



State Treasurer Roby Smith

## August 2025 IAble® Webinar Q&A

Brought to you in presentation with the Iowa Developmental Disabilities (DD) Council.

### Quick Links from IAble.gov

[Eligibility Quiz](#)

[Asset Allocation Options](#)

[Checking Account](#)

[Qualified Disability Expenses](#)

[IAble Accounts and Special Needs Trusts](#)

[Tax Advantages](#)

[ABLE to Work](#)

[Account Discounts](#)

### Opening, Owning and Managing an IAble Account

**How does an entity get previously established accounts to show up in their entity dashboard?**

Email [iowaable@tos.iowa.gov](mailto:iowaable@tos.iowa.gov) and we would be happy to help you directly.

---

**Where do we find the app you mentioned?**

IAble does not have a mobile app. However, if you are using the checking account option, you can download Fifth Third Bank's mobile app.

---

**Can someone who lives in Iowa set up and contribute to an account for an out-of-state resident? The goal is for the Iowan to receive the tax credits.**

IAble does not have residency restrictions on account owners or authorized individuals, and any Iowa taxpayer can take the state tax deduction for their contributions to an IAble account. As a reminder, an account owner can only have one ABLE account.

---

**As the authorized individual, what happens to the account if I pass away?**

A new authorized individual must be named, which can be done using the Account Information Change Form found at [IAble.gov/resources/forms](https://IAble.gov/resources/forms).

---

**Does every state have ABLE accounts, and if so, can funds be moved with that person if they move to another state?**

Most states offer ABLE plans, and it's important to keep in mind an account owner can only have one ABLE account. However, if they open an account in one state but want to transfer to another state's ABLE plan, that is an option. It's also important to remember IAble account owners do not have to be Iowans, so they can maintain their account if they wish to do so.

---



**I noticed a form on IAble.gov has the authorized user and POA as the same form, but those are not the same thing, correct?**

Correct. Someone with Power of Attorney (POA) can be an authorized individual on an account, but the authorized individual does not have to be a POA. The IAble POA form is only used in specific situations and is not necessary to use when establishing an authorized individual.

---

**I am receiving Supplemental Security Disability Insurance (SSDI) benefits, can I open an IAble account?**

If your disability was present before age 26 (increasing to 46 on January 1) and you are receiving SSDI due to your disability, you are eligible for an IAble account. If you are not receiving SSDI due to your disability, you must meet one of the other requirements for eligibility.

More information can be found at [iable.gov/eligibility/who-is-eligible](https://iable.gov/eligibility/who-is-eligible).

---

**What happens if an account owner loses their SSDI benefits?**

As long as the person meets the other eligibility requirements for an IAble account, they can maintain their account. If they are no longer eligible, they have until the end of the calendar year to use the money for qualified disability expenses. If there is money left at the start of a new calendar year, those expenses would be nonqualified withdrawals.

More information about nonqualified withdrawals can be found at [iable.gov/benefits/qualified-expenses](https://iable.gov/benefits/qualified-expenses).

---

## **ABLE Age Adjustment Act**

**Is it on January 1, 2026 when the new eligibility rules go into effect?**

Yes. Beginning January 1, 2026, the age of disability onset increases from 26 to 46.

---

**My son is 27. I have not opened an account for him yet. Do I have to wait until January to start an IAble account?**

It would depend on his age when the disability was present. An IAble account can be opened for account owners of any age, as long as their disability was present before age 26. Beginning January 1, that age increases to 46.

---

## **Tax Advantages**

**What documentation do I need to keep for the Iowa income tax deduction?**

We encourage you to keep the confirmation, whether from IAble or Ugift®, that you made a contribution. It is not sent to the plan but kept for your records.

---



## **Withdrawing from an IAble Account**

### **Can a guardian who lives out of state be reimbursed for travel to check on the account owner?**

Qualified disability expenses are any expenses incurred as a result of living with a disability and are intended to improve the account owner's quality of life, and transportation, oversight and monitoring expenses are included. The definition was intentionally left broad to encompass a wide variety of expenses people with disabilities may have.

More information can be found at [iable.gov/benefits/qualified-expenses](http://iable.gov/benefits/qualified-expenses). If you have questions specific to your situation, we encourage you to reach out to your tax or legal professional.

---

### **Where can we find the withdrawal log?**

Our withdrawal log can be downloaded as an Excel file at [iable.gov/benefits/qualified-expenses](http://iable.gov/benefits/qualified-expenses).

---

### **Do withdrawals need to be paid directly to the qualified expense, or can it be transferred to a checking account to then pay the expense?**

No, withdrawals do not need to be paid directly to the qualified expense. Withdrawals can be made by check or ACH to the account owner, to the financial institution on file or to a third-party vendor.

---

### **I am my sister's guardian, but she has a representative payee. How would I go about withdrawing from her account?**

This depends on who is managing the account. If the representative payee is the authorized individual, they would need to initiate a withdrawal. If you are managing the account, you can initiate the withdrawal. If your sister is managing the account, she can initiate the withdrawal. As a reminder, withdrawals can be sent to any third party.

---

## **Public Benefits and IAble Accounts**

### **Are IAble accounts exempt from Section 8 housing?**

Yes. More information can be found in this [release from the U.S. Department of Housing and Urban Development \(PDF\)](#).

---

### **If the account owner has \$120,000 in the account and has Medicaid based on income, none of the \$120,000 are considered assets according to Medicaid?**

Correct. Any amount saved in an IAble account is disregarded from eligibility for Medicaid.

---



## **Death of an Account Owner**

### **What happens to the money if the account owner dies?**

First, all outstanding qualified disability expenses, including funeral and burial expenses, are paid. Next, the money can be rolled over into the account of a successor account owner, if one was named. Then, if there is not a Medicaid Recapture claim, the funds will be paid out according to the account owner's estate.

As a reminder, under Iowa law, the Iowa Department of Health and Human Services (the Iowa Medicaid agency) is not permitted to recover money in an IAble account after the death of an account owner unless required by federal law in certain, limited situations.

---

### **Can you provide a link to the information about federal Medicaid recapture instances?**

This information can be found in our [Plan Disclosure Booklet](#) on IAble.gov.

---

### **Can the successor account owner be a niece of the account owner?**

No. The successor account owner must be a sibling of the account owner and meet ABLE eligibility requirements. The successor account owner must be established during the life of the original account owner, even though the designation does not take effect until after death.

---

For additional details about the plan, review the [Plan Disclosure Booklet \(PDF\)](#). IAble and the IAble logo are trademarks of the Iowa ABLE Savings Plan Trust.