

Future Care Planning Series: ABLE Account Creation

ABLE Account Applications How-To Guide

Understanding your options to open an ABLE Account is an important step in creating your Future Care Plan. You can find these applications in the ABLE Account Applications by State Reference Guide.

Please follow the steps below to complete your **ABLE Account Application**.

Step 1: Choose Which State's ABLE Program May Be Suitable for Your Use

You are not always required to use your home state's program. Use these resources to compare your program options:

- [National ABLE State Comparison Tool](#)
- Refer to your state's treasury website, see the Treasury Websites by State Guide

Step 2: Gather Personal Information

You will need the following information for the Person with the Disability (the Account Owner):

- Account Owner's Full Legal Name (Generally in the name of the Person with a Disability)
- Date of Birth
- Mailing Address
- Social Security Number or Taxpayer Identification Number
- Email Address
- Identification: Driver's License or State Issued I.D. Card (Required if using the checking account option)
- Citizenship Status: U.S. Citizen or Resident Alien
- Mother's maiden name
- Representative Information: If you are opening the account as an authorized legal representative (ALR) or beneficiary representative, you will need to provide the same information as listed above for yourself.
- Funding Source: Identify how the first contribution will be funded. Have your bank routing and account numbers ready for an electronic fund transfer or prepare a physical check to mail.

Step 3: Identify the Primary Disability Diagnosis

Select the code that best fits the primary diagnosis:

- **Code 1: Developmental Disorders** (e.g., Autism Spectrum Disorder, Asperger's Syndrome, Developmental Delays and Learning Disabilities).
- **Code 2: Intellectual Disability** (Mild, Moderate, or Severe)

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- **Code 3: Psychiatric Disorders** (e.g., Schizophrenia, Major Depressive Disorder, Post-Traumatic Stress Disorder (PTSD), Anorexia Nervosa, Attention Deficit/Hyperactivity Disorder (AD/HD), and Bipolar Disorder)
- **Code 4: Nervous Disorders** (e.g., Blindness, Deafness, Cerebral Palsy, Muscular Dystrophy, Spina Bifida, Juvenile-onset Huntington's Disease, Multiple Sclerosis, Severe Sensorineural Hearing Loss, and Congenital Cataracts)
- **Code 5: Congenital Anomalies** (e.g., Down Syndrome, Angelman Syndrome, Osteogenesis Imperfecta, Xeroderma Pigmentosum, Spinal Muscular Atrophy, Fragile X Syndrome, and Edwards Syndrome)
- **Code 6: Respiratory Disorders** (e.g., Cystic Fibrosis)
- **Code 7: Other** (Anything not listed under codes 1-6. E.g., Tetralogy of Fallot, Hypoplastic Left Heart Syndrome, End-Stage Liver Disease, Juvenile-Onset Rheumatoid Arthritis, Sickle Cell Disease, and Hemophilia.

Step 4: Verify Eligibility Status

- **Receiving Benefits?** If the individual receives Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) before the ABLE age of onset criteria, you may be eligible without a separate physician's signature, subject to program verification
- **No Social Security Benefits?** Options are available! You can Self-Certify and obtain a signed [Disability Certification](#) from your physician.

Step 5: Open Your Account

**For more information about completing your ABLE Account Application,
please watch the ABLE Account Creation webinar.**

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