March 2023/ISSUE X

FAMILY CONNECTIONS

News for families from the West Virginia Department of Health and Human Resources, Bureau for Behavioral Health's Office of Children, Youth and Families

Family Connections Issue X

Families are looking forward to warmer weather and blooming flowers. March is National Developmental Disabilities Month, April is National Autism Acceptance Month and May 7 - 13 is Children's Mental Health Acceptance Week. West Virginia has a Program that may interest families. It is the featured article, WVABLE.





WVABLE – Empowering individuals with disabilities to live more independently today, while planning for tomorrow.

What is WVABLE?

<u>"WVABLE"</u> is a tax-advantaged savings and investment account program designed to give individuals with disabilities, and their families, more independence and financial security. WVABLE is made possible by the <u>Achieving a Better Life Experience in West Virginia Act</u>, also known as the West Virginia ABLE Act, allowing many individuals with a disability to save and invest without losing eligibility for certain government benefits that are critical to their health and well-being, such as Medicaid and Supplemental Security Income (SSI).

What is a STABLE Account?

The West Virginia State Treasurer's Office administers WVABLE and has partnered with STABLE accounts and Ohio Treasurer's Office to offer this program to West Virginians with disabilities. What is a STABLE Account? Continued

Up to \$17,000 per calendar year may be contributed into a STABLE account, and an additional \$13,590 of income may be contributed by employed beneficiaries - increasing the total annual contribution limit to \$30,590 (2023). Earnings in a STABLE Account are not subject to federal income tax, so long as the funds are used to pay for qualified disability expenses. STABLE accounts have some features similar to standard bank accounts, but they are not checking or savings accounts.STABLE accounts are investment accounts, similar to 529 college savings accounts or 401(k) retirement accounts. When an account holder deposits money into their STABLE account, your money will be invested in different options that you choose. While you can still withdraw and spend your money whenever you need it.STABLE accounts also allow you to grow your money and save long-term for disability expenses.

Who is Eligible?

WVABLE is available to West Virginia residents who developed their disability before the age of 26.* The individual must have been living with their disability for at least one year, or they must expect their disability to last for at least a year. Additionally, they are entitled to receive SSI or SSDI due to their disability or blindness or can self-certify their diagnosis in which they have a written diagnosis from a licensed physician of a physical or mental impairment that results in marked and severe functional limitations. Both physical and mental disabilities (including certain mental illnesses) may qualify someone to open a WVABLE STABLE account.

Important Program Update – expanded list of Authorized Legal Representatives (ALR) who can establish a WVABLE Account:

A WVABLE account can be opened by a qualifying person with a disability, or if the individual chooses, they may designate an Authorized Legal Representative (ALR) to act on their behalf. If the Eligible Individual is unable to establish a STABLE account, the ALR may be the eligible individual's agent under a power of attorney or, if none, a conservator or legal guardian, a spouse, a parent, a sibling, a grandparent, or a Social Security Administration (SSA) representative payee (individual or organization), in that order. If an ALR establishes a STABLE account, the ALR must certify the basis for acting as the ALR and must also certify that there is no other willing and able person with a higher priority in the above list.

Program Growth:

WVABLE celebrated its 5th anniversary in February 2023. Since the inception of the program, WVABLE accountholders have contributed more than \$5.5 million dollars into their WVABLE savings accounts with the average account balance at \$7,500 – almost four times the amount a person could save before the ABLE Act was passed. In 2022, 180 new accounts were established, with nearly 600 West Virginians with a disability currently saving and investing in their WVABLE account.

*Celebrating the passage of the ABLE Age Adjustment Act – In December 2022, the ABLE Age Adjustment Act was included in the Congressional Omnibus Spending Bill, and its passage marks a significant step forward since the ABLE Act was first enacted in 2014. The new legislation impacts more than 6.1 million Americans, including one million veterans, by increasing the age limit of onset of disability from before 26 to before 46. Beginning January 1, 2026, millions of Americans who became disabled later in life will have the opportunity to save under this new criteria, all the while protecting eligibility for their federal disability benefits.

WANT TO LEARN MORE OR READY TO ENROLL?

Visit https://wvtreasury.com/WVABLE to learn more or enroll in the WVABLE program. To register for an upcoming informational webinar, please visit https://wvtreasury.com/WVABLE/Events or call 304-340-5050 with your questions.



"With WVABLE, we are able to put aside money every month for Emery that will be his for nearly anything he needs, whenever he needs it. As a member of the WV I/DD Waiver program, Emery's WVABLE account allows him to maintain assets in excess of the \$2,000 Medicaid Cap. We don't have to worry whether or not Emery will have resources available to him as he gets older: communication devices, education assistance, housing – WVABLE makes saving for all aspects of his future possible."



Ashley Quinn, Parent Charleston, W.Va.

Submitted by Roxanne Clay, Director WVABLE Savings Program West Virginia State Treasurer's Office Roxanne.Clay@wvsto.com





March is Developmental Disabilities Awareness Month. The Americans with Disabilities Act was passed in 1990, making it illegal to discriminate against individuals with disabilities. Many people have developmental disabilities, such as attention deficit/hyperactivity disorder (ADHD), cerebral palsy, down syndrome, and fetal alcohol spectrum.

Developmental Disabilities Awareness Month is a time for education on disabilities to be provided. It is a reminder there is still stigma around developmental disabilities. People with disabilities can do many things and live normal lives with support. Many people with disabilities can be employed and have talent. Jamilia Rahimi, who designed this year's logo, has a disability.

To learn more about programs and services in West Virginia concerning developmental disabilities, contact Stephen.A.Brady@wv.gov, who works for the West Virginia Department of Health and Human Resources' Bureau for Behavioral Health. Additional resources are on the last page of this newsletter WV Developmental Disabilities Council and the Family Support Program).

Submitted by Roxanne Chaney



April is Autism Acceptance Month. There are many unique, talented, and successful people with autism. The West Virginia Autism Training Center is at Marshall University in Huntington, West Virginia. Visit the link for information about autism and how to receive direct services.

https://www.marshall.edu/atc/faqs-about-autism/





MAY 7-13, 2023



Story from a Foster/Adoptive Family

The discussion of fostering began when our youngest biological daughter was born. We both agreed that we did not mind having more children, but wanted our youngest daughter to be around preschool age before pursuing it as we already had three daughters. Knowing there were children in West Virginia who needed a home, we felt fostering that could lead to adoption could be a good fit for our family.

There was such a great need for foster parents. Once we were approved, our first placement went from fostering one child to fostering two and then three. Sometimes we would have sibling placements.

Our family is complete with six children, and we love being a large family. We often hear that it takes special people to be foster/adoptive parents, and they could not emotionally manage if the child/children returned to their biological family. The rewards of adoption are worth all the challenges of fostering. Adoption is a huge blessing for our family. We are not different from anyone else, and if we can do it, you can also.

Submitted by VS



For more information or to share ideas for future newsletters, contact Roxanne.K.Chaney@wv.gov.



Making Connections with Family Resources Mental Health & Substance Use Disorder

Save the Date

April 22, 2023 | 10:00 a.m. - 6:00 p.m. Shinnston Fire Department 37 Bridge Street, Shinnston, WV 26431

Anyone who would like to learn about resources for families and children is encouraged to attend. Childcare and lunch will be provided.

To register, email Roxanne.K.Chaney@wv.gov to receive a registration form.

For more information, call 304-352-5566 or email Roxanne.K.Chaney@wv.gov.

Funded by the West Virginia Department of Health and Human Resources, Bureau for Behavioral Health and the Substance Abuse and Mental Health Services Administration.



Making Connections with Family Resources
Mental Health & Substance Use Disorder

Save the Date

April 29, 2023 | 10:00 a.m. - 6:00 p.m. West Virginia University Parkersburg 300 Campus Drive, Parkersburg, WV 26104

Anyone who would like to learn about resources for families and children is encouraged to attend. Childcare and lunch will be provided.

To register, email Roxanne.K.Chaney@wv.gov to receive a registration form.

For more information, call 304-352-5566 or email Roxanne.K.Chaney@wv.gov.

Funded by the West Virginia Department of Health and Human Resources, Bureau for Behavioral Health and the Substance Abuse and Mental Health Services Administration.



Making Connections with Family Resources Mental Health & Substance Use Disorder

Save the Date

May 6, 2023 | 10:00 a.m. - 6:00 p.m. Christ United Methodist Church 1232 National Road, Wheeling, WV 26603

Anyone who would like to learn about resources for families and children is encouraged to attend. Childcare and lunch will be provided.

To register, email Roxanne.K.Chaney@wv.gov to receive a registration form.

For more information, call 304-352-5566 or email Roxanne.K.Chaney@wv.gov.

Funded by the West Virginia Department of Health and Human Resources, Bureau for Behavioral Health and the Substance Abuse and Mental Health Services Administration.



Making Connections with Family Resources
Mental Health & Substance Use Disorder

Save the Date

May 20, 2023 | 10:00 a.m. - 6:00 p.m. Believers Victory Center Church 160 Victory Lane, Moorefield, WV 26836

Anyone who would like to learn about resources for families and children is encouraged to attend. Childcare and lunch will be provided.

To register, email Roxanne.K.Chaney@wv.gov to receive a registration form.

For more information, call 304-352-5566 or email Roxanne.K.Chaney@wv.gov.

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- 24/7 Children's Crisis and Referral Line, 844-HELP4WV
- WV Kids Thrive Collaborative, including weekly Resource Rundowns
- West Virginia Statewide Family Advisory Board
- Bureau for Behavioral Health, Office of Children, Youth and Families
- West Virginia Coalition Against Domestic Violence
- West Virginia Department of Health and Human Resources Local Offices
- West Virginia Positive Behavior Support (PBS)
- West Virginia Family and Community Support Program
- West Virginia Birth to Three Program
- West Virginia Developmental Disabilities Council
- National 988 Suicide & Crisis Lifeline
- West Virginia Women, Infants and Children (WIC) Program
- West Virginia ABLE