



CommunicAbility

A Quarterly Newsletter For Our Community Members with Disabilities

Fall 2019 Vol. 19, Ed. 2

Articles

- A "New" Way to Save with ABLE Accounts
- Seasonal Depression: It's a Thing

NHU Features

- NHU: Twenty-five Years of Progress
- Word Search: Finding Strength in Advocacy

"Strong people stand up for themselves.

Stronger people stand up for others."

- **Chris Gardner**

No Internet?

If you do not have access to the Internet at home, and are unable to access the websites listed in this newsletter, we would be happy to mail you a printed copy of the information that is available online.

To request a printed copy, please contact us via phone 414-299-0124.



A "new" way to save with ABLE Accounts

A few years ago Congress approved a new type of account to help Americans with disabilities pay for disability-related expenses. ABLE accounts allow certain Social Security and Medicaid beneficiaries (your disability must have occurred before the age of 26 and be expected to continue indefinitely) to save beyond the \$2000 asset threshold. Most states offer their own ABLE account, but one can choose whichever program best fits their needs.

Anyone can contribute funds to an ABLE account without them being considered a gift. Funds are also not considered income and will not be taxed. You can use an ABLE account to save for many different expenses, (referred to as Qualified Disability Expenses (QDEs)).

Some of these expenses include:

- Education
- Housing
- Transportation
- Employment training and support
- Assistive technology and personal support services
- Health prevention and wellness
- Financial management and administrative services
- Legal fees

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New Horizons Un-Limited is a Milwaukee-based, non-profit organization that provides individuals with lifelong disabilities increased access to the information, tools and life experiences that will enable them to improve their lives.



new-horizons.org



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A “new” way to save with ABLÉ Accounts *(continued from page 1)*

The IRS has intentionally left interpretation of QDEs open, stating that “qualifying disability expenses” should be “broadly construed” to include any benefit related to the designated beneficiary “in maintaining or improving his or her health, independence, or quality of life.”

You might be surprised at just how much can be considered a Qualifying Disability Expense. This could be a yoga or art class, even an iPad. Savings for college or a wheelchair accessible van, or a down payment for a home. The possibilities are quite substantial.

Like all financial accounts, ABLÉ accounts require proper tracking, planning, personal responsibility and accountability. While not heavily monitored at this time, account holders should keep detailed records of their expenses; in the event they need to prove ABLÉ funds were used correctly.

With proper attention, there is no doubt that an ABLÉ account can be a very useful tool to help create financial independence and allow for opportunities and activities that may not otherwise be covered through Medicaid.

If you think an ABLÉ account might be a good fit for you, check out the ABLÉ National Resource Center to learn more about the different options available to you - **ablenrc.org**

This resource center has developed a series of case studies available via their website - **ablenrc.org/the-able-case-summary-series** - examining the ways in which ABLÉ accounts could affect your benefits and how they can be used to enhance one's quality of life without risk of losing those important benefits.

Opening an account is simple, requires little savings and can be done online in a matter of minutes. As mentioned earlier, many states welcome out of state account holders so you can choose the account that best fits your needs.

You can compare account features by visiting the ABLÉ National Resource Center online – **ablenrc.org/compare-states**

Winter is Coming: Seasonal Depression, It's a Thing

Did you know that nearly one in four adults experience some form of mild to severe depression during the winter months? While it isn't precisely known what causes this mood shift, some scientists have surmised it has to do with lack of daylight hours and a disruption in our wakeful and sleepy patterns. For a more scientific explanation, Google “circadian rhythms.”

While most of us experience mild winter doldrums (feeling sluggish and underwhelmed, eating your feelings, etc.) some of us can experience the more extreme version, Seasonal Affective Disorder (SAD), which is a very real form of depression. Either way, it's a good idea to speak to your doctor about your mood shift.

While there is not an “easy fix” for depression, there are some therapies and activities that can keep symptoms at bay. Here are a few ideas you might want to discuss with your doctor.

