



## **Appendices**

USC Price

Sol Price School of Public Policy

# Appendices

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# **Appendix 1A – 1E**

**Finance**

# **Appendix 1A**

## **Budget Change Proposal 1**

**STATE OF CALIFORNIA**  
**Budget Change Proposal - Cover Sheet**  
 DF-46 (REV 08/16)

Fiscal Year 2018-19	Business Unit 0981	Department California ABLE Act Board	Priority No.
Budget Request Name 0981-001-BCP-20XX-XX		Program <b>0895 – CALIFORNIA ACHIEVING A BETTER LIFE EXPERIENCE ACT BOARD</b>	Subprogram

Budget Request Description  
 California ABLE Act Program Trust – Education and Outreach

**Budget Request Summary**

The California ABLE Program Trust requests \$1.9 million allocation over three years (BY \$675,000, BY+1 \$650,000, BY+2 \$575,000) from the Developmental Disabilities Program Development Fund and 1.0 permanent position for education and outreach efforts related to the California Achieve a Better Life established by Chapter 796, Statutes of 2015 (SB 324, Pavley). The funding will be used to increase statewide public education and outreach campaign to increase awareness and participation in the program.

Requires Legislation <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Code Section(s) to be Added/Amended/Repealed	
Does this BCP contain information technology (IT) components? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <i>If yes, departmental Chief Information Officer must sign.</i>	Department CIO	Date

For IT requests, specify the project number, the most recent project approval document (FSR, SPR, S1BA, S2AA, S3SD, S4PRA), and the approval date.

Project No.                                      Project Approval Document:                                      Approval Date:

If proposal affects another department, does other department concur with proposal?     Yes       No  
*Attach comments of affected department, signed and dated by the department director or designee.*

Prepared By	Date	Reviewed By	Date
Department Director	Date	Agency Secretary	Date

**Department of Finance Use Only**

Additional Review:  Capital Outlay     ITCU     FSCU     OSAE     CALSTARS     Dept. of Technology

BCP Type:                                       Policy                                       Workload Budget per Government Code 13308.05

PPBA	Date submitted to the Legislature
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**A. Budget Request Summary**

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**B. Background/History**

CalABLE

On December 19, 2014, President Obama Signed the Stephen Beck Jr., Achieving a Better Life Experience Act of 2014 (ABLE), which allows individuals who become blind or disabled before reaching age 26, to create tax-free savings accounts. ABLE accounts generally follow the same rules as 529s: individuals can make nondeductible cash contribution to an ABLE account in the name of a specified beneficiary, and with tax-free earnings. ABLE account distributions are also not included in the beneficiary's income, as long as they are used for qualified services for the beneficiary and distributions do not exceed the cost of those services.

The ABLE Act directs states to establish one ABLE account for each beneficiary who is a resident of the state. The ABLE Act additional directs the IRS to issue regulations by June 19, 2015, and implement the program to guide states as they enact legislation create ABLE accounts. AB 449 implements the ABLE Act in California, and directs the State Treasurer to administer ABLE accounts on behalf of qualified Californians.

The Able Act, for taxable years beginning on or after January 1, 2015, encourages and assists individuals and families to save private funds for the purpose of supporting persons with disabilities to maintain their health, independence, and quality of life by excluding from gross income distributions used for qualified disability expenses by a beneficiary of a Qualified ABLE Program established and maintained by a state, as specified.

Chapter 796, Statutes of 2015 (SB 324, Pavley), established the Achieving a Better Life Experience Act Board and the California ABLE Program Trust for the purpose of creating a statewide program known as the Qualified ABLE Program. Under the Qualified ABLE Program, a person may make contributions for a taxable year, for the benefit of an individual who is an eligible individual for that taxable year, to an ABLE account that is established for the purpose of meeting the qualified disability expenses of the designated beneficiary of the account.

The Budget Act of 2016 authorized the Board to receive up to \$1.5 million as a loan from the General Fund to support the administrative costs of the Board, including three permanent staff positions (Executive Director, Staff Services Manager I, and an Associate Governmental Program Analyst), as well as funding for external consulting/contract services. The Board received an initial appropriation of \$850,000 for FY 2016/17 and \$650,000 for FY 2017/18. The General Fund loan must be paid back by June 30, 2022, with interest calculated at the rate earned by the Pooled Money

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Investment Account at the time of transfer. Program costs and revenue will be determined by participation rates and associated participation Program fees.

Based on the Board's program revenue projections, the projected FY 2018-19 through FY 2022-23 administrative costs for operation exceed program revenues. Additional temporary funding is necessary to cover the Board's ongoing costs and General Fund Loan Repayment.

Developmental Disabilities Program Development Fund

The Parental Fee Program (PFP) assesses a monthly fee to parents of regional center consumers under the age of 18 who receive 24-hour out-of-home care services paid for with state funds. Parents of regional center consumers in 24-hour out-of-home care services paid with state funds are eligible for

a parental fee assessment. Parents with annual gross income at or above 201 percent of the current Federal Poverty Level are assessed a fee based on a percentage of income. The monthly fee shall not exceed the cost of caring for a child, as determined by the most recent data available from the United States Department of Agriculture's survey on the cost of raising a child in the west region, or the cost of services provided, whichever is less. The statutory authority for the Parental Fee Program is located in the Welfare and Institutions Code, Section 4784.

**C. State Level Considerations**

This proposal seeks to utilize funds allocated from the Developmental Disabilities Program Development Fund. The purpose of the Program Development Fund is to provide resources needed to initiate new programs, and to expand or convert existing programs. Within the context of, and consistent with, approved priorities for program development in the state plan, program development funds shall promote integrated residential, work, instructional, social, civic, volunteer, and recreational services and supports that increase opportunities for self-determination and maximum independence of persons with developmental disabilities.

The CalABLE Board administers the CalABLE Program and per statute (Assembly Bill 449), "shall market this program to residents of the State of California to the extent funds are available to do so." Securing the appropriate funding to establish a marketing and outreach program is consistent with this instruction.

The target population that CalABLE would reach with these marketing efforts would be made aware of and educated on the benefits of opening a CalABLE account and the Program's potential to promote financial empowerment and security to people with disabilities.

It is anticipated that outreach efforts will also affect state departments that administer public benefit programs to individuals with disabilities (e.g., Medi-Cal, CalFRESH, low-income housing programs). Education about the CalABLE program will benefit these agencies, as they are required to comply with state and federal ABA Act laws in the administration of these programs.

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**D. Justification**

This proposal is consistent with the Board’s mission to encourage and assist individuals and families with saving private funds for the purpose of supporting persons with disabilities to maintain their health, independence, and quality of life.

While no state rivals California in terms of potential participation in a state-administered Qualified ABLE Program, other states have successfully undertaken aggressive outreach and promotion efforts for their ABLE plans and have budgeted and staffed accordingly. Industry experts agree that aggressive outreach and promotion efforts appear to translate into more accounts opened, as evident from the number of California residents already investing in other state-administered ABLE programs. In August of 2016, Ohio’s STABLE Program staff reported that 9% of their enrolled participants were California residents; it is anticipated this percentage has increased since that time. Based on population alone, California has the potential for successful enrollment, but is currently strongly disadvantaged with regard to having the appropriate staffing and resources essential to meeting its eventual goal of self-sufficiency. Further, by the time the CalABLE Program launches in mid-to-late 2017, it will find itself trying to compete with programs that will have been marketing and recruiting for over a year prior. Because the target population of prospective enrollees is limited to people with disabilities, there is an urgency to move quickly.

CalABLE is designed to be a Program entirely sustained by the contributions of its members. Marketing and the implementation of a broad outreach plan will be crucial in attracting prospective enrollees and ensuring that the Program is viable and can meet its expected goal of self-sufficiency. Time is also of the essence; ABLE programs are opening at a rapid pace nationwide, and the eligible population – people with disabilities – is finite, putting CalABLE in direct competition with other states that are able to recruit eligible Californians into their plans.

**Projected Program Budget**

Program Budget	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
Beginning Fund Balance	0	18,750	0	(37,503)	60,692	256,188	60,590
General Fund Loan	850,000	650,000	0	0	0	0	0
Development Program Fund	0	0	675,000	650,000	575,000	0	0
Revenues	18,750	108,514	257,610	418,308	590,610	774,514	970,023
General Fund Loan Payment	0	0	300,000	300,000	300,000	300,000	300,000
Authorized Salary & Benefits	361,000	361,000	361,000	361,000	361,000	361,000	361,000
Authorized Expenditures	489,000	416,264	130,000	130,000	130,000	130,000	130,000
Requested Position	0	0	179,113	179,113	179,113	179,113	179,113
Ending Balance	18,750	0	(37,503)	60,692	256,188	60,590	60,500

\*2017-18 ending balance assumes full use General Fund Loan and projected revenues.



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To date, staff has been conducting the bulk of its initial outreach activities with the help of a Retired Annuitant on loan from the State Treasurer's Office, as its permanent staffing consists of three (3) positions. Given the other demands surrounding program development for this new agency and Program, it is currently difficult to execute outreach activities at the level required.

As Program launch approaches, CalABLE staff has conducted research to determine what direct competitors are spending to market ABLE programs; in addition, it has referenced the historical spending and marketing plans of the ScholarShare Investment Board, its "sister" program in the State Treasurer's Office.

Staff has determined that this request provides a minimal level of funding required to begin to execute sufficient marketing and outreach efforts as follows:

- Establishes 1.0 permanent position at the AGPA level to allow for Field Representatives to support a broad outreach and public education campaign to target specific California and national audiences: eligible individuals with disabilities, their family members, and organizations and agencies providing disability advocacy, services and public benefit programs;
- Establishes a public relations and media outreach component that would broadly increase consumer interest and awareness among the disability community around the benefits of opening a CalABLE account.

Staffing Justification

In order to ensure the timely and effective development and execution of a marketing and outreach program, the Board is requesting funding for the following position:

- 1.0 Field Representative Position at the Associate Governmental Program Analyst Level (Limited Term)
  - Help develop and manage key marketing and outreach initiatives for the CalABLE Program to residents and stakeholders of the State of California
  - Provide outreach and education to eligible participants, disability advocacy and service provider organizations, and government agencies/public benefit programs; coordinate and host outreach events; conduct regional information sessions throughout the state of California; participate in conferences (travel required)
  - Assist with the development of outreach materials, content for both print and web publications and composition of email campaigns
  - Serve as liaison between CalABLE Program and stakeholders/prospective participant community; maintain consistent communications, including the communication of program updates; respond to requests for information
  - Assist with the establishment of contracts with external consultants (e.g., public relations, digital marketing, data marketing)
  - Maintain documentation of stakeholder visits and communications

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- Conduct data research and analysis; develop benchmarks against which to measure the growth and progress of the CalABLE Program, as directed
- Perform other program support as assigned

1.0 Mid-Step AGPA Positions:

Yearly Salary	\$62,148
Benefits	\$34,965
Operating Expense & Equipment	\$41,000
<hr/>	
TOTAL	\$138,113

**E. Outcomes and Accountability**

Outcome

Should this request be approved, it will make the CalABLE program more competitive in the Qualified ABLE Programs market, resulting in strong program enrollment and the ability to take in enough revenue to be self-sustaining more quickly. In addition, successful implementation of CalABLE will help realize the legislative intents of SB 324 and AB 449, and allow people with disabilities to be financially secure.

Accountability

Accountability of the marketing and outreach program developed by the CalABLE Board will be tracked through an annual work plan process that will identify and measure program goals and objectives, outcomes and deliverables, and milestones and schedules. The staff hired to support this program will meet with management regularly to provide status reports, receive direction and feedback, and make adjustments as needed.

**F. Analysis of All Feasible Alternatives**

- 1) Approve the Board's request for: (1) \$1.9 million allocation over three years from the Developmental Disabilities Program Development Fund and (2) 1.0 permanent AGPA position and corresponding funding to support the development of a marketing, outreach and public education program to successfully implement the goals of the California Achieving a Better Life Experience Program.
- 2) No action: implement a marketing and outreach program with existing resources. This option will result in CalABLE be insolvent. Existing staff do not have the capacity to absorb the additional workload to effectively implement the requirements of SB 324 and AB 449, nor the appropriate funding to procure effective and current tools to design and implement a comprehensive marketing strategy. Existing

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### **Budget Change Proposal - Cover Sheet**

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outreach efforts would likely fall short of expected goals and result in greater difficulty reaching enrollment benchmarks.

- 3) Provide CalABLE with additional \$2 million in General Fund Loan Authority and extend the payment period out until 2028. This will allow CalABLE to maintain services while allowing more time for projected revenues to exceed expenditures.

#### **G. Implementation Plan**

The following outlines the proposed implementation plan/timeline for July 2018 through June 2022:

- Review development of CalABLE investment policies that define the Program's investment objectives
- Continue engaging with advisory councils for statewide advocacy groups and public agencies
- Open ABLE Accounts
- Implement processes for ongoing program evaluation and improvement
- Payback General Fund Loan

#### **H. Supplemental Information**

N/A

#### **I. Recommendation**

Approve the Board's request for: (1) \$1.9 million allocation over three years from the Developmental Disabilities Program Development Fund and (2) 1.0 permanent AGPA position and corresponding funding to support the development of a marketing, outreach and public education program to successfully implement the goals of the California Achieving a Better Life Experience Program.

# **Appendix 1B**

## **Budget Change Proposal 2**

**STATE OF CALIFORNIA**  
**Budget Change Proposal - Cover Sheet**  
 DF-46 (REV 08/16)

Fiscal Year 2018-19	Business Unit 0981	Department California ABLE Act Board	Priority No.
Budget Request Name 0981-001-BCP-20XX-XX		Program <b>0895 – CALIFORNIA ACHIEVING A BETTER LIFE EXPERIENCE ACT BOARD</b>	Subprogram

Budget Request Description  
 California ABLE Act Program Trust – Education and Outreach

**Budget Request Summary**

The California ABLE Program Trust requests \$1.9 million General Fund over three years (BY \$675,000, BY+1 \$650,000, BY+2 \$575,000) and 1.0 permanent position for education and outreach efforts related to the California Achieve a Better Life established by Chapter 796, Statutes of 2015 (SB 324, Pavley). The funding will be used to increase statewide public education and outreach campaign to increase awareness and participation in the program.

Requires Legislation <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Code Section(s) to be Added/Amended/Repealed	
Does this BCP contain information technology (IT) components? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <i>If yes, departmental Chief Information Officer must sign.</i>	Department CIO	Date

For IT requests, specify the project number, the most recent project approval document (FSR, SPR, S1BA, S2AA, S3SD, S4PRA), and the approval date.

