

## ABLE Account Eligibility for Disability Certification

### What is an ABLE account?

Millions of people with disabilities depend on public benefits for income, health care, food and housing support. These benefits often have limits on the amount of money a person can save or own to qualify. The 2014 Stephen Beck, Jr. Achieving a Better Life Experience (ABLE) Act recognizes the extra costs associated with living with a disability and helps by allowing eligible individuals to save money in an ABLE account.

An individual does not have to be receiving public benefits to qualify for an ABLE account. However, people who do receive federal benefits can open and deposit money into an ABLE account without losing their eligibility. Up to \$100,000 in an ABLE account will not count as a resource for Supplemental Security Income (SSI). Additionally, any amount saved or invested in an ABLE account, up to the ABLE plan's balance limit, will not affect Medicaid, Medicare or other public benefits like Social Security Disability Insurance (SSDI), Housing and Urban Development (HUD) housing and Supplemental Nutrition Assistance Program (SNAP).

ABLE accounts are tax-advantaged savings and investment accounts for qualified individuals with disabilities. The person with the qualifying disability is the ABLE account owner. ABLE investment growth is not taxable income and is not countable income at the time of withdrawal to pay for qualified disability expenses (QDEs).

### Who is eligible for an ABLE account?

- 1) A person who has a disability that began before age 26 may open an ABLE account at any age. On January 1, 2026, the age of onset of disability expands to include those whose disability began before age 46  
**and**
- 2) In addition to age of onset of disability, the person needs to meet the severity of disability requirement by one of two ways:
  - a) has a Compassionate Allowance condition as provided in a list from the Social Security Administration (SSA)  
**or**
  - b) has a severe medically determinable impairment that results in "marked and severe" functional limitations and can be expected to result in death **or** has lasted or can be expected to last for a continuous period of not less than 12 months **or** is blind. One's employment status and earnings do not matter for ABLE eligibility purposes.

When an individual self-certifies their disability during the enrollment process, the individual states that they are eligible based on having a qualifying disability that began before age 26 (or before age 46 as of January 1, 2026). The ABLE plans may require the individual to maintain a written diagnosis relating to the disability from a licensed physician. The individual must agree to provide a copy of the physician's written diagnosis to the ABLE plan or IRS, if requested. Once enrolled, each ABLE plan decides what is needed to confirm that an individual remains eligible. An ABLE plan may accept a one-time certification for future years, may require the same evidence as the initial certification or may use a different method. Recertification requirements could vary based on the type of disability, considering whether it is incurable or if a cure is likely.

The ABLE National Resource Center (ABLE NRC) is providing this sample form for individuals who want to use it to obtain a written diagnosis signed by a licensed physician to open an ABLE account. Note: The ABLE NRC does not open or manage ABLE accounts. ABLE NRC works with state ABLE programs to provide guidance on tax-advantaged savings and investment accounts. Our mission is to educate, promote and support the positive impact ABLE can make on the lives of millions of Americans with disabilities and their families. For additional information, visit [www.ablenrc.org](http://www.ablenrc.org).

## Disability Certification for ABLÉ Account Eligibility Physician Form

Individuals who receive monthly disability benefits from the Social Security Administration (SSA) for a disability which began before age 26, or before age 46 as of January 1, 2026, are not required to obtain a disability certification.

As \_\_\_\_\_ doctor, I certify to the best of my knowledge:  
(Please check one of two options in #1, check #2 as applicable and complete #3.)

1.

This individual has a severe medically determinable impairment\* that results in marked and severe functional limitations which can be expected to result in death or have lasted or can be expected to last for a continuous period of not less than 12 months. I understand that "marked and severe functional limitations" means functional limitations that meet, medically equal or functionally equal the severity of any condition in [The Listing from SSA](#) without regard to age. I further understand that the level of severity is determined by considering the effect of the individual's prescribed treatment.

**OR**

This individual is blind, meaning that they have central visual acuity of 20/200 or less in the better eye with the use of a correcting lens or otherwise meets criteria under Section 2.0 of the Listing of Impairments previously linked above.

**AND**

2.

This individual's severe and marked medically determinable impairment or blindness occurred before the individual's twenty-sixth (26) birthday. Effective January 1, 2026, disability must have occurred before the age of forty-six (46).

3. The individual's primary/secondary diagnosis is documented below:

**Primary Diagnosis/ICD Code:** \_\_\_\_\_

**Secondary Diagnosis/ICD Code (as applicable):** \_\_\_\_\_

**Print Physician's Name/Title:** \_\_\_\_\_

*(A Doctor of Medicine, osteopathy, dental surgery or dental medicine or, as appropriate, a doctor of podiatric medicine, optometry or chiropractor.)*

**Physician's Signature:** \_\_\_\_\_ **Telephone Number:** \_\_\_\_\_

**\* For physician's reference:**

When a physician completes this form, it is a certification of a medically determinable physical or mental impairment or a combination of impairments that results from anatomical, physiological or psychological abnormalities proven by medically acceptable clinical and laboratory diagnostic techniques. Medical evidence must establish the physical or mental impairment(s) through signs, symptoms and laboratory findings—not solely the individual's description of symptoms (e.g., pain, fatigue or nervousness). For individuals under eighteen (18) who cannot adequately describe their symptoms, the Social Security Administration may accept statements from someone familiar with the individual (e.g., a parent or guardian). However, statements alone are insufficient to establish a physical or mental impairment.

An impairment is medically equivalent to [The Listing from SSA](#) if it is at least equal in severity and duration to the severity and duration of any listing. An impairment that does not meet or medically equal any listing may result in limitations that functionally equal the listings if it results in marked limitations in two domains of functioning or an extreme limitation in one domain of functioning, as explained in 20 Code of Federal Regulations (CFR) 416.926a. if it is at least equal in severity and duration to the severity and duration of any listing. An impairment that does not meet or medically equal any listing may result in limitations that functionally equal the listings if it results in marked limitations in two domains of functioning or an extreme limitation in one domain of functioning, as explained in 20 CFR 416.926a.