

RACHEL BARKLEY, DIRECTOR, ABLE AMERICANS

ABLE TO WORK

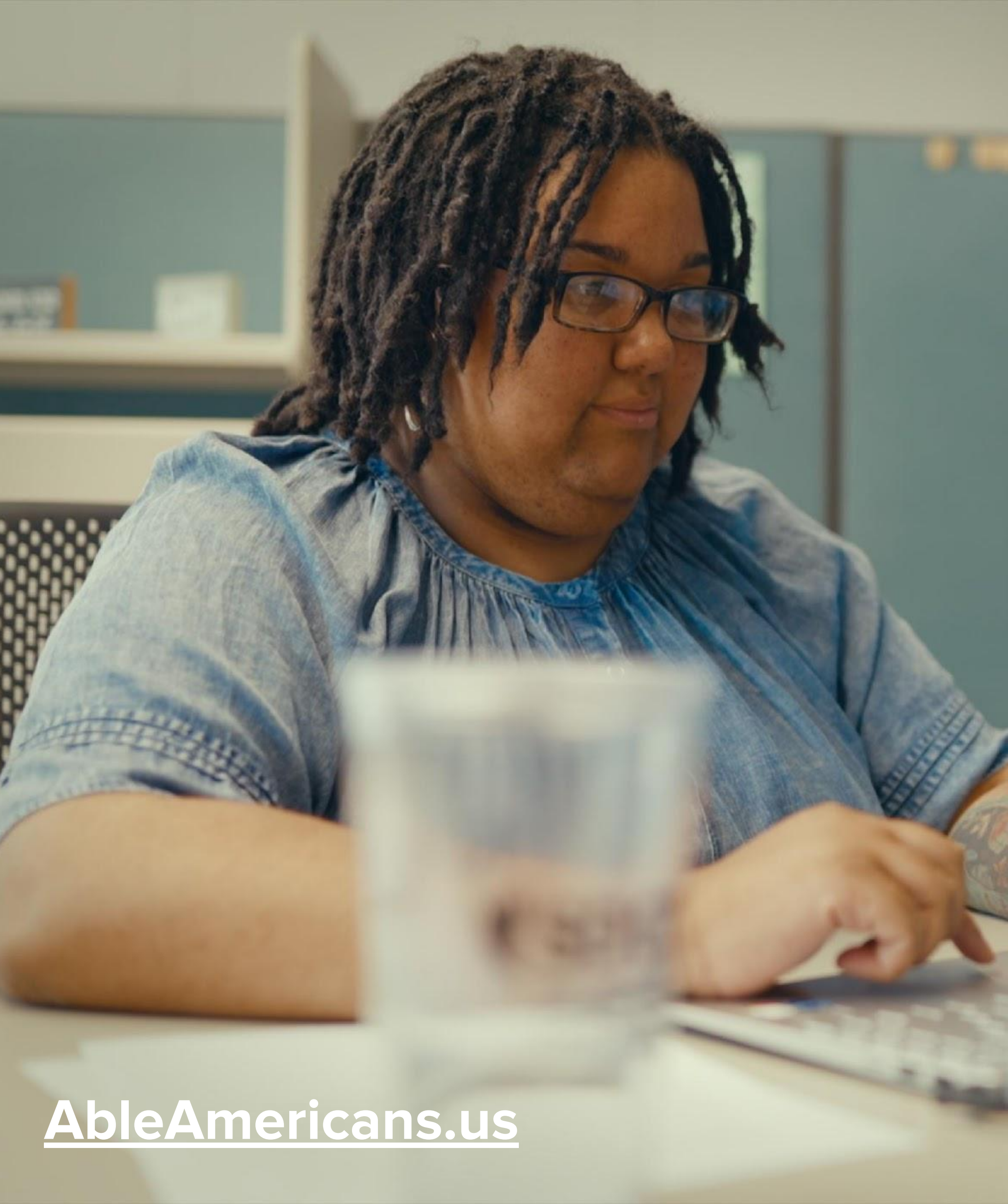


Strategies to Remove Barriers to Work
for People with Disabilities



STATE OF DISABILITY EMPLOYMENT

- **25% of individuals with disabilities in America live in poverty — more than twice the rate of individuals without disabilities.**
- **The gap in workforce participation with those who are not disabled is staggering: ONLY 42.2% of persons with disabilities are participating in the workforce as of August 2025. This is a historic high attributed to remote and flexible work.**
- **According to BLS: 43.7% of persons with a disability who were not working reported some type of barrier to employment.**
- **A person's own disability, lack of education or training, the need for special features at the job and lack of transportation were among the barriers reported.**
- **21.1% of people age 25 and over with a disability had a bachelor's degree or higher, compared with 41.0 percent for persons with no disability.**



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VALUE OF PWD IN WORK



- Studies have shown that not working correlates with **long-term negative mental** and **social health impacts**, such as levels of stress, anxiety, depression, suicide risk, life expectancy, family relationships, community engagement and physical health.
- It makes business sense. We need all workers engaged. A 2023 report from Accenture found that companies that lead in disability saw 1.6 times more revenue, 2.6 times more net income and 2 times more economic profit.
- Cost to taxpayers and families is high if people with disabilities are not engaged in the community or in work at any level.

WHAT'S IN THE WAY?



- **Recent BLS Study:** A person's own disability, lack of education or training, the need for special features at the job and lack of transportation were among the barriers reported.
- **Benefit Cliff & Marriage Penalty:** Losing SSDI and/or Medicaid. The income/asset limits are prohibitive: \$2000 for individual and \$3000 for a couple.
- **No mobility:** Medicaid and Vocational Rehab dollars are state-based. Your spot on the Medicaid HCBS waitlist does not port to other states.

MEDICAID BARRIERS



- **Asset Limits:** Medicaid rules vary somewhat by state, the asset limit for married couples can be up to \$4,000. (*Expansion population has not asset limit*)