Project No.                                      Project Approval Document:                                      Approval Date:

If proposal affects another department, does other department concur with proposal?    Yes       No  
*Attach comments of affected department, signed and dated by the department director or designee.*

Prepared By	Date	Reviewed By	Date
Department Director	Date	Agency Secretary	Date

**Department of Finance Use Only**

Additional Review:    Capital Outlay    ITCU    FSCU    OSAE    CALSTARS    Dept. of Technology

BCP Type:                                       Policy                                       Workload Budget per Government Code 13308.05

PPBA	Date submitted to the Legislature
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**A. Budget Request Summary**

The California ABLE Program Trust requests \$1.9 million General Fund over three years (BY \$675,000, BY+1 \$600,000, BY+2 \$575,000) and 1.0 permanent position for education and outreach efforts related to the California Achieve a Better Life established by Chapter 796, Statutes of 2015 (SB 324, Pavley). The funding will be used to increase statewide public education and outreach campaign to increase awareness and participation in the program.

**B. Background/History**

On December 19, 2014, President Obama Signed the Stephen Beck Jr., Achieving a Better Life Experience Act of 2014 (ABLE), which allows individuals who become blind or disabled before reaching age 26, to create tax-free savings accounts. ABLE accounts generally follow the same rules as 529s: individuals can make nondeductible cash contribution to an ABLE account in the name of a specified beneficiary, and with tax-free earnings. ABLE account distributions are also not included in the beneficiary's income, as long as they are used for qualified services for the beneficiary and distributions do not exceed the cost of those services.

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Based on the Board's program revenue projections, the projected FY 2018-19 through FY 2022-23 administrative costs for operation exceed program revenues. Additional temporary funding is necessary to cover the Board's ongoing costs and General Fund Loan Repayment.

**C. State Level Considerations**

This proposal is consistent with the Board's mission to encourage and assist individuals and families with saving private funds for the purpose of supporting persons with disabilities to maintain their health, independence, and quality of life.

The CalABLE Board administers the CalABLE Program and per statute (Assembly Bill 449), "shall market this program to residents of the State of California to the extent funds are available to do so."

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The target population that CalABLE would reach with these marketing efforts would be made aware of and educated on the benefits of opening a CalABLE account and the Program's potential to promote financial empowerment and security to people with disabilities.

It is anticipated that outreach efforts will also affect state departments that administer public benefit programs to individuals with disabilities (e.g., Medi-Cal, CalFRESH, low-income housing programs). Education about the CalABLE program will benefit these agencies, as they are required to comply with state and federal ABL Act laws in the administration of these programs.

**D. Justification**

While no state rivals California in terms of potential participation in a state-administered Qualified ABL Program, other states have successfully undertaken aggressive outreach and promotion efforts for their ABL plans and have budgeted and staffed accordingly. Industry experts agree that aggressive outreach and promotion efforts appear to translate into more accounts opened, as evident from the number of California residents already investing in other state-administered ABL programs. In August of 2016, Ohio's STABLE Program staff reported that 9% of their enrolled participants were California residents; it is anticipated this percentage has increased since that time. Based on population alone, California has the potential for successful enrollment, but is currently strongly disadvantaged with regard to having the appropriate staffing and resources essential to meeting its eventual goal of self-sufficiency. Further, by the time the CalABLE Program launches in mid-to-late 2017, it will find itself trying to compete with programs that will have been marketing and recruiting for over a year prior. Because the target population of prospective enrollees is limited to people with disabilities, there is an urgency to move quickly.

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attracting prospective enrollees and ensuring that the Program is viable and can meet its expected goal of self-sufficiency. Time is also of the essence; ABLE programs are opening at a rapid pace nationwide, and the eligible population – people with disabilities – is finite, putting CalABLE in direct competition with other states that are able to recruit eligible Californians into their plans.

**Projected Program Budget**

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Staffing Justification

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- 1.0 Field Representative Position at the Associate Governmental Program Analyst Level (Limited Term)
  - Help develop and manage key marketing and outreach initiatives for the CalABLE Program to residents and stakeholders of the State of California
  - Provide outreach and education to eligible participants, disability advocacy and service provider organizations, and government agencies/public benefit programs; coordinate and host outreach events; conduct regional information sessions throughout the state of California; participate in conferences (travel required)
  - Assist with the development of outreach materials, content for both print and web publications and composition of email campaigns
  - Serve as liaison between CalABLE Program and stakeholders/prospective participant community; maintain consistent communications, including the communication of program updates; respond to requests for information
  - Assist with the establishment of contracts with external consultants (e.g., public relations, digital marketing, data marketing)
  - Maintain documentation of stakeholder visits and communications
  - Conduct data research and analysis; develop benchmarks against which to measure the growth and progress of the CalABLE Program, as directed
  - Perform other program support as assigned

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1.0 Mid-Step AGPA Positions:

Yearly Salary	\$62,148
Benefits	\$34,965
Operating Expense & Equipment	\$41,000
<hr/>	
TOTAL	\$138,113

**E. Outcomes and Accountability**

Outcome

Should this

request be approved, it will make the CalABLE program more competitive in the Qualified ABLE Programs market, resulting in strong program enrollment and the ability to take in enough revenue to be self-sustaining more quickly. In addition, successful implementation of CalABLE will help realize the legislative intents of SB 324 and AB 449, and allow people with disabilities to be financially secure.

Accountability

Accountability of the marketing and outreach program developed by the CalABLE Board will be tracked through an annual work plan process that will identify and measure program goals and objectives, outcomes and deliverables, and milestones and schedules. The staff hired to support this program will meet with management regularly to provide status reports, receive direction and feedback, and make adjustments as needed.

**F. Analysis of All Feasible Alternatives**

- 1) Approve the Board's request for: (1) 1.0 permanent AGPA position and corresponding funding to support the development of a marketing, outreach and public education program to successfully implement the goals of the California Achieving a Better Life Experience Program.
- 2) Provide CalABLE \$1.9 million allocation over three years from the Developmental Disabilities Program Development Fund and (2) 1.0 permanent AGPA position and corresponding funding to support the development of a marketing, outreach and public

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education program to successfully implement the goals of the California Achieving a Better Life Experience Program.

- 3) Provide CalABLE with additional \$2 million in General Fund Loan Authority and extend the payment period out until 2028. This will allow CalABLE to maintain services while allowing more time for projected revenues to exceed expenditures.

**G. Implementation Plan**

The following outlines the proposed implementation plan/timeline for July 2018 through June 2022:

- Review development of CalABLE investment policies that define the Program's investment objectives
- Continue engaging with advisory councils for statewide advocacy groups and public agencies
- Open ABLE Accounts
- Implement processes for ongoing program evaluation and improvement
- Payback General Fund Loan

**H. Supplemental Information**

N/A

**I. Recommendation**

Approve the Board's request for: (1) 1.0 permanent AGPA position and corresponding funding to support the development of a marketing, outreach and public education program to successfully implement the goals of the California Achieving a Better Life Experience Program.

# **Appendix 1C**

## **Philanthropic Funding Opportunities**

**Attachment C:  
Philanthropic Funding Opportunities**

- 1. Mitsubishi Electric America Foundation (MEAF)**
- 2. FINRA Investor Education Foundation**
- 3. The Gibney Family Foundation**
- 4. Doug Flutie Jr. Foundation for Autism**

**Foundation Name:** Mitsubishi Electric America Foundation (MEAF)

**Stated Work:**

MEAF supports innovative projects that help youth with disabilities develop the leadership and employment skills they need to succeed, particularly for careers in science, technology, engineering, arts & design, and mathematics (STEAM). MEAF will also consider projects to create tools that help break down barriers to employment and increase job opportunities for young people with disabilities entering the workforce, including returning veterans with disabilities.

In particular, MEAF funds organizations that provide innovative approach that leads to measurable employment outcomes for youth with disabilities; support U.S. youth with disabilities as the main beneficiary, or young veterans with disabilities transitioning to civilian life; and promote the full-inclusion of youth with disabilities alongside their peers without disabilities, and promote inclusive, competitive employment practices.

**Limitations:**

MEAF primarily supports projects from 501(c)(3) organizations. The projects must benefit youth, defined as birth to age 26. MEAF grants six to twelve grants per year, with grants ranging from \$10,000 to \$75,000 per year.

MEAF also seeks to fund programs that are either national in scope or model projects that could be replicated nationally.

**Recommendation:**

MEAF is a promising funding opportunity that Cal ABLE should consider pursuing. Because Cal ABLE specifically serves individuals with disabilities up to age 26, Cal ABLE should seek a grant under MEAF's work to promote full-inclusion of youth with disabilities alongside their peers without disabilities, and promote inclusive, competitive employment practices. Cal ABLE enables youth with disabilities to pursue employment opportunities without risking their SSI and public benefits. Given MEAF's desire to fund projects with national impact, Cal ABLE should argue California's unique population size and opportunities to expand Cal ABLE beyond the state. With funding from MEAF, the program outreach and education activities developed by Cal ABLE could serve as a model in other states.

**Website:** [http://www.meaf.org/how\\_to\\_apply/priorities\\_guidelines](http://www.meaf.org/how_to_apply/priorities_guidelines)

**Foundation Name:** FINRA Investor Education Foundation

**Stated Work:**

The mission of the FINRA Investor Education Foundation is to provide underserved Americans with the knowledge, skills and tools necessary for financial success throughout life. The FINRA Foundation envisions a society characterized by universal financial literacy. Relevant to CalABLE, of particular interest to the Foundation are projects that:

- Expand the body of knowledge and/or provide practical materials that will have a positive impact on investor education or protection
- Empower the nation's young people that are about to enter the workforce to better prepare for retirement and to meet other financial goals
- Encourage women and minority populations to take control of their financial future through investor education

The Foundation seeks to fund projects that advance its mission through:

- **Educational projects or programs.** Funding is for programs that respond to an unmet financial education, investor education or investor protection need for a target audience.
- **Research.** Funding is for research that expands the body of knowledge and offers solutions in the field of financial education, investor education and investor protection.
- **Combination of research and educational program.** Funding is for initiatives that lead with a research element and follow with a high-impact financial education, investor education or investor protection project based upon the results of the research.

**Limitations:**

The Foundation grants awards only to 501(c)(3) organizations and public universities. The Foundation generally does not consider proposals to fund permanent staff salaries or capital costs.

There is no set minimum or maximum grant amount. In considering grant requests, the merits of the proposed project are the primary focus.

**Recommendation:**

CalABLE should pursue funding as part of the Foundation's educational projects and programs focus, framing the financial needs of people with disabilities particularly underserved. While funding may not go toward permanent staff salaries, CalABLE may consider requesting funding for outreach and education activities, along with resources for limited term staff.

**Website:** <http://www.finrafoundation.org/grants/general/guidelines/index.html>

**Foundation Name:** The Gibney Family Foundation

**Stated Work:**

The vision of the Gibney Family Foundation (TGFF) is “sustainable solutions for independence.” It’s mission is “partnering with others to develop sustainable resources for organizations that foster independence, primarily for those who are blind.”

The Gibney Family Foundation strives to find sustainable solutions with every partnership that is made. Sustainable solutions could be independence for the individuals who receives services from organizations, or it could be long-term solutions for the organization itself. The foundation takes an individualized approach in working with grantees and looks for projects that will sustain, support, and provide long term solutions for all involved.

**Limitations:**

The Gibney Family Foundation focuses at least 51% of their grants for organizations that support the blind and visually impaired.

The Gibney Family Foundation does not accept unsolicited proposals. However, Cal ABLE may contact the organization to be considered for future funding. Periodically, the foundation will contact organizations if they identify a funding priority in an organization’s area of work.

The foundation encourages organizations to partner with a TGFF grant sponsor during the proposal development process in an effort to better understand the need, add value to the process, and facilitate effective grant making. Conference calls, site visits, and other contacts will be included during the proposal development process prior to submitting a formal proposal.

**Recommendation:**

CalABLE should seek an informational meeting with the Gibney Foundation to identify opportunities for collaboration. CalABLE’s should advocate that its work supports the financial security of people who are blind and visually impaired, but would need to tailor their request to ensure the proposal meets the stated work of the foundation.

Website: <http://tgff.org/>



**Foundation Name:** Doug Flutie Jr. Foundation for Autism

**Stated Work:**

The Doug Flutie Jr. Foundation for Autism's mission is helping families affected by autism live life to the fullest through access to services, active lifestyles and community-based services for adult family members. The priorities of the Foundation are to meet families' needs along the way by ensuring (1) Access to Services (2) Active Lifestyles and (3) Adult Independence.

Particularly relevant to CalABLE is the foundation's stated work in access to services. The priorities in access to services include funding for community organizations and schools who are providing vital resources and actively assisting children with autism spectrum disorder and their families through education and technology\*, advocacy programs, diagnostic and clinical services, direct family support, safety equipment, emergency care, respite services and other opportunities that will enhance the quality of life for those affected.

In assessing proposals, the foundations reviews:

- Impact of the services on the population (issue or need addressed).
- Anticipated measurable results – Is this clear and is a process in place to collect data?
- Financial need – How critical is the Flutie Foundation grant to the proposed project?
- Creativity
- Sustainability and continuity of the organization and/or program.
- Project Budget – Is it detailed and clearly outlined?
- Replication – Can the program be replicated or shared with others?
- Organization and thoroughness of the proposal itself.

**Limitations:**

The average grant size will be in the \$10,000-\$20,000 range. Multiyear grants are accepted but not in this cycle. While the foundation includes a geographic focus, it does accept proposals which impact Southern California, including San Diego County, Los Angeles County and Orange County, and proposals with a national impact. The foundation also specifically requests measurable results, including a detailed listing of output and outcomes. The 2017 grant cycle opens in July when guidelines will be posted. Deadline for submissions is Friday, September 29, 2017 at 5:00pm EST.

**Recommendation:**

CalABLE should pursue funding under the foundation's work to provide educational resources to families. However, the proposal requirements are lengthy in comparison to the amount of type average grant size. Moreover, services most specifically be shown to serve individuals with autism, which is one of many constituencies CalABLE serves. However, this foundation appears to have an open application process and does not require a specific invitation to submit an LOI. CalABLE should consider incorporating measures and analysis from Program Evaluation team to build the more thorough application this foundation requires.

