



AUTISM ALLIANCE OF MICHIGAN PRESENTS

# MiNavigator

DECEMBER 2016

MiNavigator Newsletter Issue 2

Presented by Autism Alliance of Michigan

[www.AAOMI.org](http://www.AAOMI.org)

# MiABLE Goes Live In Michigan

Contributed By R Scott de Varona, MBA, Michigan Department of Treasury

**Michigan becomes the fifth state in the country to launch a disability savings program, which is the most substantial reform for people with disabilities since the Americans with Disabilities Act of 1990.**

The MiABLE (Michigan Achieving a Better Life Experience) program allows individuals with disabilities and their families to save for the future without fear of losing any disability benefits. This is a life-changing opportunity that will help Michiganders with disabilities live more self-determined independent lives.

#### Program highlights:

- MiABLE accounts allow for savings up to \$100,000 without losing other financial disability benefits.
- Funds are not taxed upon withdrawal if used for a qualified expense.
- Qualified expenses include: education, housing, transportation, employment training and support, assistive technology, health, financial management services, legal fees or funeral/burial expenses.
- Anyone can contribute into the fund.
- Disability must occur and be diagnosed prior to age 26.

If you have a disability or know a friend or family member who does, please help spread the word about this program. The MiABLE program will help build more than savings, it builds opportunity.

To learn more about the program or to sign up for an account, visit [www.miable.org](http://www.miable.org) or call 1-844-656-7225.



# A Closer Look at MiABLE & Special Needs Trust

Contributed by **Laura A. Athens, Attorney and Mediator, PLC**

MiABLE references 26 USC 529A of the Federal ABLE statute with respect to qualifying expenses for these accounts. The Federal Act mentions additional qualifying expenses which includes personal support services, assistive technology, prevention and wellness, health and other expenses. These are approved by the Secretary under regulations and consistent with the purposes of this section (future guidance will be published in the Internal Revenue Bulletin).

Earnings on savings are tax-deferred and tax-free when used to pay for qualified expenses.

However, upon the death of the owner of the account, any funds left in the ABLE account may revert to the state. The MiABLE statute says the “state may be a creditor of the account in the event of the death of the designated beneficiary as provided under section 529A (f) of the internal revenue code.”

MiABLE states that an account owner may transfer all or a portion of an account to another ABLE savings account with another designated beneficiary, as long as the new designated beneficiary of the account to which the transfer is made is an eligible individual and a member of the family of the previous designated beneficiary. The MiABLE statute cross references a federal statute for the definition of “family member,” which includes a brother, sister, stepbrother, or stepsister of the taxpayer or a descendant of any such relative. An account owner can be either the eligible individual with a disability or a representative, e.g. guardian, if the individual does not have the capacity to open an ABLE account. Therefore, if a sibling or step-sibling also had a qualified disability, after death of the initial beneficiary, the funds could be transferred to another beneficiary.

## Frequently Asked Questions about the differences between a MiABLE account and a Special Needs Trust:

A MiABLE account is a complement to a Special Needs Trust, not a competition. However, the following are some benefits associated with a MiABLE account:

1. Cost-effective
2. Broader spending power (e.g. housing)
3. Easy account access
4. Michigan State Income Taxpayers can claim up to a \$5,000 tax deduction for a single filer for contributions made to MiABLE; up to \$10,000 for joint filers
5. No federal income tax on earnings
6. No separate returns to file
7. Can be established, administered, and owned by person with a disability
8. MiABLE account owners will have the ability to crowd fund their account
9. Distributions from an ABLE account, including any earnings, are not taxed if used for qualified disability expenses.

There are a couple caveats. Distributions that are not used for a qualified disability expense could be subject to income tax and a 10 percent penalty. Distributions not used for qualified disability expenses could also affect other benefits. For federal income tax purposes, the ABLE owner should keep careful records when funds are withdrawn.

