent/Guardian, 30.4% Self, 5.7% POA, and 2.05% Rep-Payee

**Source: New Hampshire Statistics Report for 4.1.22**

# STABLE NH's message is reaching the wide community

Disability	Count	Percent
(1) Developmental	313	49.53%
(2) Intellectual	112	17.72%
(3) Psychiatric	97	15.35%
(4) Nervous	25	3.96%
(5) Congenital Anomaly	40	6.33%
(6) Respiratory	2	0.32%
(7) Other	43	6.80%
Total	632	

Pie chart displays percentages in various colors.  
Source: New Hampshire Statistics Report for 4.1.22







**The Governor's  
Commission on Disability**

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