**Website:** <http://www.flutiefoundation.org/apply-grant>

# **Appendix 1D**

## **Template CalABLE Letter of Inquiry**

**Attachment D:  
Template Cal ABLE Letter of Inquiry**

**[Date]**

Name  
Title, Organization  
Address

**Re: California Achieving a Better Life Experience (CalABLE) - Letter of Inquiry**

Dear [name],

On behalf of the California Achieving a Better Life Experience Board (CalABLE), I am writing to propose a project to ensure people with disabilities have the tools and means to secure an economically self-sufficient future.

CalABLE works to provide greater financial security to Californians living with a disability. We serve to ensure people with disabilities fully utilize tax-free savings accounts that do not impact their federal supplemental security income (SSI) or other state benefits. ABLE savings accounts empower individuals with disabilities and their families to save private funds to support health, independence and improved quality of life. This includes the opportunity for individuals with disabilities to pursue certain employment without fear of jeopardizing vital public benefits.

This project will develop and implement a broad financial literacy and outreach plan to educate and encourage qualified beneficiaries to enroll in an ABLE savings account.

*[Add 2-3 sentences on how CalABLE specifically fits under stated work]*

**Background**

On December 19, 2014, President Obama signed the Stephen Beck Jr., Achieving a Better Life Experience Act of 2014 (ABLE), which allows individuals who become blind or disabled before reaching age 26, to create tax-free savings accounts. In 2015, the California State Legislature created the California Achieving a Better Life Experience Board (CalABLE). CalABLE is tasked with developing tax-advantaged savings accounts for people with disabilities to be able to accumulate liquid assets of up to \$100,000 and not have their SSI or other public benefits suspended/impacted. Prior to this legislation, people with disabilities were not allowed to have more than \$2,000 in liquid assets without their vital state and federal benefits being suspended or drastically reduced.

No state rivals California in terms of potential participation in an ABLE savings account. Our mission is to meet the diverse needs of these individuals and their families, serving as a customer-driven and trusted partner. Therefore, CalABLE is uniquely positioned to develop a transparent, accountable, and accessible financial literacy and outreach program that can serve as a model for financial literacy for people with disabilities and their families throughout the country.

## **CalABLE Activities**

Based on population alone, California has the potential to reach thousands of individuals with disabilities and their family and the opportunity to provide financial literacy training on ABLE savings accounts and other strategies for economic self-sufficiency. Existing staff, consisting of the Executive Director and two staff members, cannot adequately implement effective outreach and education strategies. These include:

- Appropriate and customized Education Materials
- Fact Sheets, Brochures, and webinars, including appropriate translations
- ADA Compliant, Comprehensive Website
- Outreach and partnership initiatives with social services agencies and disability services organizations
- On-going Participant Feedback Surveys

## **A Model for ABLE Savings and Financial Literacy for People with Disabilities**

CalABLE will develop and implement a robust outreach and education program to provide financial literacy training and encourage people with disabilities to enroll in ABLE savings. This proposal will develop and manage key marketing and outreach initiatives for the CalABLE Program to people with disabilities, their families, and stakeholders by:

- Providing outreach and education to eligible participants, disability advocacy and service provider organizations, and government agencies/public benefit programs
- Coordinating and hosting outreach events
- Conducting regional information sessions throughout the state of California;
- Assisting with the development of outreach materials, content for both print and web publications and composition of email campaigns
- Serving as liaison between CalABLE Program and stakeholders/prospective participant community
- Maintaining consistent communications, including the communication of program updates; respond to requests for information.
- Conducting data research and analysis, including developing benchmarks against which to measure the growth and progress of the CalABLE Program.
- 

The initiative will also assist with the establishment of contracts with external consultants to develop accessible and culturally appropriate educational materials and traditional and digital marketing.

*[Add 2-3 sentences on how CalABLE specifically how resources/outcomes fit under stated work]*

## **Conclusion**

ABLE savings accounts offer individuals with disabilities the opportunity to secure a sustainable financial future. CalABLE seeks to ensure individuals achieve that future with a transparent, accountable, and accessible financial literacy and outreach program that can serve as a model for financial literacy for people with disabilities and their families throughout the country.

I look forward to sharing with you further details of this proposal and stand ready to answer any questions you may have. I may be reached at **[phone number]** or **[email]**.

Thank you for your consideration.

Sincerely,

Christina Elliot  
Executive Director

# **Appendix 1E**

**Budget Narrative**

**Attachment E:  
Budget Narrative Template**

**California Achieving A Better Life Experience Budget Narrative**

**Budget Narrative**

**Personnel**

**Total:                                 \$256,000**

See the Detailed Budget Spreadsheet for calculations.

*Each staff salary funded by potential grant should be included below along with brief description stating the responsibilities that staff will have to ensure that the goals of the grant are met and justification (X% of time) for any grant funds used to fund any position's salary.*

- Executive Director: \$X/year @ X%. = X.
- Deputy Executive Director (Staff Services Manager I): \$X/year @ X%. = X.
- Associate Governmental Program Analyst: \$X/year @ X%. = X.

**Fringe**

**Total:                                 \$105,000**

See the Detailed Budget Spreadsheet for calculations.

- Executive Director: \$X/year @ X%. = X. A request of \$X, will cover the fringe benefits of the Executive Director at X%. Benefits include OASDI @ X%, health, workers compensation @ X%, and retirement @ X%.
- Deputy Executive Director (Staff Services Manager I): \$X/year @ X%. = X. A request of \$X, will cover the fringe benefits of the Deputy Executive Director at X%. Benefits include OASDI @ X%, health, workers compensation @ X%, and retirement @ X%.
- Associate Governmental Program Analyst: \$X/year @ X%. = X. A request of \$X, will cover the fringe benefits of the Associate Governmental Program Analyst at X%. Benefits include OASDI @ X%, health, workers compensation @ X%, and retirement @ X%.

**Travel**

**State:                                     \$3,000**  
**Out-of-State:                         \$6,000**  
**Total:                                    \$9,000**

See the Detailed Budget Spreadsheet for calculations.

- Mileage for State Travel: Staff members will drive to various locations in the local Sacramento area and Bay Area to conduct outreach with local agencies and community based organizations serving various disabled populations to raise awareness of

- CalABLE and identify potential CalABLE users.
- Travel for Regional and National Meetings with ABLE Network: Staff members will travel to various locations across the state to conduct outreach and outreach trainings to local agencies and community based organizations serving various disabled populations to raise awareness of CalABLE and identify potential CalABLE users. Travel costs include airfare, hotel, local transportation costs, and per diem in accordance with CalHR rates.

**Equipment**

**Total:** **\$0**

We do not plan to have any equipment costs for this grant program.

**NOTE: There are no equipment costs demonstrated in the budget based on the definition of equipment (equipment with a cost > 5K).**

**Supplies**

**Total:** **\$30,000**

See the Detailed Budget Spreadsheet for calculations.

**Any additional supplies < \$5K needed to execute the goal of the grant should be included here**

- Office Supplies: This includes paper, folders, pens, and other general office supplies which will be used by <<NAME/BUDGET FOR STAFF POSITIONS INCLUDED IN GRANT ONLY>> for grant-related activities.
- Meeting Supplies: For administrative meetings, outreach training, etc. \$75.00 x 12 months = \$900.00.
- Phone and Internet Service: This service will be used to stay connected to ABLE users, community collaborators and staff. \$125.00 per month x 12 months = \$1,500.00.

**Contractual**

**Total:** **\$0**

We do not plan to hve any contractual costs for this grant program.

**Construction**

**Federal:** **\$0**

**Non-Federal:** **\$0**

**Total:** **\$0**

We do not plan to have any construction costs for this grant program.

**Other**

**Other:** **\$0**

**Other :** **\$0**

**Total:** **\$0**

We do not plan to have any construction costs for this grant program.

**Indirect**

**Total:** **\$0**



- Indirects: *Indicate how you determined the indirect cost rate applied, if claiming indirect costs (e.g., existing Negotiated Indirect Cost Rate Agreement (NICRA), indirect cost rate proposal, cost allocation plan). If using a NICRA, please indicate the cognizant agency and provide a copy of the current approved NICRA (if it was not submitted with the original application).*

**TOTALS**

<b>Personnel:</b>	<b>\$256,000</b>
<b>Fringe:</b>	<b>\$105,000</b>
<b>Travel:</b>	<b>\$9,000</b>
<b>Equipment</b>	<b>\$0</b>
<b>Supplies</b>	<b>\$30,000</b>
<b>Contractual</b>	<b>\$0</b>
<b>Construction</b>	<b>\$0</b>
<b>Other</b>	<b>\$0</b>
<b>Indirect</b>	<b>\$0</b>
<b>Total:</b>	<b>\$400,000</b>

# **Appendix 2A**

**Proposed Statutory Amendments to SB 218**

## LEGISLATIVE INTENT

SB 218, as introduced, Dodd. The Qualified ABLE Program: tax-advantaged savings accounts.

Existing federal law, the Stephen Beck, Jr., Achieving a Better Life Experience Act of 2014 (ABLE Act), encourages and assists individuals and families to save private funds in a tax-advantaged savings account for the purpose of supporting persons with disabilities to maintain their health, independence, and quality of life by excluding from gross income distributions used for qualified disability expenses by a designated beneficiary of a qualified ABLE program established and maintained by a state, as specified. Existing state law authorizes a designated beneficiary, as defined, to have one ABLE account for these purposes.

This bill would authorize the transfer of all amounts in the designated beneficiary's ABLE account to an ABLE account for another individual specified by either the designated beneficiary or the estate of the designated beneficiary upon the death of the designated beneficiary. The bill would prohibit the state from seeking distribution of any amount remaining in the designated beneficiary's ABLE account for any amount of medical assistance paid under the state's Medicaid plan and would prohibit the state from filing a claim for the payment, as specified.

## AMENDMENT LANGUAGE

SECTION 1. Section 4885 is added to the Welfare and Institutions Code, to read:

4885. (a) Notwithstanding any **federal or**<sup>1</sup> other state law, all amounts in the designated beneficiary's ABLE account, upon the death of the designated beneficiary, may be transferred to an ABLE account for another eligible individual specified by either the designated beneficiary or the estate of the designated beneficiary.

(b) Following the death of a designated beneficiary, the state shall not seek distribution of any amount remaining in the designated beneficiary's ABLE account for any amount of medical assistance paid for the designated beneficiary after the establishment of the account **while receiving benefits**<sup>2</sup> under ~~the a~~<sup>3</sup> state's Medicaid plan established under Title XIX of the Social Security Act, and the state shall not file a claim for the payment under Section 529A(**f**)<sup>4</sup> of the Internal Revenue Code.

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<sup>1</sup> Added for clarification

<sup>2</sup> Technical clarification of the law.

<sup>3</sup> Clarified to include ABLE programs in any state as applicable. Serves to protect ABLE account holders in California who may have lived in other states and vice versa for Medicaid and other states' ABLE accounts.

<sup>4</sup> Added for the purpose of specifying which section of 529A

# **Appendix 2B:**

**Proposed Modifications to State Emergency Regulations:**

## Overview

Under the current emergency regulations related to the CalABLE program, an “Authorized Legal Representative,” defined as a parent or legal guardian, or a person granted power of attorney, may manage an ABLÉ account on an eligible individual’s behalf. Some have suggested that this is too limiting, as some individuals who could benefit from this program may not have a parent or legal guardian or a person with legal authority to act. In examining potential solutions, the workgroup determined that expanding the definition to regional center staff had a number of potential pitfalls. Instead, the workgroup recommends expanding the definition to include step-parents, siblings, and step-siblings, and authorized representative and representative payee, consistent with federal definitions of the latter two terms.

## Assessment of Expansion of “Authorized Legal Representative” to Include Regional Center Staff

Regional Center Staff: Although there are benefits to expanding the definition of “Authorized Legal Representative” to regional center staff, there are a number of potential liabilities to consider in doing so.

- Potential Legal Liability to the State.<sup>5</sup> Giving agents of the State full authority over an individual’s ABLÉ account could result in fraud or disputes about actions taken on behalf of an individual account holder. Even if a state employee is acting in good faith in managing an account, if a family member disagrees, the state could be liable.
- Increase in regional center staff workload. It is unclear at this time whether regional center staff can absorb the increase in workload to open and/or manage ABLÉ accounts. In addition, it is also unclear whether regional center staff will have the adequate knowledge or training to provide ABLÉ account management or potential financial advice for beneficiaries.
- Potential need for new oversight mechanisms. Should state employees be given the authority to establish and manage ABLÉ accounts, it might be necessary to establish a system of checks and balances to ensure mismanagement does not occur. These new oversight mechanisms could potentially increase costs and complicate the process of account management and distributions.

## Proposed Regulatory Change

Section 9001. Additional Definitions.

(c) “Authorized Legal Representative” means a person who may act on behalf of the Account Owner with respect to the account if the Account Owner (1) is unable to exercise signature authority over his or her account, or (2) chooses not to exercise signature authority over his or her account. The Authorized Legal Representative may be a parent, step-parent, sibling, step-sibling, ~~or~~ legal guardian, authorized representative, or representative payee of the Account Owner or may be a person granted a valid durable power of attorney to manage banking and investment matters on behalf of the Account Owner and to take all necessary actions on behalf of the Account Owner with respect to the account.

---

<sup>5</sup> This analysis does not constitute a legal opinion and is not a substitute for consultation with legal counsel, but rather notes issues we think may arise and provides a framework in which to consider the legal implications of expanding the definition of “Authorized Legal Representative.”

(Continued)

(m) “Authorized representative” means an individual authorized to act on behalf of the Eligible Individual by law, by court order, by written statement signed by the Eligible Individual or an individual designated as a authorized representative for purposes of federal entitlement programs.

(n) “Representative payee” means an individual designated as a representative payee for purposes of federal entitlement programs.

