



March 6, 2026

The Honorable Jerry Moran
United States Senate
521 Dirksen Senate Office Building
Washington DC 20510

The Honorable Chris Van Hollen
United States Senate
110 Hart Senate Office Building
Washington DC 20510

Dear Senators Moran and Van Hollen:

As the leading national organization that represents individuals with spinal muscular atrophy (SMA), **Cure SMA is pleased to support your bipartisan package of legislation aimed at strengthening and expanding Achieving a Better Life Experience (ABLE) accounts that people with SMA and others use to save for current and future needs.** Collectively, the ABLE Tomorrow Act, the ABLE MATCH Act, and the ABLE Direct Deposit Act would increase participation in and impact of ABLE accounts for people with disabilities.

SMA is a genetic neurodegenerative disease that attacks the nervous system and destroys muscles used for everyday activities such as walking, eating, and breathing. SMA impacts residents in all 50 states and occurs in approximately 1 in 15,000 births in the United States.

Many people with SMA who receive public healthcare or other benefits fear losing them if they earn or save too much. A **young adult with SMA** said, *“Cutting off resources because someone earns too much on paper ignores the reality that people with complex medical needs face lifelong, unavoidable expenses.”* A **woman with SMA** described how employment provides a *“sense of independence,”* but because of the fear of losing her health insurance, she often turns down employment opportunities.

In 2014, Congress created ABLE accounts through the Achieving a Better Life Experience Act to allow individuals with SMA and other disabilities to save for future expenses—such as housing, transportation, assistive technology, and health care—without jeopardizing access to essential public programs like Medicaid and Supplemental Security Income. Cure SMA supported the original ABLE Act and subsequent statutory improvements because these accounts provide individuals with SMA and their families an accessible and consumer-friendly way to cover current or future medical expenses and plan for major life purchases such as accessible vehicles or housing.

However, ABLE account participation remains low, and additional changes are needed to increase the savings impact and usefulness of the accounts. The ABLE Tomorrow Act, the ABLE MATCH Act, and the ABLE Direct Deposit Act would help address these challenges by incentivizing savings, reducing administrative complexity, and providing individuals with SMA and other disabilities with additional tools to achieve greater financial independence and stability.

The **ABLE Tomorrow Act** would modernize and strengthen ABLE accounts to increase participation and flexibility for individuals with disabilities. The bill eliminates the Medicaid estate recovery provision, expands contribution flexibility, improves protections for



beneficiaries receiving Social Security, allows employer contributions, and invests in outreach to ensure more eligible individuals learn about and enroll in ABLE accounts.

The **ABLE MATCH Act** would help individuals with disabilities build savings by creating a federal matching contribution of up to \$2,000 annually for eligible ABLE account holders who contribute to their own accounts. Targeted to low- and moderate-income individuals, the match would be deposited directly into ABLE accounts and would not count toward annual contribution limits.

The **ABLE Direct Deposit Act** would streamline savings by affirming that wages and government benefits can be deposited directly into ABLE accounts. This change would reduce administrative barriers and make it easier for individuals with disabilities to consistently save for disability-related expenses.

Cure SMA and our supporters across the country strongly support these important bipartisan proposals to strengthen the ABLE program. We look forward to working with you to advance these bills so that individuals with disabilities have the financial tools they need to plan for the future. For more information, your staff may contact Maynard Friesz, Vice President of Policy and Advocacy at Cure SMA, at maynard.friesz@curesma.org or 202-871-8004.

Sincerely,

A handwritten signature in black ink that reads "K. A. Hobby".

Kenneth Hobby
President

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

Maynard Friesz
Vice President, Policy