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## What Does the ABLE Act Mean for SSI Recipients? *Everything You Need to Know*



December 2020 marked the sixth anniversary of the Achieving a Better Life Experience (ABLE) Act, which created tax benefits for individuals with disabilities. Eligible individuals may hold tax-free savings and investment accounts under the ABLE Act. This means that individuals receiving **Supplemental Security Income** (SSI) can save their money without worrying about losing their eligibility.

### **Benefits of ABLE Act for SSI Recipients**

SSI is based on financial need, and there are particular income and asset limits applicants must meet to receive benefits. Specifically, individuals cannot have more than \$2,000 in disposable assets to **qualify for SSI**. Before the ABLE Act was codified, those who receive SSI were hesitant to save money, as it may have counted against their eligibility. However, recipients of SSI can now open a tax-free savings account and save money that will not count toward the SSA's asset limit thanks to this Act.

### **ABLE Act Limits**

It's important to note that there are limits on the amount of money that can be placed in an ABLE savings account. The annual sum cannot exceed \$14,000, and if an individual receiving SSI has more than \$100,000 in the account, **their eligibility** will be suspended.

### **Opening an ABLE Account**

Not every person receiving SSI can open an ABLE account. As long as an individual became disabled before the age of 26 and is already receiving **disability benefits** from the SSA, they may open an ABLE account.

**[CLICK HERE TO READ MORE](#)**

## SSA Fraud and the COVID-19 Pandemic *How You Can Avoid Fraud*



While Social Security and State Unemployment Insurance (UI) fraud are nothing new, the COVID-19 pandemic that has swept the world for nearly a year has presented new opportunities to scammers. Social Security scammers are using the public health crisis to exploit the unsuspecting, whether it be through impersonation of the Social Security Administration (SSA) or filing fraudulent claims using someone else's identity. Currently, the United States Secret Service is investigating over 500 claims related to unemployment fraud in more than 40 states.

The effects of UI fraud can be damaging because someone who is receiving or applying for Supplemental Security Income (SSI) could become ineligible for benefits if it appears that they begin receiving

unemployment benefits. If you have already been the victim of unemployment insurance fraud, the SSA provides ways to protect your credit and your identity.

### **How Can I Protect Myself from Unemployment Insurance Fraud?**

There are steps you can take to protect your identity and your information from scammers. The Federal Trade Commission published a list of things everyone should know when it comes to Social Security scammers:

- Caller ID is not always accurate;
- The SSA would never threaten to suspend your Social Security number or seize your bank accounts;
- The SSA will never ask you to list your full Social Security number over the phone, transfer funds, send money, or make a payment using gift cards; and
- Discuss scam calls with loved ones and educate yourself on common UI fraud scamming tactics.

### **What to do if You Think You May be a Victim of UI Fraud**

The SSA works continuously to verify whether SSI applicants and recipients are victims of unemployment insurance fraud, and you will not lose your payments due to a fraudulent unemployment claim. If you think that you may be a victim of fraud, report it to your state fraud hotline or your local unemployment office.

**[CLICK HERE TO READ MORE](#)**



## **World Down Syndrome Day**

The date for WDS Day being the 21st day of the 3rd month, was selected to signify the uniqueness of the triplication (trisomy) of the 21st chromosome which causes Down syndrome. This day is to ensure that individuals with Down Syndrome are heard. It's a day where people across the world assemble and organize activities to promote public awareness for the genetic disorder. The goal is to educate others on the importance of supporting our friends and family who have experienced life with Down syndrome.

Every year, their voices grow louder, and they influence government policy, becoming more empowered. Through events around the world, people with Down syndrome can ensure their own advocacy and be included in their communities.

### **Client Testimonial:**

***Thank You Darlene For The 5 Star Review!***

Thank you, Darlene, for the 5-star review! Our mission is to help clients seamlessly navigate their way through the Social Security Disability maze & take away the added stress that can come along with the process. If you or someone you know

needs help with a SSDI matter, call us at (678) 228-8688.



The Khaki Law Firm where do I begin what an AWESOME Team no stone was not over turned to get the job done every Question answered every concern calmed every one that I spoke with very professional and at the end of the rainbow the Khaki Law Firm found me that pot of Gold Thank you Thank you and Thank you again for all that you have done for me I could not have done it without you.

THE  
**KHAKI**  
LAW FIRM LLC  
DISABILITY LAW

-Darlene A.

## Calendar of Events: March 2021

March 3: In court; Virtual  
March 8: In court; Virtual  
March 9: In court; Virtual  
March 12: In court; Virtual  
March 17: In court; Virtual  
March 18: In court; Virtual  
March 19: In court; Virtual  
March 22: In court; Virtual  
March 23: In court; Virtual  
March 25: In court; Virtual  
March 30: In court; Virtual  
March 31: In court; Virtual



\*Due to the Coronavirus Pandemic, all in-person Social Security Disability Hearings have been rescheduled to a telephone hearing. Contact us at (678) 228-8688 if you have any questions.\*

## Contact Us!

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