# **Appendix 2C**

**Important Themes from Comments on Federal Proposed Regulations**

### Key Takeaways from Public Comments:

1. Clarification on whether or not a state without an ABLÉ program can contract with multiple states that have an ABLÉ program, or just a single state.
2. Recommendation that the IRS consider expanding individuals eligible for signature authority to include a single designee of the parent or legal guardian, such as a sibling or other trusted advisor.
3. Community Development Financial Institutions (CDFIs) could assist states in ABLÉ implementation and program maintenance.
4. Development of a sample eligibility certification form that states may choose to adopt in order to prove eligibility.
5. Support the ability of an ABLÉ program to impose different periodic recertification requirements for different impairments to minimize the administrative burden on qualified beneficiaries and program administrators.
6. With respect to the language related to the responsibility of the ABLÉ program to establish a safeguard to distinguish between non-qualified and qualified distributions, there seems to be some uncertainty as to what may constitute an acceptable "safeguard."
7. Clarification on implementation for military families.
8. Concern regarding inability to roll over funds from ABLÉ accounts to college accounts if needed.
9. Support the federal government's authority to conduct eligibility determination (or verification of qualified beneficiary status should be self-certified + audits can confirm elig.), and not burden state programs with additional implementation responsibilities.
10. Support framework through which a guardian executor can transfer the account to a qualified individual following the death of the account holder.
11. Rather than deferring to States with regards to how qualified expenses are defined, the individual notice requirements for social security beneficiaries (i.e. must notify SSA within 10 days of potential change in eligibility status) could be expanded to include details regarding the use of ABLÉ distributions, with the understanding that such reporting may trigger further inquiry.
12. Support less bureaucratic/burdensome re-certification process.
13. Support ability to start an ABLÉ account in any state, not just state of residency + ability to maintain their ABLÉ account in the state where it was established, regardless of current residence.
14. Taxpayer identifying numbers (TIN) should not be collected by ABLÉ programs.
15. Support broadening the definition of custodian (not necessarily needing a Power of Attorney) to assist designated beneficiaries in establishing and managing an account (i.e. use Texas' "fiduciary" language). MEFA suggests the term "qualified proxy."
16. Clarification on how qualified expenses are defined and verified, if at all. Many commenters argued against such requirements.



# **Appendix 3A**

## **State Governance Comparison Matrix**

**(Please see document on USB drive)**



# **Appendix 4A**

**CalABLE post-call survey for customer service evaluation**

## Customer Service Survey for CalABLE

Q1 Please tell us who you are.

- Potential ABLE beneficiary (account holder) (1)
- Parent of a potential ABLE account holder (2)
- Other (please specify) (3)
- Other family member of a potential ABLE account holder (4)
- Legal guardian of a potential ABLE account holder (5)
- Caregiver of a potential ABLE account holder (6)
- Other support personnel for a potential able account holder (7)

Q13 Based your recent interactions with CalABLE customer service, the experience has been:

- Very good (1)
- Good (2)
- Neither good or bad (3)
- Bad (4)
- Very bad (5)
- Not sure (6)

Q14 How much do you agree with the following statement: CalABLE customer service is helpful:

- Strongly agree (1)
- Agree (2)
- Somewhat agree (3)
- Neither agree nor disagree (4)
- Somewhat disagree (5)
- Disagree (6)
- Strongly disagree (7)

Q15 How much do you agree with the following statement: CalABLE customer service fully answered my questions.

- A great deal (1)
- A lot (2)
- A moderate amount (3)
- A little (4)
- None at all (5)

Q16 Would you recommend CalABLE to a friend?

- Yes (1)
- No (2)
- Maybe (3)

Q2 What is the CalABLE account holder's age?

- 0--5 years of age (1)
- 6--18 years of age (2)
- 19-26 years of age (3)
- 27 years of age or older (4)

Q3 Please specify the race/ethnicity of the CalABLE account holder.

- White (1)
- Multiracial (2)
- Black or African American (3)
- Hispanic or Latino (4)
- Native Hawaiian or Pacific Islander (5)
- Asian (6)
- Native American (7)
- Other (8)

Q4 What is the primary language spoken in the home of the CalABLE account holder?

- English (1)
- Spanish (2)
- Chinese (3)
- Tagalog (4)
- Vietnamese (5)
- Korean (6)
- Farsi, Persian (7)
- Armenian (8)
- Russian (9)
- Arabic (10)
- Khmer, Cambodian (11)
- Hmong (12)
- Laotian (13)
- Other (14)

Q5 What category best describes the account holder's annual household income?

- Less than \$24,999 (1)
- \$25,000 to \$49,999 (2)
- \$50,000 to \$99,999 (3)
- \$100,000 or more (4)

Q6 What is the disability or diagnosis of the CalABLE account holder? (check all that apply)

- Blindness or Impaired Vision (1)
- Deafness or Hearing Loss (2)
- Spina Bifida (3)
- Spinal Cord Injury (4)
- Muscular Dystrophy (5)
- Cystic Fibrosis (6)
- Brain Injury (7)
- Tourette's Syndrome (8)
- ADD/ADHD (9)
- Autism Spectrum Disorder (10)
- Down Syndrome (11)
- Fetal Alcohol Spectrum Disorder (FASD) (12)
- Fragile X Syndrome (13)
- Speech and Language Disorder (14)
- Congenital Disorder (15)
- Mental Health Disorder (16)
- Other Physical Disability (17)
- Other Cognitive Disability (18)
- Other Intellectual Disability (19)
- Other Learning Disability (20)
- Other Developmental Disability (21)
- Other (22)

Q7 Do you know what an ABLE account is? (learn more at [www.ndss.org/able](http://www.ndss.org/able))

- Definitely yes (1)
- Probably yes (2)
- Might or might not (3)
- Probably not (4)
- Definitely not (5)

Q9 Please describe how you think the potential CalABLE account holder would most likely use a CalABLE account.

- long-term investment/savings (1)
- transactional account (e.g., like a checking account) (2)
- emergency fund (3)
- educational expenses (4)
- transportation expenses (5)
- employment-related expenses (6)
- training and support expenses (7)
- assistive technology expenses (8)
- healthcare expenses (9)
- financial management/services expenses (10)
- legal expenses (11)

Q10 How does the CalABLE account holder prefer to access his/her account?

- Telephone (1)
- Online/Website (2)
- Cell Phone/Smart Phone/App (3)
- Text Messages (4)
- I do not plan to open a CalABLE account for myself or for anyone else. (5)

Q11 How would the potential CalABLE account holder prefer to communicate with customer service about his/her account?

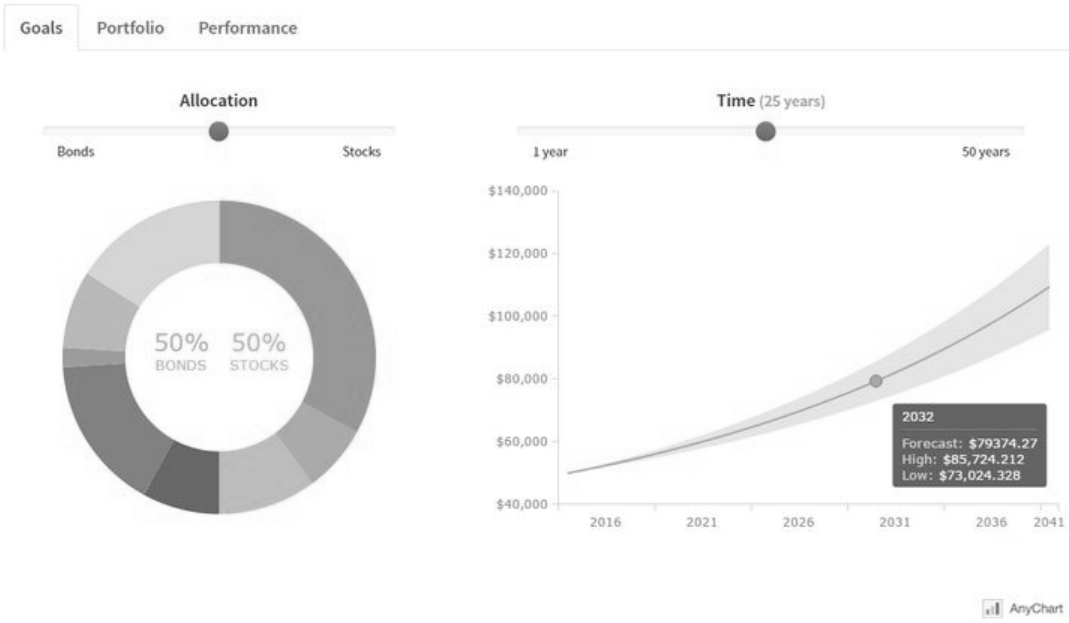
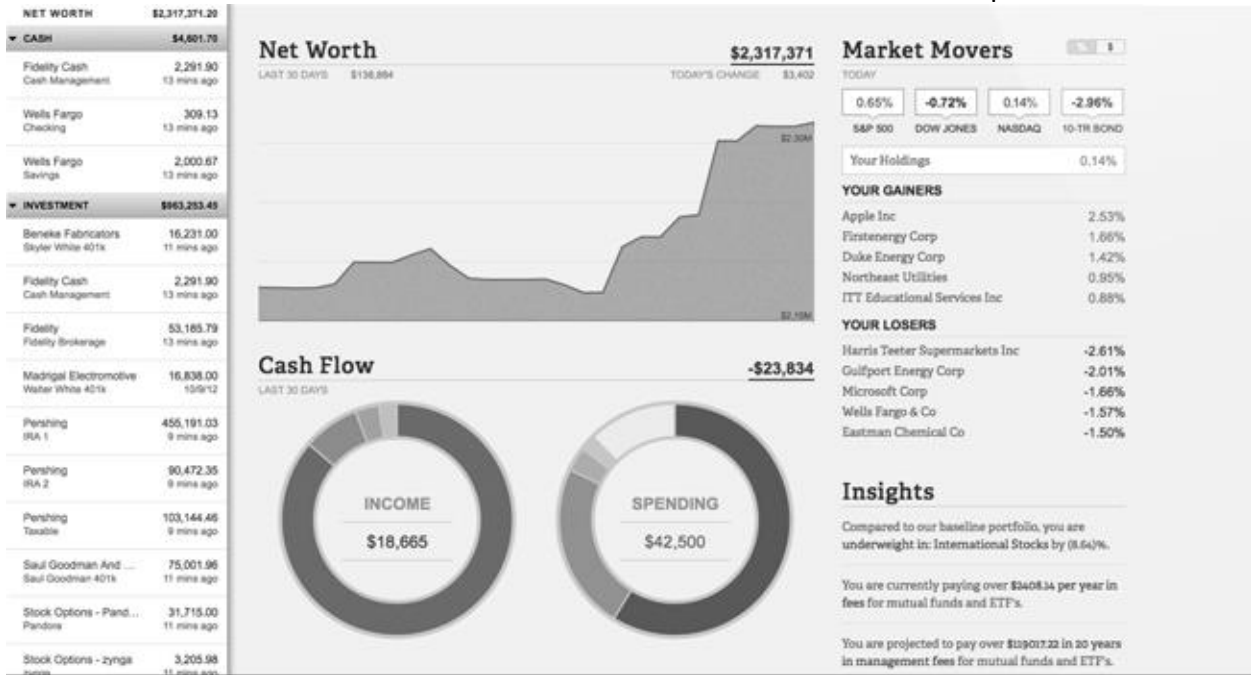
- Telephone (1)
- Online/Website (2)
- Cell Phone/Smart Phone/App (3)
- Text Messages (4)
- Mail (5)
- In-Person (6)
- I do not plan to open a CalABLE account for myself or for anyone else. (7)

# **Appendix 4B**

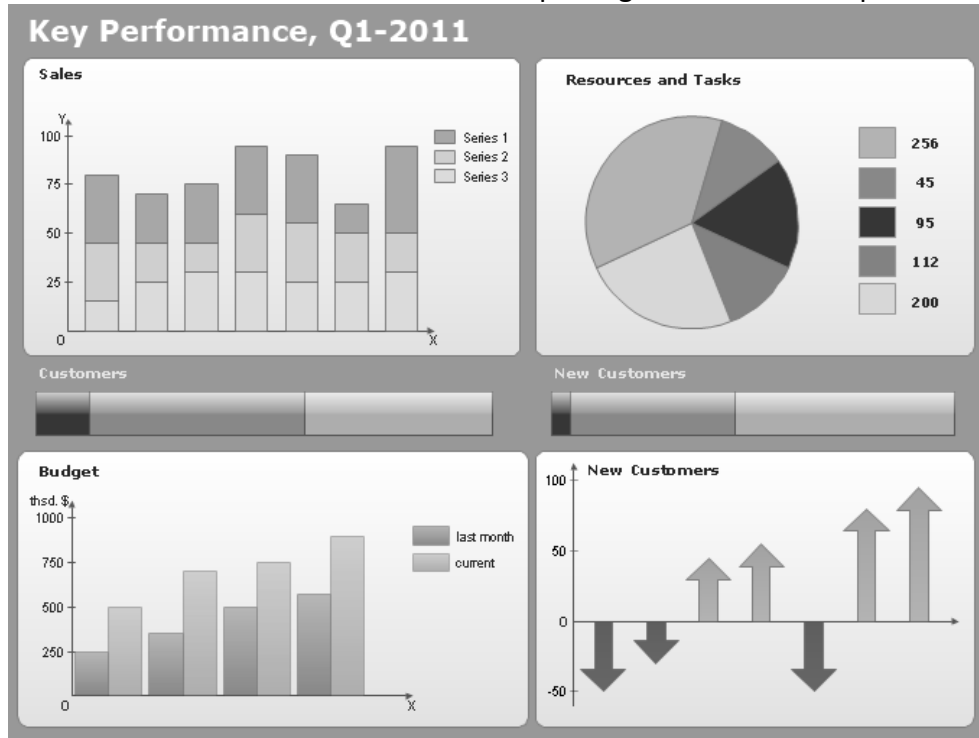
**Financial performance: customer account dashboard  
example**



# Financial Performance - Customer Account Dashboard Examples



# Financial Performance - Internal Reporting Dashboard Examples



# **Appendix 4C**

## **Medial tool kit evaluator**

# **Media Tool Kit Evaluation for CalABLE**

## **Executive summary**

CalABLE will rely, in part, on media outlets to share the organization's message. CalABLE administrators have a duty to ensure that media outlets are provided with accurate and useful information that can be shared with the community. To this end, CalABLE administrators may choose to utilize the Media Tool Kit. To quickly and easily evaluate the efficacy of the Media Tool Kit, CalABLE administrators may choose to use the tool described below.

## **How the Media Tool Kit Evaluator will work**

The Media Tool Kit Evaluator will assist administrators in measuring how effective the tool kit is in spreading a positive message about CalABLE, and which media outlets are the most receptive to the tool kit. The Media Tool Kit Evaluator is organized by month and metric. CalABLE administrators will track the number of Media Tool Kits distributed each month and who the recipient organizations are. Administrators will also track how many and which media outlets report on CalABLE each month, how many and which media outlets are generally supportive of or provide generally positive coverage of CalABLE, and how many and which media outlets accurately report on CalABLE.

