

February 17, 2026

The Honorable Mike Crapo  
Chairman, Committee on Finance  
United States Senate  
Washington, DC 20510

The Honorable Jason Smith  
Chairman, House Ways & Means Committee  
United States House of Representatives  
Washington, DC 20515

The Honorable Ron Wyden  
Ranking Member, Committee on  
Finance  
United States Senate  
Washington, DC 20510

The Honorable Richard Neal  
Ranking Member, House Ways & Means  
Committee  
United States House of Representatives  
Washington, DC 20515

Dear Chairmen Crapo and Smith and Ranking Members Wyden and Neal,

This weekend, Americans in your states and across the country celebrated Valentine's Day, a holiday centered on love and partnership. But for many people with spinal muscular atrophy (SMA) and other disabilities, marriage can come with a devastating cost due to the unfair marriage penalty in the Supplemental Security Income (SSI) program. Bipartisan legislation to address this penalty has stalled in your committees. On behalf of people with SMA, including those who could not fully celebrate Valentine's Day because of the SSI marriage penalty, Cure SMA respectfully urges you to quickly act on this critical legislation.

Under current law, individuals with SMA and other disabilities may experience a reduction in their monthly Supplemental Security Income (SSI) benefits if they marry another individual who also receives SSI. This reduction can be even more significant, or benefits may be eliminated entirely, if they marry someone who is not receiving SSI. In addition to potential benefit reductions, recipients are subject to a strict \$2,000 asset limit for individuals and just \$3,000 for married couples.

A woman with SMA shared: "I was well aware of the disability marriage penalty and how getting married would jeopardize my access to crucial benefits like caregiving and our ability to save for our future. Marriage is an important and sacred part of my religion that I didn't want to give up. What an impossible situation! I was forced to choose between love and a future with the man that I loved or the security and independence that caregivers have provided my entire life."

This experience is far too common. Many people with SMA rely on SSI for eligibility and access to Medicaid, which covers essential caregiving services. Because SMA causes severe muscle weakness and loss of motor function, many individuals need caregiver support for daily activities such as grooming, bathroom needs, and wheelchair transfers.

A man with SMA described what happened after marrying the woman he loved: "Almost immediately, this decision impacted my ability to build something for myself. To maintain my Medicaid caregiving services, we were not allowed to save more than \$3,000. We had no emergency fund or ability to save for our future... I was constantly being asked to choose between love, my independence and purpose, and my caregiver support."



The SSI Savings Penalty Elimination Act (H.R. 2540 / S. 1234) offers a clear solution by raising asset limits to \$10,000 for individuals and \$20,000 for couples, removing one of the key disability marriage penalties in the program. The legislation is fully bipartisan and supported by numerous organizations, including major businesses, faith-based groups, and national nonprofits serving people with disabilities.

Thank you for considering our request to move this bill through the House Ways and Means Committee and Senate Finance Committee. Your action would ensure that people with SMA and other disabilities are not forced to choose between love and independence next Valentine's Day, or any day. If you or your staff have any questions, please contact Cure SMA at [sarah.bellish@curesma.org](mailto:sarah.bellish@curesma.org) or 202-871-8005.

Sincerely,

A handwritten signature in black ink that reads "Maynard Friesz".

Maynard Friesz  
Vice President, Policy & Advocacy  
Cure SMA

A handwritten signature in black ink that reads "Sarah Bellish".

Sarah Bellish  
Manager, Policy & Advocacy  
Cure SMA

Cc: Members of the U.S. House Ways and Means Committee  
Members of the U.S. Senate Finance Committee