Light Therapy

30 minutes in front of a light therapy box tricks your body into thinking it is receiving enough natural daylight. This therapy prevents the release of Melatonin (your body's sleepy hormone). While this can prove effective in many cases, people who experience bi-polar disorder can experience some unwanted side effects, so please talk to your doctor before starting a light therapy regimen.

Exercise

30 minutes of movement each day can make a world of difference. Of course, not all of us have the same range of motion or fitness level. If you are comfortable walking a distance, do that. If not, investigate chair yoga or other stationary forms of exercise. You might also look into working with an occupational or physical therapist.

Let the Sun Shine In

Again, the idea behind SAD is that our bodies need more exposure to daylight. Getting outside on a sunny day around noon will maximize your exposure to that helpful light. Even if it's just a few minutes, make an effort to get outside on sunny days.

Watch Your Vitamin D Levels

Vitamin D is essential for maintaining our health. Here in the northern part of the United States, our vitamin D levels tank during winter, as sunshine is the only natural source of Vitamin D. Of course being covered head to toe during winter won't help a whole lot, so sometimes the only option is a Vitamin D supplement. Getting your D level checked at your next doctor visit is a good place to start.

New Horizons Un-Limited: Twenty-five Years of Progress

After 25 years of working within our diverse community of disabled self-advocates, one thing has become certain - change requires patience and endless determination, and, believe me, they have it!

The people we work beside understand that it takes an extraordinary amount of effort to achieve their dreams. They know the world is not designed for them. They know that they will be met with inordinate obstacles.

As they fight to change the status quo, they continue to pursue their own path in life, fighting for every opportunity to prove their worth. They know it is not fair, yet they persist...

They persist, like Scott, who, after years of feeling undervalued and underpaid in the food service industry, went to school to pursue his dream of working in IT.

After being passed by, job after job, he almost gave up. Yet, he persisted. He found his way to our Temporary Work Experience program, where he acquired hands on experience in computer repair and help desk. Still, with this experience and a glowing reference, he was passed by - until he wasn't.

After years of schooling, months of working with us here at NHU, countless applications and quite a few interviews, six months ago, he finally found his way into a flexible, full-time IT position! He finally found his success!

While we celebrate Scott's success, we also contemplate the thousands of others who are in the midst of their own journeys - juggling the demands of living their life with a disability while also navigating an inaccessible world.

The truth is, we need people like you to continue to fight for the change that our friends and neighbors with disabilities deserve.

You are one of our most loyal allies. We cannot thank you enough for your investment in the future success of our friends and neighbors with disabilities. Your past contributions have led to many successes, but there remains so many more successes in the making.

This giving season, let us remember, that until we realize a fully accessible, inclusive society, it is up to each of us to do our part to support each of them on their journey toward success.

Please consider renewing your commitment to our family, friends and neighbors with disabilities with a year-end contribution so that others, like Scott, may find their success.

Please accept my contribution in support of my family and friends with disability:

\$100 \$75 \$50 \$25 Other: \$_____

Does your company have a matching gift program? If so, the impact of your gift could multiply with a match from your company! Please see your personnel department for more information.

I dedicate this contribution in memory of: _____

I wish for my contribution to remain anonymous.

Name: _____

Address: _____

Contributions can be mailed to:

New Horizons Un-Limited
811 E Wisconsin Avenue
Suite 937
Milwaukee, WI 53202

If you prefer to make a secure donation online, please visit new-horizons.org and look for the donate button:



Return Service Requested

Finding Strength in Advocacy

Standing up for yourself and others can be a very powerful thing.

As this year comes to a close, think about how you can make a difference, in your own and others' lives in the New Year!

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| ADVOCATE | INFORM DECISIONS |
| ASK QUESTIONS | KNOW YOUR RIGHTS |
| CREATE COMMUNITY | LEAD |
| DEFEND RIGHTS | ORGANIZE |
| DEMAND RESPECT | RISE UP |
| EDUCATE OTHERS | SHARE YOUR STORY |
| FACILITATE CHANGE | SPEAK UP |
| FIND YOUR VOICE | STAY INFORMED |

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