## **How to track media coverage of CalABLE**

CalABLE administrators will be able to track media coverage of CalABLE through both active and passive means. When distributing CalABLE Media Tool Kits to media outlets, include your business card and request them to contact you if they choose to discuss CalABLE. To passively monitor CalABLE coverage online, set up a Google News Alert. Go to [google.com/alerts](http://google.com/alerts), enter the term "CalABLE" into the search bar, and click 'Create Alert.' You will receive an email each time CalABLE is mentioned on a news site, blog or other site.

## **How to measure success for the CalABLE Media Tool Kit**

Success will be measured by the number of media outlets that positively and accurately report on CalABLE. To monitor the tool kit's path to success, record the number of kits distributed, and compare that figure to the number of media outlets that report, report positively, and report accurately on CalABLE.

	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<i># Media Tool Kits distributed</i>						
<i>Recipient organizations</i>						
<i># reports related to CalABLE</i>						
<i>Organizations that reported on CalABLE</i>						
<i># positive CalABLE reports</i>						
<i>Organizations that reported positively on CalABLE</i>						
<i># accurate CalABLE reports</i>						
<i>Organizations that reported accurately on CalABLE</i>						
	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>
<i># Media Tool Kits distributed</i>						
<i>Recipient organizations</i>						
<i># reports related to CalABLE</i>						
<i>Organizations that reported on CalABLE</i>						
<i># positive CalABLE reports</i>						
<i>Organizations that reported positively on CalABLE</i>						
<i># accurate CalABLE reports</i>						
<i>Organizations that reported accurately on CalABLE</i>						

# **Appendix 4D**

## **Outreach tool kit survey**

## CaIABLE Outreach Tool Kit Survey

[https://usc.qualtrics.com/jfe/form/SV\\_0VrNsNV9zdHew8R](https://usc.qualtrics.com/jfe/form/SV_0VrNsNV9zdHew8R)

Q1 With which of the following communities does your organization work? Select all that apply.

- People with congenital disabilities
- People with acquired disabilities
- People with physical disabilities
- People with hearing impairment
- People with visual impairment
- People with developmental disabilities
- People with cognitive disabilities
- People with psychiatric disabilities
- People with speech and language disabilities
- Other

Q2 Have you utilized any of the information or tools in the CaIABLE Outreach Tool Kit?

- Yes
- No

Q3 How often do you utilize the information or tools in the CaIABLE Outreach Tool Kit?

- Never
- Sometimes
- About half the time I work with stakeholders
- Most of the time
- Always

Q4 What do you believe is the most useful part of the CaIABLE Outreach Tool Kit?

What works well?

---

Q5 What do you believe is the least useful part of the CaIABLE Outreach Tool Kit?

What does not work well?

---

Q6 Did you encounter any accessibility problems? If so, please describe.

---

Q7 How likely are you to recommend a CalABLE account to a stakeholder?

- Extremely likely
- Moderately likely
- Slightly likely
- Neither likely nor unlikely
- Slightly unlikely
- Moderately unlikely
- Extremely unlikely

Q8 Do you know where to direct stakeholders and clients who are interested in signing up for a CalABLE account?

- Definitely yes
- Probably yes
- Might or might not
- Probably not
- Definitely not



# **Appendix 5A – 5G**

## **Outreach**

# **Appendix 5A**

## **Media Tool Kit**

# California ABLE

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## MEDIA TOOL KIT

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## **FORWARD**

This Media Tool Kit was developed with the intent of assisting the CalABLE Board, staff and partners inform and educate the media on the CalABLE program. It contains information about CalABLE, its Board of Directors, and demographics of the community it seeks to serve. It also contains key points of the program and frequently asked questions.

Graduate students at the University of Southern California, Sol Price School of Public Policy in Sacramento prepared this report as part of their Capstone Project. They received guidance and direction from their professor, Robert Denhardt and the Executive Director of CalABLE, Christina Elliott.

## ABOUT CALIFORNIA ABLE

In 2014, the President signed the Federal Achieving a Better Life Experience (ABLE) Act, which allows states to create tax-advantaged savings accounts for people with disabilities while protecting their eligibility for public benefits such as Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), or Medicaid. In 2015, California created the California ABLE Act Board, CalABLE, and tasked it with developing the program in California.

Beginning in the Fall 2017, individuals with disabilities will be able to open a CalABLE savings account. To be eligible, individuals:

- Must be disabled before age 26 AND
- Meet the eligibility criteria for disability benefits like SSI or SSDI - OR
- Self-Certify: Has been diagnosed by a qualified physician with a physical or mental disability resulting in marked and severe functional limitations that is expected to last no less than 12 months.

California is one of sixteen states with ABLE Programs. Eligible individuals can open an ABLE account with any State. However, they may have only one ABLE account. Once enrolled, CalABLE account holders will be able to use their account as a savings or checking account. The money in CalABLE accounts is tax-exempt as long as it is spent on Qualified Disability Expenses (QDE). A QDE is any expense that is incurred as a result of living with a disability. For example, education, housing, transportation and health expenses are QDEs.

The CalABLE program is housed in the California State Treasurer's Office and is governed by a seven member Board. It has an annual operating budget of 1.5 million dollars.

For more information on the CalABLE program, visit the CA State Treasurer's Office at: <http://treasurer.ca.gov/able/index.asp>

## CALIFORNIA ABLE BOARD



John Chiang  
State Treasurer



Joe Xavier  
Director of the Department of  
Rehabilitation



Betty T. Yee  
State Controller

Nancy Bargmann  
Director of the Department of Developmental  
Services



Michael Cohen  
Director of Finance



Linda Schaedle  
Chairperson of the State  
Independent Living Council

Dr. April Lopez  
Chairperson of the State Council on Developmental Disabilities

### STAFF

Christina Elliott  
Executive Director

## DEMOGRAPHIC PROFILE<sup>1</sup>

Of the estimated 38 million people living in California, 3.9 million are individuals with disabilities. Women comprise 52.4 percent of the California disabled population and men make up the remaining 47.6 percent. As indicated in Chart 1, an estimated 7.3 percent are individuals under the age of 18 and an estimated 50 percent are between the ages of 18 to 64.

Chart: 1

### Age

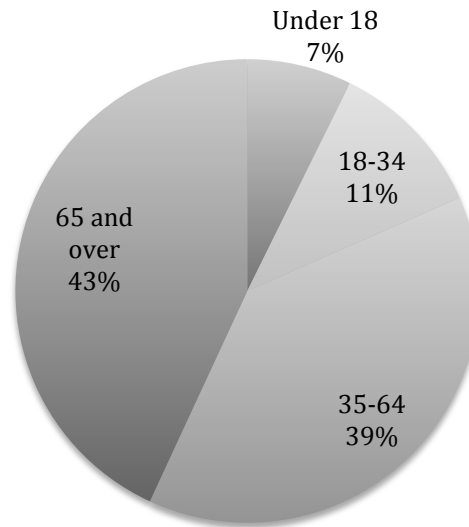
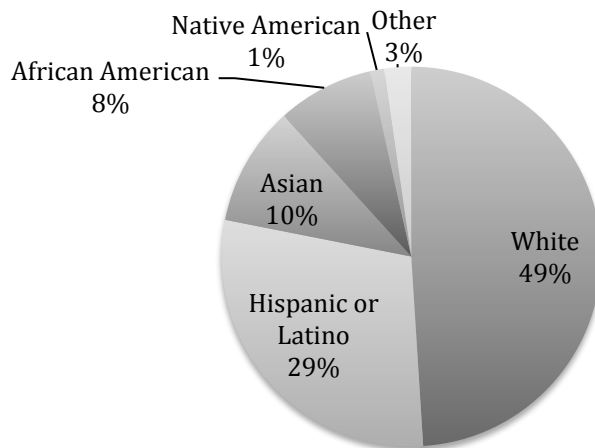


Chart 2 illustrates the racial and ethnic composition of the disabled population in California. An estimated 49 percent are White, 29.1 percent Hispanic or Latino, 10.2 percent Asian, 8.2 percent African American, 1.2 percent Native American and 2.3 percent some other race.

Chart: 2

### Race and Hispanic or Latino Origin



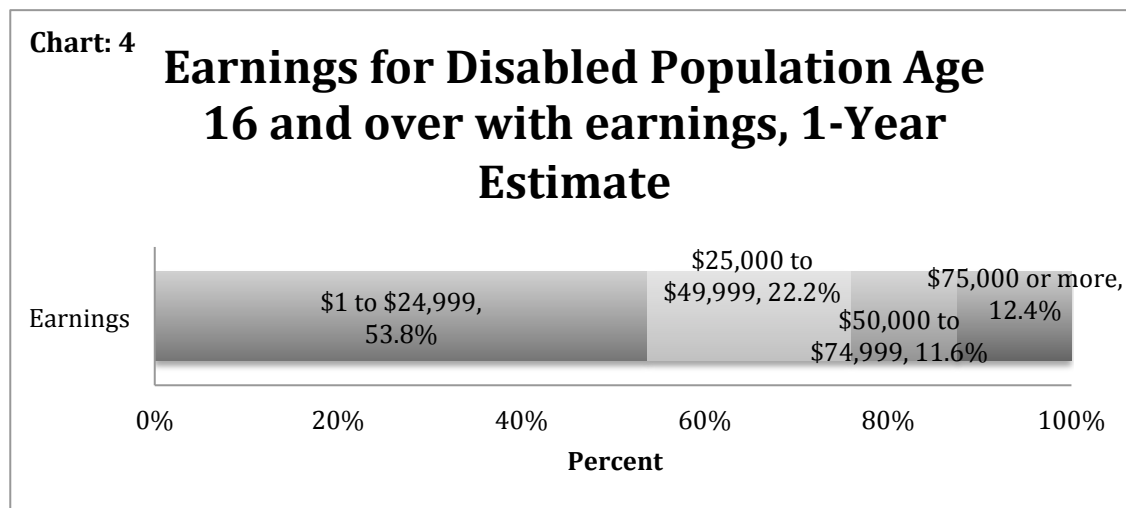
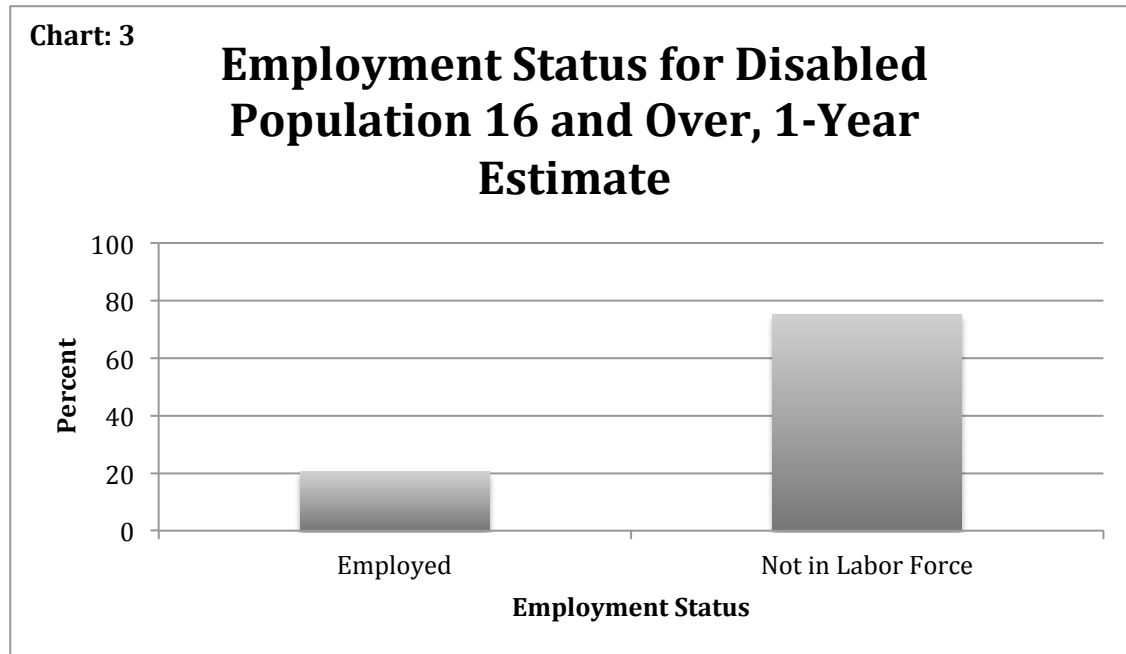
<sup>1</sup> U.S. Census Bureau (2016). Disability Characteristics, 2011-2015 American Community Survey 5-Year Estimates. Table S1810.

<sup>2</sup> U.S. Census Bureau (2016). "Selected Economic Characteristics for the Civilian



## ECONOMIC PROFILE<sup>2</sup>

One-year estimates of the 3.7 million individuals aged 16 and over with disabilities living in California indicate that 20.4 percent are employed, Chart 3. However, a majority of those with earnings made less than \$25,000 in 2015. The median income for individuals with disabilities aged 16 years and over in 2015 was \$22,017, which is less than California's established poverty level of \$23,850.



<sup>2</sup> U.S. Census Bureau (2016). "Selected Economic Characteristics for the Civilian Noninstitutionalized Population By Disability Status," 2011-2015 American Community Survey, 5-Year Estimate. Table S1811.

## KEY POINTS

- CalABLE aims to provide greater financial security to all Californians living with a disability.
- ABLE accounts allow individuals with disabilities to achieve a better life experience by providing them with a way to save money for their future.
- ABLE accounts are tax-advantaged savings accounts for individuals with disabilities, which means that an individual can save money while protecting his or her eligibility for vital public benefits such as Medicaid, SSI or SSDI.
- ABLE account holders have the freedom to save their money for the future or spend it on “Qualified Disability Expenses.” A QDE is any expense that is incurred as a result of living with a disability. For example, education, housing, transportation and health expenses are QDEs.
- Money in the account is tax exempt as long as it is spent on a QDE.
- To be eligible, individuals:
  - Must be disabled before age 26 AND
  - Meet the eligibility criteria for disability benefits like SSI or SSDI - OR
  - Self-Certify: Has been diagnosed by a qualified physician with a physical or mental disability resulting in marked and severe functional limitations that is expected to last no less than 12 months
- Eligible individuals can open an ABLE account in any State with an ABLE program, so they are not restricted to their state of residency. However, they may only have one ABLE account.
- Individuals with disabilities or their families can compare ABLE programs at:  
[http://ablenrc.org/state\\_compare](http://ablenrc.org/state_compare)
- CalABLE will be open for business in Fall 2017. For more information on the CalABLE program visit the State Treasurer’s office at:  
<http://treasurer.ca.gov/able/index.asp>

## FAQs

### Who is eligible to open an ABLE account?

If you are an individual who was disabled before age 26 AND meet the eligibility criteria for disability benefits like Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI);

OR

If you are an individual who has been diagnosed by a qualified physician with a physical or mental disability resulting in marked and severe functional limitations that is expected to last no less than 12 months, then you are eligible to open an ABLE account.

