THE PROVIDER TRUST vs. ABLE

The Provider Trust and ABLE accounts are similar services that allow a person disabled by SSI criteria to save money while guaranteeing SSI and Medicaid eligibility.

They are both flexible in what they can pay for, however, there are many differences that make The Provide Trust the best choice for providers and their consumers.

We know the importance you place on choosing services that best support your consumers and community. Check out how things really stack up.

THE PROVIDER TRUST		ABLE
A fully compliant and transparent business-to-business solution		Individuals go it alone. Providers do not have easy access to this financial tool
Individual accounts can be established by a parent, grandparent, guardian, court or individual		Can be established by a parent, power of attorney or individual
Managed by the provider, supported by Arlington Heritage Group		Managed by individual, parent or power of attorney, not the provider
Age of disability is irrelevant.		Must be blind or disabled prior to age 26
No maximum annual contribution		Annual contribution maximum is $17,000
Withdrawals can be made for any expense that benefits the person and is not taxable		Qualifying expenses are tax free, non-qualifying expenses result in regular income tax plus 10% surcharge
No maximum limits for Medicaid or SSI		SSI benefits will be suspended for accounts having $100,000 or more
Trust distributions do not count as income and are not taxable		ABLE distributions do not count as income for Medicaid/SSI, but may still be taxable income
Not subject to DHS/Medicaid payback		Subject to DHS/Medicaid payback

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