*The Autism Alliance of Michigan's MiNavigator team can direct families to additional resources as they explore these options for their family (877) 463-AAOM (2266) or Navigator@aaomi.org.*



# Tips for Interacting with the Police

Contributed By Sgt. Mark Boody, AAoM Safety Specialist

Our navigator team asked Sgt. Boody for some rules that he would recommend for individuals on the autism spectrum to review and practice with their families and therapists. Our shared goal is to prevent misunderstandings that could potentially lead to dangerous situations. Here is what he said:

## When you are pulled over:

- ✓ When you see Police lights flashing, pull over immediately and safely to the right-hand side of the road.
- ✓ Roll down your window.
- ✓ Place your hands on your steering wheel. When asked, provide your driver's license, registration and insurance information to the Officer.
- ✓ Let the Officer know that you have Autism or show them your "I Have Autism" i.d. card if you have trouble communicating.
- ✓ Stay parked until the Officer says it is okay for you to leave.

## When asked to get out of your vehicle:

- ✓ Follow the Officer's directions.
- ✓ Keep your hands out of your pockets.
- ✓ Let the Officer know if you need accommodations or extra help, e.g. asking for your hands cuffed in front of you.

## When driving at night:

- ✓ The Officer may use bright lights to see you. Let the Officer know that you have Autism and if you have problems with bright lights.

### Need Further Help?

877.463.AAOM (2266) | [Navigator@aaomi.org](mailto:Navigator@aaomi.org) | [www.aaomi.org/safety](http://www.aaomi.org/safety)

## 3rd Annual Navigating Autism Today Conference

Thursday, March 9th 8:00AM-3:00PM

VisTaTech Center at Schoolcraft College

18600 Haggerty Rd, Livonia, MI 48152

The conference is FREE for all families. Professionals are asked to pay \$50 per person.

For vendor opportunities at the Navigating Autism Conference, please contact [Development@aaomi.org](mailto:Development@aaomi.org).

More Information & Registration Details at [www.AAOMCONFERENCE.org](http://www.AAOMCONFERENCE.org)



The mission of Autism Alliance of Michigan is to lead collaborative efforts across the state that will improve the quality of life for individuals with Autism through education, comprehensive services, community awareness, inclusion efforts, and coordinated advocacy. *To learn more visit [www.aaomi.org](http://www.aaomi.org).*



# DECEMBER AT A GLANCE

SUN	MON	TUE	WED	THR	FRI	SAT
				1 Improving Outcomes Finance & Quality through Integrated Information Conference (Bay City)	2 MSU Research on Autism Distinguished Speaker Series (Lansing)	3 Understanding IEPs and Dispute Resolution Options (Frankenmuth)
4 Sensory Friendly Santa (Grandville, G. Traverse, Jackson, Taylor, Lansing, Ann Arbor, Livonia)	5 Understanding the Content of the IEP with Nicole Miller & Jessie Morton (Cadillac)	6 The Ins and Outs of Network 180 Services (Grand Rapids)	7 The Power of Telling Your Story (Clinton Township)	8	9 Dinner with Santa & Mrs. Claus (St. Johns)	10
11 Sensory Friendly Sunday at Ann Arbor Hands-On Museum by MyTurn (Ann Arbor)	12 Understanding Your Medicaid Rights (SSM)	13 Mom get off the runway, I'm cleared for takeoff! (West Bloomfield)	14 Behavior Management Overview (Ann Arbor)	15 Positive Behavior Supports with Sandee Koski (Romulus)	16 St. Francis Camp on the Lake Respite Care Weekend Retreats (Jerome)	17 Sensational Story Time (Bloomfield Hills)
18	19	20	21 Autism Family Friendly Movie – Rogue One (A Star Wars Story) (Woodhaven, Novi, Rochester Hills)	22	23	24
25	26 Independent Living Skills Development (Lansing)	27	28 Almost New Year Party -18 & up (Waterford)	29 Almost New Year Party -18 & up (Royal Oak)	30	31

**TAKE THE FIRST STEP**  
**AAoM's Clinician Portal**  
[www.aaomi.org/clinician-portal/](http://www.aaomi.org/clinician-portal/)



Please Visit Our Community Calendar  
 for full event listings at  
[www.navigators.autismallianceofmichigan.org/events](http://www.navigators.autismallianceofmichigan.org/events)

For more information on any of these events  
 please contact MiNavigator at  
 877-463-AAOM or [Navigator@aaomi.org](mailto:Navigator@aaomi.org)