### Where can people sign up?

CalABLE expects to be open for business by Fall 2017. Individuals interested in enrolling in an ABLE account prior to that time can compare various state programs at: [http://ablenrc.org/state\\_compare](http://ablenrc.org/state_compare)

### How much does it cost?

Online enrollment is free in most states. However, each program has different fees and costs associated with it. There will likely be advantages to California residents opening a CalABLE Account, as we will be able to utilize economies of scale and offer lower fees.

### What are the benefits of opening an ABLE account?

ABLE accounts allow individuals with disabilities to achieve a better life experience by providing them with a way to save money for their future without impacting their eligibility for vital public benefits such as Medicaid, SSI or SSDI. ABLE account holders have the freedom to save their money for the future or spend it on “Qualified Disability Expenses,” which are tax-exempt. A QDE is any expense that is incurred as a result of living with a disability. For example, education, housing, transportation and health expenses are QDEs.

Individuals with CalABLE accounts have the ability to contribute automatically through routine deductions from a bank account; account holders can invite family and friends to contribute directly to his or her account; deposit online or by check; low fees; and have diverse investment options.

### Where can people get more information on CalABLE?

For more information the CalABLE program visit the State Treasurer’s website at: <http://treasurer.ca.gov/able/index.asp>.

## CONTACT US

**Contact:** Christina Elliott, Executive Director

calable@treasurer.ca.gov

Office: (916) 653-1728

Fax: (916) 589-2860

TTY: (916) 324-0333

<http://treasurer.ca.gov/able/index.asp>

**Connect:**

facebook.com/CalABLE

twitter.com/CalABLE\_Board

youtube.com/channel/Uck02cbbE8PCkHATlvrsTfIA

# **Appendix 5i**

**Press Release and Media Alert Template**



Press Release No. XXXXX

Date: 10/01/2017

For Media Inquiries Contact:

calable@treasurer.ca.gov | (916) 653-1728

## Tax Advantaged Savings Accounts Now Available for Individuals with Disabilities and their Families

**SACRAMENTO, CA** – Today, State Treasurer John Chiang and CalABLE Executive Director, Christina Elliott announced the roll out of the CalABLE program, which allows individuals with disabilities to establish tax-advantaged savings accounts with the ability to save up to \$14,000 per year and up to \$100,000 in total without losing vital public benefits such as Medicaid, Supplemental Security Income (SSI), or Social Security Disability Insurance (SSDI).

To open a CalABLE account, individuals must:

- Be disabled before age 26 **AND**
- Currently receiving, or eligible for, SSI/SSDI **OR**
- Self-certification: Has been diagnosed by a qualified physician with a physical or mental disability resulting in marked and severe functional limitations that is expected to last no less than 12 months.

Once enrolled, CalABLE account holders can use money in the account for “Qualified Disability Expenses (QDEs),” which relate to the person’s disability and help maintain or improve health, independence, or quality of life. Some examples of a QDE include expenses related to a beneficiary’s education, housing, transportation, employment training and support, assistive living technology and related services, personal support services, financial management services, legal fees, and funeral and burial expenses.

To open an account, individuals can sign up online at:

[www.treasurer.ca.gov/able](http://www.treasurer.ca.gov/able)

For more information on CalABLE visit the State Treasurer’s website at:

<http://treasurer.ca.gov/able/index.asp>

###



Press Release No. XXXXX

Date: 10/01/2017

For Media Inquiries Contact:

calable@treasurer.ca.gov | (916) 653-1728

**\*\*\*MEDIA ALERT\*\*\***

## CalABLE and Disability Resource Center To Host Tax-Advantaged Savings Account Enrollment Event

**SACRAMENTO, CA** – CalABLE and [Disability Resource Center] will be hosting a tax-advantaged savings account enrollment event for people with disabilities and their families. Tax-Advantaged Savings Accounts, also known as CalABLE accounts, allow individuals with disabilities to save up to \$14,000 per year and up to \$100,000 in total without losing vital public benefits such as Medicaid, Supplemental Security Income or Social Security Disability Insurance.

The event will take place on:

DATE:

TIME:

LOCATION:

This event is open to the public.

For more information on the CalABLE program visit the State Treasurer's website at:

<http://treasurer.ca.gov/able/index.asp>

###



915 Capitol Mall, Room 101 • Sacramento, CA 95814 • [calable@treasurer.ca.gov](mailto:calable@treasurer.ca.gov) • (916) 653-1728

[www.treasurer.ca.gov/able](http://www.treasurer.ca.gov/able)

# **Appendix 5B**

## **The Editorial Piece**



## **Op-ed**

Helping Californians Achieve a Better Life Experience

April 1, 2017

By: State Treasurer John Chiang

This month marks the annual recognition of Disability Employment Awareness Month. During this time it is important to recognize the significant positive contributions people with disabilities have had in our workplace and communities. Despite much progress in our nation and state to honor and serve people with disabilities, there are still many discriminatory employment barriers that exist. Although the American with Disabilities act was enacted 27 years ago, there remain discriminatory practices that hinder the disabled community from employment and/or promotional opportunities. For employed and nonemployed individuals, there are a variety of financial barriers that exist such as expenses related to education, housing, healthcare, and transportation. Given these many hardships for the disabled population, I am excited to announce the launch of the The CalABLE program. The program will allow many individuals to have an additional financial tool to save while at the same time pay certain important expenses. The CalABLE program would offset some of the expenses by allowing eligible participants to shelter their money (tax free) to pay for expenses. According to the 2016 U.S Census Bureau, the average income for a disabled person in California is \$22,017 per year which is classified as poverty levels. CalABLE accounts are tax-advantaged savings accounts for individuals with disabilities, which means that an individual can save money while protecting his or her eligibility for vital public benefits such as Medicaid, SSI or SSDI. Individuals with CalABLE accounts have the ability to contribute automatically through routine deductions from a bank account; account holders can invite family and friends to contribute directly to his or her account; deposit online or by check; low fees; and have diverse investment options. I am looking forward to having California lead the way in empowering and serving our disabled population with the services they need to have financial independence and freedom. Please join me in spreading the word about CalABLE, the great new program in California! To sign up online or download an enrollment form visit the California State Treasurer's office at <http://www.treasurer.ca.gov/able/index.asp>

# **Appendix 5C**

## **The Outreach Tool Kit**

# **Appendix 5ii**

## **Logo, Color and Font Guide**

# CalABLE Logo Color and Font Guide



	C=100 M=90 Y=0 K=0
	C=0 M=0 Y=0 K=80
	C=85 M=50 Y=0 K=0
	C=0 M=10 Y=95 K=0
	C=0 M=10 Y=0 K=40

## Arial

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789

## Arial Rounded MT Bold

**ABCDEFGHIJKLMNOPQRSTUVWXYZ**  
**abcdefghijklmnopqrstuvwxyz**  
**0123456789**

## Arial Narrow

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789

## Arial Black

**ABCDEFGHIJKLMNOPQRSTUVWXYZ**  
**abcdefghijklmnopqrstuvwxyz**  
**0123456789**

# **Appendix 5iii**

## **Social Media Strategy and Graphics**



## **SOCIAL MEDIA STRATEGY**

In this section, we discuss CalABLE’s social media presence and make recommendations for increasing its visibility by providing template social media campaigns and increasing its efficiency by using a social media management software tool.

## Template Social Media Campaigns

### 1. Establish CalABLE Hashtags

Create hashtags to help people find, follow, and contribute to the CalABLE’s conversation. Sample hashtags include:

- #CalABLE
- #Saving4myfuture
- #EnrollToday

### 2. Coming Soon Campaign

In the month preceding the launch of the Program engage stakeholders and the public in a “Coming Soon” campaign across all social media sites. Encourage partner organizations to share the button on their social media sites and/or place it on their website(s). A sample social media button might look like the following:



### 3. Enroll Today Campaign

After the launch of the program, begin an “Enroll Today” Campaign. Similar to the “Coming Soon” campaign, the CalABLE should encourage its partner organizations to share the button on their social media sites and/or post it on their websites. A sample button might look like the following:



**4. Highlight CalABLE Program Benefits**

Deliver key messages about the benefits of having a CalABLE account. Messages might include:



**5. I enrolled in CalABLE because...Campaign**

While at outreach events, engage potential new clients by having them fill in the reason they opened a CalABLE account, snap a photo, and upload it to social media. The sign might look as follows:



# I enrolled in *Cal*ABLE because...



## 6. Holiday and Awareness Day Announcements

There are a lot of opportunities to engage stakeholders and increase visibility by celebrating or recognizing disability awareness days. For instance, October is Disability Employment Awareness Month. During that month, special media messages can be made to highlight the month and CalABLE services. Messages might include:

- **Message 1:** Celebrate Disability Employment Awareness Month by opening a CalABLE account. CalABLE accounts allow individuals with disabilities to save money while protecting their eligibility for vital public benefits. Learn more at: [treasurer.ca.gov/calable](https://treasurer.ca.gov/calable) #CalABLE #Saving4myFuture
- **Message 2:** We want to help you save for your future. If you are employed and living with a disability you may be eligible for a CalABLE savings account. Find out more at: [treasurer.ca.gov/callable](https://treasurer.ca.gov/callable) #CalABLE #Saving4MyFuture

There are dozens of special days that can provide similar opportunities to increase the agency's visibility. The next page has a calendar of holidays, awareness, and recognition days that can be utilized for this purpose.

## **Disability Themed Awareness Calendar**

### **JANUARY**

Jan. 1 – New Years Day  
Jan 4 - World Braille Day

### **FEBRUARY**

Black History Month  
Feb 14 – Valentines Day  
3<sup>rd</sup> Monday in February – President’s Day (Recognize President FDR who lived with a disability)

### **MARCH**

Developmental Disabilities Awareness Month  
Cerebral Palsy Awareness Month  
Epilepsy Month  
Social Workers Month  
Women’s History Month

March 1 - International Wheel Chair Day  
March 8 – International Women’s Day  
March 16 – Brain injury Awareness Day  
March 20 – International Day of Happiness  
March 21 - World Down Syndrome Day  
March 25 - U.S. National Cerebral Palsy Awareness Day  
March 26 - Purple Day for Epilepsy

### **APRIL**

Financial Literacy Month  
Volunteer Appreciation Month  
Autism Awareness Month  
Community Service Month  
Earth Month

April 2 – World Autism Awareness Day  
April 4 - Auditory Processing Disorder Awareness Day  
April 7 - World Health Day  
April 11 – Parkinson’s Disease International Awareness Day  
April 13 – Functional Neurological disorder Awareness Day  
April 22 – Earth Day  
April 29 – Make-a-Wish Day

### **MAY**

Asian Pacific American Heritage Month  
ALS Awareness month  
Asthma Awareness Month

Arthritis Month  
Better Speech and Hearing Month  
Mental Health Month  
Mobility Awareness Month  
Older Americans Month

May 5 – World Asthma Day  
May 7 – National Children’s Mental health Awareness Day  
May 12 – International Nurses Day  
May 21 – Global Accessibility awareness Day  
May 27 – World Multiple Sclerosis (MS) Awareness Day

## **JUNE**

June 1 - International Children’s Day  
June 15 – World Elder Abuse Awareness Day  
June 18 – Autistic Pride Day  
June 27 – US National Post Traumatic Stress Disorder Day

## **JULY**

July 16 - Disability Awareness Day  
July 30 - International Day of Friendship

## **AUGUST**

August 21 - National Senior Citizens Day

## **SEPTEMBER**

Hispanic Heritage Month  
National Guide Dog Month  
September 4 – World Cerebral palsy Day

## **OCTOBER**

Disability Employment Awareness Month  
Down syndrome Awareness month

October 15 – World Blind Day/World Sight Day, National White Cane Day, Blind Americans Equality Day

## **NOVEMBER**

Native American Heritage Month  
November 11 – Veterans Day

## **DECEMBER**

December 3 - International Day of Persons with Disabilities

## Social Media Management Tool

Currently, CalABLE has Facebook and Twitter accounts. Each account is handled independently, which makes synchronizing messages and announcements between social media pages redundant and inefficient. For instance, posting an announcement to Facebook and Twitter requires logging on to each site separately and posting the announcement. To increase efficiency, social media management software tools are available. This software allows users to schedule, post, and manage their social media accounts from a single dashboard. Users can compose a message and immediately post it to all their social media accounts. They can also schedule a post for a future date and time, and upload pictures and videos among other features. Social media management tools typically work on web, android and iOS devices.

Among the most popular social media management software tools on the market are: Everypost, Buffer and Hootsuite. Below is a comparison of the three providers. We recommend using the free version of any one of these.

	<b>EveryPost</b>	<b>Buffer</b>	<b>Hootsuite</b>
Website	<a href="http://everypost.me/">http://everypost.me/</a>	<a href="http://Buffer.com">http://Buffer.com</a>	<a href="https://hootsuite.com/plans/free">https://hootsuite.com/plans/free</a>
Pricing	FREE for individual; one account per platform	FREE for individual; one account per platform	FREE for individual; manage up to 3 social profiles
Supported Social Networks	Twitter, Facebook, Google+, Tumblr, Dropbox and email. *Post to wordpress and Evernote via email	Twitter, Facebook, Google+, LinkedIn, and Instagram	Facebook, Twitter, LinkedIn, Foursquare, and Google+ Pages
Curate Content From	YouTube, Flickr, Instagram, Pinterest, and RSS Feeds (Up to 3 feeds are free)	RSS Feeds	From app extensions
Posting on Pages	Facebook, Google+, and LinkedIn	Facebook, Google+, and LinkedIn	LinkedIn and Google+ through RSS Feeds called Hootlet
Adding Video	YouTube, Links and Native MP4 files	Add links only	Vimeo and Youtube for Hootsuite
Adding Music	Links, Grooveshark, and native MP3 files	Links only	Links only

Capturing and Adding Photos	Pull photos from Instagram and Flickr, take photos within the app, and add photos from camera roll or files	Take photos within the app, and add photos from camera roll or files	Take photos within the app, and add photos from camera roll or files
Photo Editing	18 photo filters within the app	None	None
Integrated Hashtags	Trending hashtags are integrated and updated every 30 minutes	None	None
Customize Message for Each Social Network	Customize content for each network before cross-posting	None	None
Compatibility	Web, Android and iOS	Web, Android and iOS	Web, Android and iOS
Scheduling	Yes, up to 10 per social account.	Yes, up to 10 per social account.	Yes
Text Shortener	Choose between 140 characters or extended tweets	140 character limit	140 character limit
URL Shortening	Evp.st	Select default as bit.ly, buff.ly or j.mp	Ow.ly
Analytics	No, but coming soon.	Integrated analytics for an additional fee	Basic analytics

# **Appendix 5iv**

## **A Guide to Opening a CalABLE Account**



## About Us

In 2014, the President signed the Federal Achieving a Better Life Experience (ABLE) Act, which allows states to create tax-advantaged savings accounts for people with disabilities while protecting their eligibility for public benefits such as Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), or Medicaid. In 2015, California created the California ABLE Act Board, CalABLE, and tasked it with developing the program in California.

