

ABLE*Con*

AN OVERVIEW OF FLORIDA'S
DISABILITY RESOURCES
AND ABLE ACCOUNTS

ableunited.com



ABLE United Overview

Since our official launch in July 2016, ABLE United has provided thousands of Floridians, of all ages and [disability types](#), a new way to save through tax-advantaged saving and investment accounts – an account allows for the saving of private funds that generally do not impact eligibility for current or future benefits.

Funds in an ABLE account can be saved with the help of family, friends and organizations through a gifting page – and may be used for [Qualified Disability Expenses](#) including everyday living expenses like groceries, housing and medical appointments or for future expenses like purchasing a car or house. Individuals can save up to \$15,000 each year in an account and those working have the opportunity to save even more through [ABLE to Work](#).

To get started, an individual must receive SSI or SSDI based on a disability that occurred prior to age 26 or self-certify that they meet the social security standards and have a severe disability. Types of disabilities that qualify include but are not limited to a diagnosis such as Down syndrome, autism, cerebral palsy, cognitive, developmental or mental health disorders.

Enrolling is all done online and is quick, easy and free – all you have to do is contribute a minimum a minimum of \$25.

To get started or to learn more, visit ableunited.com. Resources are also available in Spanish at ableunited.com/espanol.

JOIN US FOR OUR INAUGURAL VIRTUAL EVENT

SATURDAY, MAY 22

8:30 – 12:30 P.M. EST





About ABLECon

We know there are a lot of resources available to the disability community, and navigating them can be overwhelming.

ABLE accounts can serve as more than just a financial tool but can also work alongside other resources too – that’s why we created ABLECon.

In our inaugural year, we are bringing a lineup of advocates and professionals together to discuss some of your most frequently asked questions on special needs trusts, public benefit programs in Florida and guardianship as they relate to ABLE accounts.

This virtual event is dedicated to educating the disability community on how and why an ABLE United account is right for them.

Session Schedule

1. ABLE United 101

8:30 – 9:30 A.M. EST

ABLE United 101 is a crash course on the ins and outs of ABLE accounts. In this roundtable discussion, we'll cover a high-level overview of ABLE accounts, who is eligible, how it works with benefit programs like Supplemental Security Income and Medicaid, as well as the enrollment process.

Presenters include:

- John Finch, Director of ABLE United
- Jenn Sikora, Parent and founding member of the national ABLE Act
- Catherine Davey, Parent and Attorney

2. A Guide to Special Needs Trusts and ABLE Accounts

9:40 – 10:30 A.M. EST

In this session, longtime disability advocate and Board Certified Elder Law attorney, Travis D. Finchum, will cover the basics on special needs planning – including topics like special needs trusts, coordination of government benefits, letters of intent, advance directives and ABLE accounts.

It is our hope that you will join us for one, or all four of our sessions, to educate yourself on all things ABLE. Spanish Language and American Sign Language interpreters will be available for all sessions.

[REGISTER NOW](#)

3. ABLE and Your Benefits

10:40 – 11:30 A.M. EST

In this session, we're going to be answering our most frequently asked question: how do ABLE accounts work with benefits?

Representatives from the Agency for Persons with Disabilities and the Social Security Administration will join us for a roundtable discussion on how ABLE accounts work with public benefit programs, including Supplemental Security Income (SSI), Social Security Disability Insurance, and Medicaid. We will also discuss how each program views ABLE accounts, as well as how they work together.

Presenters include:

- John Finch, Director of ABLE United
- Lorena Fulcher, Bureau Chief of Consumer Supports at the Agency for Persons with Disabilities
- Joel Hernandez, Public Affairs Specialist at the Social Security Administration

4. Everything You Need to Know about Guardianship

11:40 – 12:30 P.M. EST

In this session, Attorney Michelle Kenney will take a deep dive into estate planning, the legal guardianship process, including alternatives to legal guardianship, as well as how ABLE accounts serve as a critical resource for individuals with disabilities.

Get to Know Our Presenters



John Finch

Director of ABLE United

John Finch serves as the Director of ABLE United at the Florida Prepaid College Board in Tallahassee, Florida. John oversaw the launch and continued success of the ABLE United program. Previously he served at The Arc of Florida in various capacities including the launch of a dental program that seeks to help individuals with intellectual and developmental disabilities receive emergency dental care. With experience in both the non-profit social services field and financial sector, John continues to strive to make a difference in people's lives.



Jenn Sikora

Parent and Advocate

Jenn Sikora is a parent advocate. She served on Congressman Bill McCollum's legislative staff for over five years, working on a variety of issue areas. After the birth of her son, Sean, she became involved with the Down Syndrome Association of Northern Virginia. She served as a Board member and co-chaired the Advocacy & Government Affairs committee. It was this group of parents who began the work on ABLE accounts. In 2007, her family moved to Orlando to be closer to family and Jenn became an active volunteer in the Down syndrome community, a Girl Scout leader, and is Vice Chair of the Parent and Family Experience Partners of AdventHealth Hospital for Children. She currently works in her family's printing business and is a Brand Ambassador for ABLE United. Sean became the first ABLE United account holder in 2016.



Catherine Davey

Parent and Attorney

For more than twenty-five years, Catherine Davey has practiced law. Catherine began practicing law near St. Petersburg, representing the State of Florida, Agency for Health Care Administration during their fledgling efforts to recover from estates in Florida for Medicaid liens. Since that time, she has been in practice here in Orlando. For the past eighteen years, she had her own firm and continues to focus her practice in the areas of probate, guardianship, guardian advocacy, estate planning and the drafting and implementation of Special Needs Trusts for the physically for those with physical and developmental disabilities.

Get to Know Our Presenters



Travis Finchum

Board Certified Elder Law Attorney and Founder of Special Needs Lawyers, P.A.

Travis D. Finchum has been practicing law since 1996 and has been a Board Certified Elder Law attorney since 2002. He is the President and founder of the law firm Special Needs Lawyers, P.A. Travis founded the Guardian Trusts in 2002 which assists individuals with disabilities in protecting their assets for use during their lifetimes without disqualifying them for much needed public benefits.



Lorena Fulcher

Bureau Chief of Consumer Supports at the Agency for Persons with Disabilities

Lorena Fulcher has dedicated over 20 years of her career to working in programs for individuals with disabilities. She currently serves as the Chief of Consumer Supports at the Agency for Persons with Disabilities where she focuses on the design and implementation of public policy initiatives related to services for individuals with developmental disabilities in Florida. Fulcher is responsible for the oversight and policy development for eligibility, prior service authorization, and community-based initiatives that emphasize person-centered programs which are responsive to the needs of individuals with disabilities.



Joel Hernandez

Public Affairs Specialist at the Social Security Administration

Joel began his career with SSA as a Claims Specialist in the Carolina, PR District Office. Joel served as a Claims Specialist in various district offices and most recently as a Generalist in the Orlando DO. Aside from his Public Service, Joel currently serves in the United States Air Force Reserve as an Avionics Technician with over 21 years of service.



Michelle R. Kenney **Attorney**

Michelle R. Kenney is a founding member of GAPS Legal, PLLC. GAPS Legal, PLLC was created to serve the specific legal needs of the guardianship, advocacy, probate, planning and special needs communities. Prior to obtaining her JD, Michelle served individuals who may be vulnerable or have a disability South Florida in various roles since 1994, with over 21 years in the guardianship community.

FOUR SESSIONS. ONE DAY.

SPECIAL NEEDS TRUSTS
BENEFITS
GUARDIANSHIP
AND ABLE

