

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.



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<p> A fully compliant and transparent business-to-business solution</p>		Individuals go it alone. Providers do not have easy access to this financial tool
<p> Individual accounts can be established by a parent, grandparent, guardian, court or individual</p>		<p> Can be established by a parent, power of attorney or individual</p>
<p> Managed by the provider, supported by Arlington Heritage Group</p>		Managed by individual, parent or power of attorney, not the provider
<p> Age of disability is irrelevant.</p>		Must be blind or disabled prior to age 26
<p> No maximum annual contribution</p>		Annual contribution maximum is \$18,000
<p> Withdrawals can be made for any expense that benefits the person and is not taxable</p>		<p> Qualifying expenses are tax free, non-qualifying expenses result in regular income tax plus 10% surcharge</p>
<p> No maximum limits for Medicaid or SSI</p>		SSI benefits will be suspended for accounts having \$100,000 or more
<p> Trust distributions do not count as income and are not taxable</p>		ABLE distributions do not count as income for Medicaid/SSI, but may still be taxable income
<p> Not subject to DHS/Medicaid payback</p>		Subject to DHS/Medicaid payback