California is one of sixteen states with ABLE Programs. Eligible individuals can open an ABLE account with any State. However, they may have only one ABLE account. Once enrolled, CalABLE account holders will be able to use their account as a savings or checking account. The money in CalABLE accounts is tax-exempt as long as it is spent on Qualified Disability Expenses (QDE). A QDE is any expense that is incurred as a result of living with a disability. For example, education, housing, transportation and health expenses are QDEs.

## Eligibility

To be eligible, individuals:

- Must be disabled before age 26 AND
- Meet the eligibility criteria for disability benefits like SSI or SSDI - OR
- Self-Certify: Has been diagnosed by a qualified physician with a physical or mental disability resulting in marked and severe functional limitations that is expected to last no less than 12 months.



## Benefits

Use your CalABLE account as a savings or checking account. Save money each month to go toward achieving your financial goals. Or use your CalABLE account as a checking account and spend it on Qualified Disability Expenses (QDE), which are tax-exempt. A QDE is any expense that is incurred as a result of living with a disability. For example, education, housing, transportation and health expenses are QDEs.

With a CalABLE Account you can:

- ✓ Save money for the future
- ✓ Meet short and long-term savings goals
- ✓ Spend money on Qualified Disability Expenses, which are tax-exempt
- ✓ Contribute automatically through routine deductions from bank accounts
- ✓ Invite family and friends to contribute directly to your account
- ✓ Deposit online or by check
- ✓ Pay low fees
- ✓ Access diverse investment options



## Costs and Fees

Online enrollment is free in most states. However, each program has different fees and costs associated with it. There will likely be advantages to California residents opening a CalABLE Account, as we will be able to utilize economies of scale and offer lower fees.



## Sign Up

CalABLE expects to be open for business by Fall 2017. At that time, individuals will be able to sign up online or by filling out an Enrollment Form and mailing it to:

CalABLE  
915 Capitol Mall, Room 101  
Sacramento CA 95814

To sign up online or to download an Enrollment Form visit the California State Treasurer's Office at: <http://www.treasurer.ca.gov/able/index.asp>

Individuals interested in enrolling in an ABLE account prior to CalABLE opening for business can compare various state programs at: [http://ablenrc.org/state\\_compare](http://ablenrc.org/state_compare)

[calable@treasurer.ca.gov](mailto:calable@treasurer.ca.gov)  
Office: (916) 653-1728  
Fax: (916) 589-2860  
TTY: (916) 324-0333  
<http://www.treasurer.ca.gov/able/index.asp>

Connect:  
[facebook.com/CalABLE](https://www.facebook.com/CalABLE)  
[twitter.com/CalABLE\\_Board](https://twitter.com/CalABLE_Board)  
[youtube.com/channel/UCk02cbbE8PCkHATlvrsTfIA](https://www.youtube.com/channel/UCk02cbbE8PCkHATlvrsTfIA)



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## A Guide to Opening a CalABLE Account

Updated: March 22, 2017



# California ABLE

The logo graphic consists of five colored squares arranged horizontally, each containing a white dot in the center. From left to right, the colors are blue, grey, blue, yellow, and grey.

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## A Guide to Opening a CalABLE Account

Updated: March 22, 2017



## About Us

In 2014, the President signed the Federal Achieving a Better Life Experience (ABLE) Act, which allows states to create tax-advantaged savings accounts for people with disabilities while protecting their eligibility for public benefits such as Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), or Medicaid. In 2015, California created the California ABLE Act Board, CalABLE, and tasked it with developing the program in California.

California is one of sixteen states with ABLE Programs. Eligible individuals can open an ABLE account with any State. However, they may have only one ABLE account. Once enrolled, CalABLE account holders will be able to use their account as a savings or checking account. The money in CalABLE accounts is tax-exempt as long as it is spent on Qualified Disability Expenses (QDE). A QDE is any expense that is incurred as a result of living with a disability. For example, education, housing, transportation and health expenses are QDEs.

## Eligibility

To be eligible, individuals:

- Must be disabled before age 26  
AND
- Meet the eligibility criteria for disability benefits like SSI or SSDI - OR
- Self-Certify: Has been diagnosed by a qualified physician with a physical or mental disability resulting in marked and severe functional limitations that is expected to last no less than 12 months.



## Benefits

Use your CalABLE account as a savings or checking account. Save money each month to go toward achieving your financial goals. Or use your CalABLE account as a checking account and spend it on Qualified Disability Expenses (QDE), which are tax-exempt. A QDE is any expense that is incurred as a result of living with a disability. For example, education, housing, transportation and health expenses are QDEs.

With a CalABLE Account you can:

- ✓ Save money for the future
- ✓ Meet short and long-term savings goals
- ✓ Spend money on Qualified Disability Expenses, which are tax-exempt
- ✓ Contribute automatically through routine deductions from bank accounts
- ✓ Invite family and friends to contribute directly to your account
- ✓ Deposit online or by check
- ✓ Pay low fees
- ✓ Access diverse investment options



## Costs and Fees

Online enrollment is free in most states. However, each program has different fees and costs associated with it. There will likely be advantages to California residents opening a CalABLE Account, as we will be able to utilize economies of scale and offer lower fees.

## Sign Up

CalABLE expects to be open for business by Fall 2017. At that time, individuals will be able to sign up online or by filling out an Enrollment Form and mailing it to:

CalABLE  
915 Capitol Mall, Room 101  
Sacramento CA 95814

To sign up online or to download an Enrollment Form visit the California State Treasurer's Office at: <http://www.treasurer.ca.gov/able/index.asp>

Individuals interested in enrolling in an ABL account prior to CalABLE opening for business can compare various state programs at: [http://ablenrc.org/state\\_compare](http://ablenrc.org/state_compare)

[calable@treasurer.ca.gov](mailto:calable@treasurer.ca.gov)  
Office: (916) 653-1728  
Fax: (916) 589-2860  
TTY: (916) 324-0333  
<http://www.treasurer.ca.gov/able/index.asp>

Connect:  
[facebook.com/CalABLE](https://www.facebook.com/CalABLE)  
[twitter.com/CalABLE\\_Board](https://twitter.com/CalABLE_Board)  
[youtube.com/channel/UCk02cbbE8PCkHATlvrsTfIA](https://www.youtube.com/channel/UCk02cbbE8PCkHATlvrsTfIA)

# **Appendix 5v**

**CalABLE Poster**

# California's ABLE Program is here



ABLE tax-advantaged savings accounts allow individuals with disabilities to save money while protecting their eligibility for vital public benefits such as Medicaid, SSI and SSDI.

With a CalABLE account you can:

- ✓ Save
- ✓ Achieve
- ✓ Succeed



Use your *Cal*ABLE account to pay for Qualified Disability Expenses, which are tax-exempt such as:



Housing



Education



Medical  
Expenses



Transportation

# ENROLL TODAY

<http://www.treasurer.ca.gov/able/index.asp>



calable@treasurer.ca.gov  
(916) 653-1728  
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# **Appendix 5D**

**Frequently Asked Questions for Low Income Disability  
Population**



### *Frequently Asked Questions (FAQ)*

#### **What is CalABLE?**

California Achieving a Better Life Experience (CalABLE) is California's version of a federal program established in 2014 to provide people with disabilities with tax-advantaged savings accounts.

#### **Who is eligible to set up a CalABLE account?**

Anyone who:

- 1) was disabled before the age of 26 *and*
- 2) who is either eligible for SSI/SSDI *or*
- 3) has been professionally diagnosed with a physical or mental disability that is expected to last at least 12 months.

#### **Do I lose my other public benefits when I set up a CalABLE account?**

No. CalABLE accounts exist to provide an additional service for those who qualify, not to take the place of any existing benefits. An applicant's Medi-Cal, SSI, and SSDI (for example) will remain completely intact.

#### **Why should I consider setting up a CalABLE account?**

Living with a disability comes at great added cost, often with a limited ability to sustain adequate employment to pay for these costs. Consequently, there is an increased dependency on public benefits. Access to resources like SSI and Medicaid requires the recipient to prove less than \$2000 in savings at any given time to stay eligible. Thus disabled individuals must stay poor in order to receive necessary aid. CalABLE accounts provide a way around this unfortunate roadblock to aid by allowing for the accumulation of prudent cash savings while remaining



eligible for public assistance. Money in a CalABLE account is not counted in calculating the holder's personal financial assets.

**What is the limit on savings activity using a CalABLE account?**

An individual with a CalABLE account is permitted to save up to \$14,000 per year up to a maximum balance of \$100,000.

**Can public programs or agencies remove money from a CalABLE account?**

No. A CalABLE account is the property of the individual under whose name it is filed.

**Are blind or deaf individuals allowed to apply for a CalABLE account?**

Yes. Even though many blind or deaf individuals refrain from self-identifying as "disabled," the services provided by CalABLE are believed to be equally applicable across this spectrum, and we encourage you to apply.

**Can I have multiple CalABLE accounts?**

No. Only one account is permitted per individual.

**Can I set up a CalABLE account for my disabled family member?**

Yes, in a way. If your adult family member is eligible for a CalABLE account, you can create a CalABLE account for them in their name. You can contribute to their account from your own resources as long as the contributions continue to remain under the permitted yearly and maximum limit, and you can exercise control over the account. A CalABLE account does not preempt your ability to also set up a Special Needs Trust or Pooled Income Trust separately.

**Does having a CalABLE account affect my taxable income?**

No money contributed toward a CalABLE account is considered tax-deductible. However money in a CalABLE account does not count toward a person's assets and is therefore non taxable within the \$100,000 cap. No interest revenue is taxable as long as all drawings from the account are going toward expenses that qualify as disability expenses.

**How do I find out more about the CalABLE program and signing up for a CalABLE account?**

For starters, please like us on Facebook and follow us on Twitter to get our most recent updates as they happen. Our page name is “California ABLE Act Board.” Also, please visit the official source of CalABLE information at [www.treasurer.ca.gov/able](http://www.treasurer.ca.gov/able) in order to request email updates and find out about meetings in your area.

# **Appendix 5E**

## **Outreach Road Map**



*Roadmap for Outreach/Partnering Opportunities*

**Foundations**

**Opportunities:**

Foundations come in all different forms, sizes of endowments, missions and grant making strategies. Apart from just funding, some foundations can play important roles in partnering with government agencies. California is fortunate to have a rich variety of foundations including some of the largest family and health foundations. One example of how foundations can help in outreach and marketing of state programs is how The CA Endowment partnered with Covered California to create marketing materials and messaging that encouraged individuals to sign up for healthcare coverage. Other foundations, such as the California Healthcare foundation, often partners with state health agencies to fund technical assistance and research. Lastly, foundations can contribute to causes through grants and directly supporting programs, allowing organizations to have funding so they can provide re-granting opportunities, or contribute to special funds or other community foundations.

**Challenges and Limitations:**

There are some important challenges to consider when thinking about requesting funding from foundations. For example, some foundations have very specific missions and less flexibility to fund and partner with government programs and agencies. This might limit the pool of foundations to consider requesting funds. In addition, some foundations like to fund already established and proven programs and may be more risk averse in funding the launch of a new state program. Foundations can also have stricter requirements as a part of their application and project requirements. Staff time it takes to apply for these grants should also be considered. Lastly, some may not have enough understanding and technical expertise themselves to provide additional support other than funding.

**Potential Strategies:**

Many foundations might have gaps in serving special populations such as the disabled and a strong case can be made in requesting funding. For example, the Ford Foundation CEO, Darren

Walker, admitted recently in a blog that the disabled population was overlooked in his thinking and that he was committed to doing more for this group.

Certain foundations may be able to provide funding either on their own or through contracts that can fund media help and communications outreach. For example, funding could potentially be used to hire public affairs firms that can create, design, and assist in implementing a media and outreach strategy. .

### **Providers**

#### **Opportunities:**

Organizations and individuals that come into contact and provide services for the disabled population are important to consider as a part of an outreach plan. For example, insurance agents and physicians are important groups to consider exploring potential partnerships. One example we draw lessons from include the creation of Covered California which is a state health care coverage marketplace that had to create its own marketing and outreach plans from scratch. There are several important strategies that we can learn from and inform potential strategies for the CalABLE program.

#### **Challenges and Limitations:**

Although entities such as Covered California can offer important lessons to draw from especially because they were active in reaching out to diverse populations in California, they did not specifically specialize in reaching out to the disabled population. In addition, Covered California had substantially more resources to engage in a multi-pronged statewide outreach plan. With their resources, they were able to provide grant funding to a variety of nonprofit organizations to assist in their outreach. This process involved training, setting criteria and enrollment targets. All of this work is more difficult on a more limited budget.

#### **Potential Strategies:**

There are a variety of strategies that Covered California implemented that are being presented here with additional context into how they could be incorporated into the CalABLE program.

*Create a brand that consumers can identify with and grow to trust.*

It will be important for the CalABLE program to establish a brand and have an associated strategy to increase recognition of the program to wide audiences.

*Mobilize communities through grants to educate and create awareness in their area.*

This can only be done if there is funding from the state, foundations or other private resources. It can be an effective method by offering incentives for nonprofit organizations to assist in outreach and awareness efforts.

*Create one-on-one opportunities to assist those needing information and/or wanting to enroll.*

There are a variety of ways to potentially partner with agencies and organizations that come into contact with the disabled population which include nonprofit organizations, regional centers, investment brokers, and healthcare professionals and settings.