- **Caregiving & Complex Medical Needs:** Often not covered by private insurance and very costly. So even if employed, people with disabilities can only get care or supplies covered with Medicaid.
- **Waitlists & HCBS Rules Vary By State:** When you move for a job or education opportunities your Medicaid and Voc Rehab benefits don't follow you. For

SOLUTIONS FOR DISCUSSION ABLE AMERICANS

- **Expand Medicaid Buy-In:** Allow people with disabilities to earn a higher income and still have Medicaid coverage by paying a premium. Eligibility criteria, premiums, and benefits vary by state. 47 states have this, but many still have prohibitive asset limits for marriage.
- **Expand ABLE Accounts:** Tax-advantaged savings accounts that are exempt from asset and income limits. ABLE accounts are designed to help pay for the account owner's "Qualified Disability Expenses (QDEs). Allow financial empowerment to save and invest

EXPAND ABLE ACCOUNTS

The logo for ABLE AMERICANS features a circular emblem with a blue and red stylized figure inside, representing a person with a disability. To the right of the emblem, the words "ABLE AMERICANS" are written in a bold, blue, sans-serif font.

- **Medicaid 1915 HCBS Waiver:** Create a demonstration project to allocate funds directly to eligible recipients' ABLE accounts. By contributing directly to individuals with disabilities and their families, we lessen the need for federal and state government bureaucracy, and provide more choices for caregiving services.
- **Vocational Rehab Pilot:** Allow State Vocational Rehabilitation (VR) Directors to utilize ABLE accounts as a mechanism to provide financial support to eligible consumers for training, transportation, education and other work-related expenses.
- **Align and expand ABLE** with other state agency, departments and benefits.

MODERNIZE HCBS WAITLISTS **ABLE AMERICANS**

- **Tier Needs**
- **Tap Into New Federal Implementation Funds from OBBB**
 - The OBBB provides \$50 million in FY2026 and \$100 million in FY2027 allocated specifically for HCBS implementation efforts.
- **Enhance and Ensure Transparency and Accountability of Federal & State Tax Payor Funds:**
 - The new HCBA Act requires states to publicly report on waitlists,