*Retain consumers once enrolled and activate them to promote and advocate among their communities, families and friends.*

This idea closely resembles the current ambassador plan which aims to engage individuals to help spread awareness about the CalABLE program.

*Partner with provider groups and trade associations.*

Reaching out to providers through trade associations can be another way to spread awareness about the program. Given the merits of the program and the potential to help assist the disabled community, there may be low cost ways that trade publications would be willing to assist in spreading awareness about the program. Physicians and healthcare professionals tend to be trusted in the community and should be a part of media efforts. Exploring potential partnerships with The California Medical Association and the CA Nurses Association may be effective and add another layer of awareness.

### **Website**

**Opportunities:** The goal is to partner with hospitals/clinics through a variety of methods. For example, request to place CalABLE information onto their website. The webpage section appropriate would be under, “Resources for People” tab. Furthermore, if CalABLE events are scheduled to take place, information can be uploaded onto their, “News and Events” calendar tab. This information would be relatively easy to provide. Hash tags such as #CalABLE #saving4myfuture would be highly encouraged when using social media.

**Challenges and Limitations:** The process to partner might be difficult. Our group strongly encourages making contact with the Human Resource departments or Public Information Officer(s) to begin the process of partnering. There are potential pitfalls that might arise once information is provided to the hospital/clinic or regional center(s). For example, one must be able to update the information appropriately and in a timely manner. Some websites are not updated or there may be certain challenges such as, “lag time”. Therefore, asking questions such as: Who may I send the information to?” “What is the preferred method/format for CalABLE to package the information in?” “How long will it take once CalABLE staff submits it?” These are all appropriate questions.

**Potential Strategies:** Contact the State of California Department of Developmental Services then each regional center(s) to make a request and coordinate. Below is the contact information:

<http://www.dds.ca.gov/RC/index.cfm>.

California Department of Developmental Services

1600 Ninth Street P. O. Box 944202

Sacramento, CA 94244-2020

Info: (916) 654-1690 TTY: (916) 654-2054

Also, contact hospitals such as: Kaiser, Sutter Health, Mercy, Dignity and local clinics.

### ***Direct Service-Staff Presence***

**Opportunities:** The goal is to have a CalABLE person on site at a hospital(s)/clinic(s) and regional center(s). Since many disabled people seek medical and state services, these locations would be prime. The CalABLE program on site can provide direct access of information and enrollment services.

**Challenges and Limitations:** The main challenge would be the cost associated in having a staff member at one or many of the proposed sites. Furthermore, space and location in the facility to house CalABLE staff can become a potential barrier. In addition, directing the disabled population to designated areas can be difficult. Although some of these challenges might persist, if overcome, can be a great opportunity to directly impact the disabled community.

**Potential Strategies:** A more traditional approach would be to first contact the Human Resource/Personnel Departments to obtain the process in how to build partnerships. If that does not work, another approach would be to contact board members or administration members directly. Request to meet and having a plan with materials is important. Be able to pitch the idea and provide specifics in how regional centers and or the hospital would benefit along with the disabled community by having a CalABLE staff onsite.

### ***Funding***

**Opportunities:** There are many grant funding opportunities through hospitals and/or clinics. Hospitals typically have a partnering fund that supports nonprofits and local agencies for services and programs dedicated for building a healthy community. These funds can assist in the overall goal(s) of the CalABLE program to promote and service the disabled community to apply and enroll in the program.

**Challenges and Limitations:** Hospitals and clinics typically have a “community fund” rather than grant opportunities to state and/or local government agencies. Without an official partnership, limited amount of funding opportunities will be accessible.

**Potential Strategies:** When dealing with a community fund, the main criteria will be centered on community involvement. In order to meet this criteria, there has to be a community component to the CalABLE program such as a day of service or partnership with another civic organization. The event and/or program service can be tied in and target community engagement and the disabled community. Another strategy would be to introduce the CalABLE program to the hospital board of directors meeting as an informational item. Present in person and request a partnership through funds and/or in-kind services. Hospitals and clinics have a large disabled patient base. This would be another resource to cost savings especially when health care cost have and will more likely continue to increase.

### **State Agencies**

**Opportunities:** When state agencies are involved in the outreach and enrollment process, there is an increase in the number of people that are identified. There are also higher enrollments in hard-to-reach populations that are underserved. For the CalABLE program, those populations are low income and minorities. One of the important ingredients for success is the trust that is already established with state agencies.

**Challenges and Limitations:** The political climate and the lack of political support impedes the follow-through when it comes to new initiatives. Organizational shifts with an agency can have an impact on the efficacy of an agency's support. However, these changes can be multilayered and involve multiple agencies, not only on the state level. For example, eligibility workers which work at the local level, will need to be re-trained to manage the changes to the system and structure for CalABLE participants. However, it will take time to train workers and roll out the program throughout the state. In addition, there are some areas that need additional guidance and knowledge such as financial literacy that is more complex. There is a need for more education about the process of the CalABLE program to state agencies to ensure that the information being distributed is accurate and fluid.

### **Potential Strategies:**

#### *InReach Population*

There is an "inreach" approach that is for members that are actively registered with a state agency (i.e. The Department of Rehabilitation). When these individuals interact with the agency, they will receive pamphlets and can register for small workshops. They will also have interest forms to complete in the waiting rooms. Once these forms are completed they will be distributed to the CalABLE program.

#### *Hard to Reach Population*

Some of the ways to engage this population is going to local events. Some of the suggestions are



county fairs, gas stations and apartment complexes. There is also opportunities to collaborate with local disability centers, high schools, college and libraries.

# **Appendix 5F**

## **Sample Ordinance for Cities and Counties**



Proclamation and National Disability Employment Month Event(s):

**Goal:**

Encourage City Councils, School Boards, and Counties to adopt a resolution in support of National Disability Employment Month. Provide a sample of the proclamation (view attachment). Furthermore, leverage the month by organizing a local Disability Month campaign to encourage participants to receive information and sign up for CalABLE and other programs and services that support the disabled community.

**Steps:**

- Partner with an elected official or government body (City Council, School District or County Board of Supervisors) to host a weekend event(s) dedicated to Disability Month. The event will be organized by CalABLE and staff associated with the elected official(s).
- Have several planning meetings beginning (July/August) 3 months prior to October.
- Delegate roles and responsibilities which includes: date, time, location (facility), flyers, social media campaign, newspaper ads, and a grassroots component.
- Invite DSS speaker(s), County Administrative Disabled services staff, nonprofits, and community leaders to attend and table.
- Ideas for facility locations: School district libraries/schools, community/senior center, city library, churches, Masonic hall, and nonprofits centers.
- Have disabled participants sign in at the event. Collect information (that they will voluntarily provide) such as name, phone number, email, and home address.
- The disabled community will need to know the financial benefits of the CalABLE program. Have several disabled people provide testimonies in why they are participating and the importance of the disabled community being aware of this new program.

[Sample Proclamation]

National Disability Employment Awareness Month, 2017

NATIONAL DISABILITY EMPLOYMENT AWARENESS MONTH, 2017

BY XXXXXXXX

A PROCLAMATION

Americans with disabilities are entitled to the same rights and freedom as any other citizen -- including the right to dignity and respect in the workplace. Too often in our Nation's history, individuals with disabilities have been eager to work; however, these individuals could not find a job as a result of dealing with red tape scenarios, discrimination, or employers who assumed that disabled meant unable and refused to hire them. This month, we recognize the significant progress our country has made for those living with disabilities, and we honor the lasting contributions and diverse skills they bring to our workforce.

As a country, we must acknowledge that despite the great strides we have made in the 26 years since the passage of the Americans with Disabilities Act -- a groundbreaking civil rights law aimed at eliminating discrimination and assuring equality for people with disabilities -- we still have far to go to raise awareness of discriminatory obstacles that individuals with disabilities encounter in employment. Today, the labor force participation rate for Americans with disabilities is less than one-third the rate of those without a disability, and the unemployment rate is more than twice as high for individuals with disabilities. To break down more of these barriers, we must expand access to the resources and training necessary for Americans with disabilities to succeed in the workplace.

Our (City/County/School District) is dedicated to upholding our Nation's promise of equal opportunity for all and advancing employment for people with disabilities in every community.

National Disability Employment Awareness Month theme focuses on the importance of inclusion, especially when it comes to business, opportunity and innovation. When we diversify our workforce, we create opportunities for growth and improvement -- not just for those with disabilities, but for everyone. This month, let us continue striving to forge a future where workplaces are more inclusive and employees are more accepted for who they are. And because we know that our country does best when everyone gets their fair shot, let us keep working to ensure no one is left behind or unable to pursue their dreams because of a disability.

NOW, THEREFORE, (City/County/School District) do hereby proclaim October 2017 as

National Disability Employment Awareness Month. I urge all Americans to embrace the talents and skills that individuals with disabilities bring to our workplaces and communities and to promote the right to equal employment opportunity for all people.

IN WITNESS WHEREOF, I have hereunto set my hand this thirtieth day of XXX, in the year, two thousand seventeen.

# **Appendix 5G**

**Sample Memorandum of Understanding between CalABLE  
and Association of Regional Center Associations**



**MEMORANDUM OF UNDERSTANDING BETWEEN THE CALIFORNIA  
ACHIEVING A BETTER LIFE EXPERIENCE FOR PEOPLE WITH  
DISABILITIES (The CalABLE Program) AND THE ASSOCIATION OF  
REGIONAL CENTER AGENCIES**

**This Memorandum of Understanding (hereinafter referred to as MOU) is made and entered into by and between:**

The California Achieving a Better Life Experience for People with Disabilities (hereinafter referred to as the CalABLE Program) whose address is 915 Capitol Mall, Room 101, in Sacramento, California, 95814, and the Association of Regional Center Agencies whose address is 980 9th Street, Suite 1450, in Sacramento, California, 95814, will become effective as of the latest date shown below on the signature page.

**A. Purpose.**

The purpose of this MOU is to establish the terms and conditions under which the CalABLE Program and the Association of Regional Center Agencies in the State of California will meet and function. The CalABLE Program was established to provide qualified individuals with disabilities and their families an opportunity to open a tax-free savings account without the fear of losing vital government assistance. Given that the Association of Regional Center Agencies' mission is to provide community-based services that enable individuals with disabilities to achieve their full potential and highest level of self-sufficiency, there is a collaborative relationship that can be fostered to serve individuals with disabilities and their families throughout the State of California.

**B. Term of MOU.**

This MOU is effective as of the latest date signed and executed by the duly authorized representatives of the parties to this MOU and the governing bodies of the parties' respective counties or municipalities and shall remain in full force and effect for an initial term of (3) three years after its effective date and may be renewed if both parties agree.

**C. Roles and Responsibilities.**

The CalABLE program agrees to:

<b>Responsibility/Activity</b>	<b>Responsibility/Activity</b>
1. Provide the Association of Regional Center Agencies with the link to the CalABLE Program’s website.	The CalABLE Program will provide this resource.
2. Include an outreach tool kit that is comprised of informational and advertising documents regarding the CalABLE Program. These documents can be easily downloaded from the CalABLE Program’s website.	The CalABLE Program will provide this resource.

The Association of Regional Center Agencies agrees to:

<b>Responsibility/Activity</b>	<b>Responsibility/Activity</b>
1. Include the CalABLE Program’s website on the Association of Regional Center Agencies’ web page.	The Association of Regional Center Agencies will complete this task.
2. Direct all regional centers throughout the State of California to include the CalABLE Program’s website on their web page(s).	The Association of Regional Center Agencies and each regional center in the State of California will complete this task.
3. Print out the CalABLE Program’s outreach tool kit and/or documents to advertise in the Association of Regional Center Agencies.	The Association of Regional Center Agencies and each regional center in the State of California will complete this task.
4. Send an email to all regional centers throughout the State of California directing them to read the CalABLE Program eligibility list and refer individuals that appear qualified to apply for the benefits. Each regional center will be asked to print out CalABLE Program’s outreach tool kit and/or documents to advertise.	The Association of Regional Center Agencies and each regional center in the State of California will complete this task.

**D. General Provisions.**

**1. Amendments.**

Either party may request changes to this MOU. Any changes, modifications, revisions or amendments to this MOU which are mutually agreed upon by and between the parties to this MOU shall be incorporated by written instrument, and effective when executed and signed by all parties to this MOU.



**2. Applicable Law.**

The construction, interpretation and enforcement of this MOU shall be governed by the laws of the State of California. The courts of the State of California shall have jurisdiction over any action arising out of this MOU and over the parties, and the venue shall be the Superior Court of California and the County of Sacramento, California.

**3. Entirety of Agreement.**

This MOU, consisting (4) four pages, represents the entire and integrated agreement between the parties and supersedes all prior negotiations, representations and agreements, whether written or oral.

**4. Severability.**

Should any portion of this MOU be judicially determined to be illegal or unenforceable, the remainder of the MOU shall continue in full force and effect, and either party may renegotiate the terms affected by the severance.

**5. Sovereign Immunity.**

The CalABLE Program and The Association of Regional Center Agencies and their respective governing bodies do not waive their sovereign immunity by entering into this MOU, and each fully retains all immunities and defenses provided by law with respect to any action based on or occurring as a result of this MOU.

**6. Third Party Beneficiary Rights.**

The parties do not intend to create in any other individual or entity the status of a third party beneficiary, and this MOU shall not be construed so as to create such status. The rights, duties and obligations contained in this MOU shall operate only between the parties to this MOU, and shall inure solely to the benefit of the parties to this MOU. The provisions of this MOU are intended only to assist the parties in determining and performing their obligations under this MOU. The parties to this MOU intend and expressly agree that only parties signatory to this MOU shall have any legal or equitable right to seek to enforce this MOU, to seek any remedy arising out of a party's performance or failure to perform any term or condition of this MOU, or to bring an action for the breach of this MOU.

**E. Confidentiality.**

In order to ensure the safety of clients, all parties to the Memorandum of Understanding agree to adhere to the confidentiality expectations.

The designated lead agency accepts full responsibility for the performance of the collaborative organizations/agencies.

**F. Signatures.**

In witness whereof, the parties to this MOU through their duly authorized representatives have executed this MOU on the days and dates set out below, and certify that they have read, understood, and agreed to the terms and conditions of this MOU as set forth herein.

The effective date of this MOU is the date of the signature last affixed to this page.

**The CalABLE Program**

Authorized Official:

Signature

Printed Name and Title

Address:

Telephone(s):

E-Mail Address:

**The Association of Regional Center Agencies**

Authorized Official:

Signature

Printed Name and Title

Address:

Telephone(s):

E-Mail Address: