



**Save Without Sacrifice!**

**Understanding  
CalABLE and Medi-Cal**



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## Webinar Setup



### Spanish Interpreter

Click Interpretation in webinar controls and click Spanish



### ASL Interpreters

View the speaker gallery to find a video feed of our ASL interpreters



### Captioning

Turn on Closed Captioning in the webinar controls

# Presentation Slides

Please visit the CalABLE website for a copy of today's slides.

<https://www.treasurer.ca.gov/able/events/webinars/2025/index.asp>



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## Submitting Questions

### Q&A Box

Submit your questions using the Q&A box at any time

### Email Us

Audio-only participants may email us at [CalABLE@treasurer.ca.gov](mailto:CalABLE@treasurer.ca.gov)

### Survey

Submit your feedback and unanswered questions

We will answer as many questions as possible. Please note, we cannot answer questions about specific personal situations, but we can direct you to resources.



# Welcome

Fiona Ma

*California State Treasurer*



**Save Without Sacrifice!**

**Understanding  
CalABLE and Medi-Cal**



# Poll: I am a...

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Account owner

Authorized legal representative

State Employee

Service Provider

Potential CalABLE participant

Other



# Poll: Have you attended a CalABLE Webinar before?

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Yes

No





# Poll:

## Do you have Medi-Cal?

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Yes

I'm thinking  
of applying

No



# CaIABLE 101



# **CalABLE is a savings and investment account for people with disabilities.**

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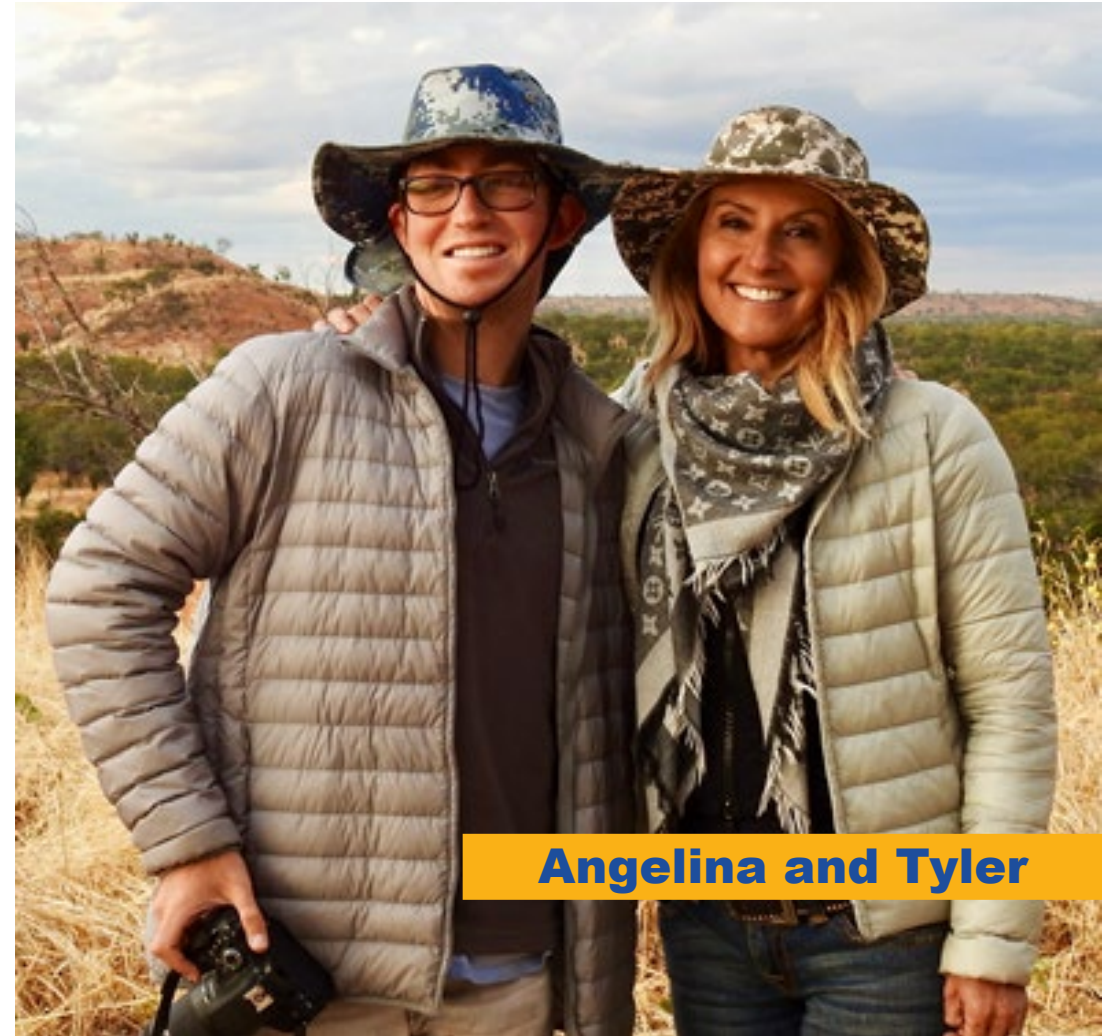
CalABLE helps people save for the future while protecting their benefits.



## Why have a CalABLE account?

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- Because living with a disability can be expensive
- Because you want to protect eligibility for benefits
- Because you want to support a lifetime of opportunity



**Angelina and Tyler**



## CaABLE protects benefits

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CaABLE can help you save while protecting eligibility for benefits that look at how much money you have, like:

- SSI
- CalFresh
- Housing Choice Vouchers (Section 8)

And friends and family can contribute directly to an account without it counting as income for benefits like SSI, SSDI, and Medi-Cal.



If you're on SSI, you normally cannot save more than

**\$2,000**



Now with CaABLE,  
you can save up to

**\$100,000**

# Tianni

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“As a Medi-Cal recipient, maintaining my benefits is crucial for my health and well-being. The CalABLE account offers a safe way to save for important needs, like a service dog and home modifications, without affecting Medi-Cal eligibility. This brings peace of mind and the ability to plan for a better future.”





## Not just saving...

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**CalABLE is also a tax-free investment account.**

Grow your money in professionally managed investment portfolios to save for items and experiences that improve your life!

*“CalABLE has given me that tool to be able to invest in my future. Just like everyone else.”*



**Otto**

# CalABLE Eligibility



# Who is eligible for CalABLE?

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You must have an eligible disability:

- You are eligible for Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI)

Or

- You can self certify as having a disability
  - More information can be found on our website at <https://calable.ca.gov/eligibility>

Right now, you can open an account at any age as long as your disability began before age 26, but that is changing next year...



**Brenda and Gael**

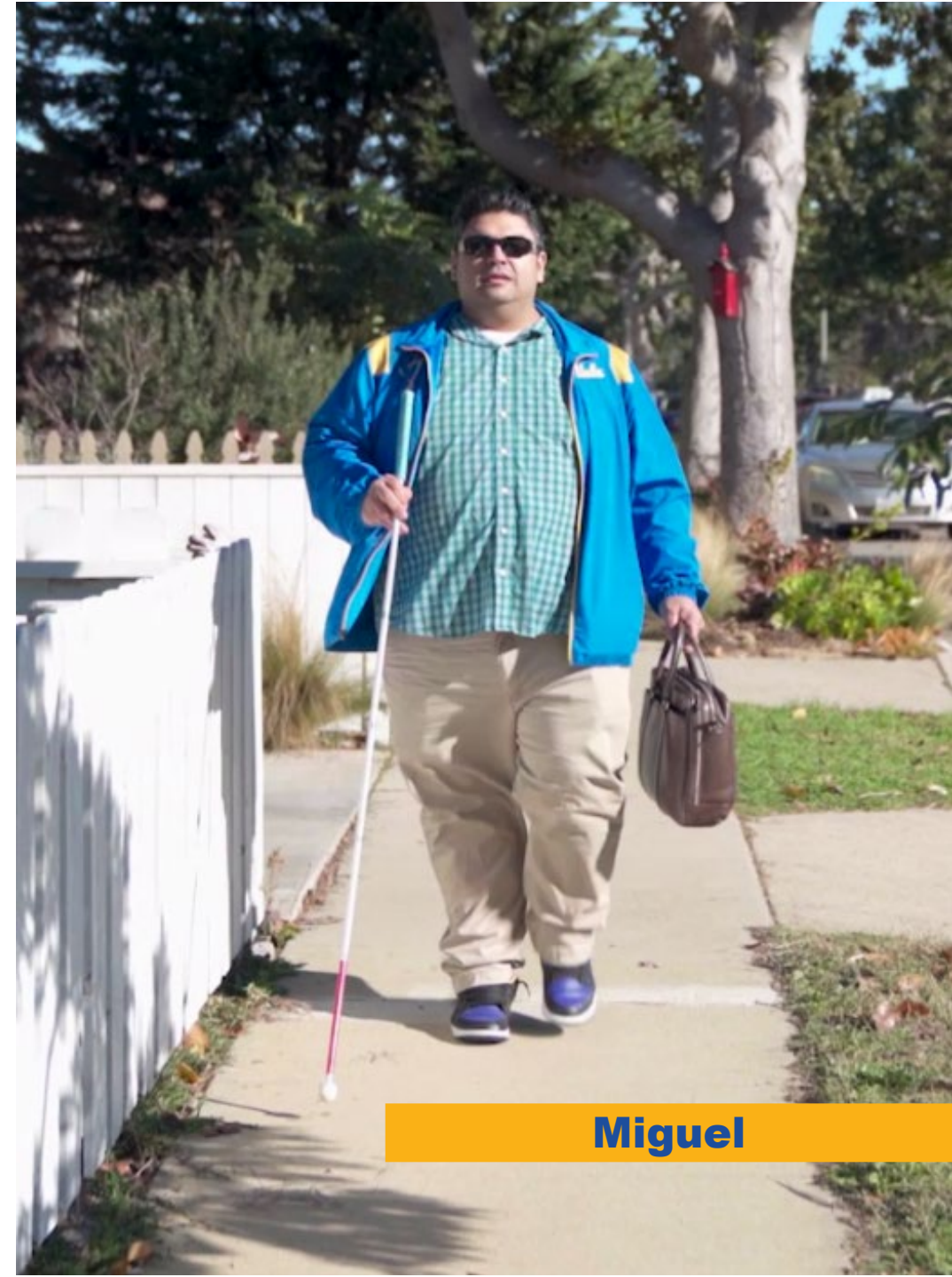
# ABLE Age Adjustment\*

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Beginning January 1, 2026, the age limit for onset of disability will increase from age 26 to 46

- Same eligibility process will apply
  - You do not have to be receiving nor previously received benefits to be eligible
  - Employment status and income has no effect on eligibility
- This update does not impact current account holders

\* In 2022, H.R. 1219 was signed into law to amend the Internal Revenue Code with this update (See [News Release](#))



**Miguel**

**How much can you save?**

# How much you can contribute to your CalABLE account?

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**In 2025, you can contribute up to:**

**\$19,000**

*(contributions only)*

**Do you receive SSI?**

Your account balance must remain below:

**\$100,000**

*(contributions + earnings)*

**Not receiving SSI?**

You can continue to contribute until your account reaches:

**\$529,000**

*(contributions + earnings)*

\*The Medi-Cal asset limit of \$130,000 will take effect January 2026.

However, CalABLE accounts will be excluded from this limit.

*CalABLE will automatically reject excess contributions*





## **Ask family and friends to contribute via gifting!**

- Set up a gifting page, and anyone who has a link can contribute towards your goal!
- Gift contributions count toward your yearly contribution limit. So, if you've already reached the limit, your page will remain public, but no one can contribute again until next year.
- Gift contributions do not count as income.



# Héctor

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“[For my birthday] I asked folks... this is my ABLE account, you can make a donation. And I ended up getting enough money to put down a downpayment for a two-bedroom, two bathroom mobile home.”



# Invest for the future

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- CalABLE offers professionally managed investment portfolios
- Opportunity to build wealth through compound earnings
- Fees are competitive – \$30 per year, plus a small percentage of invested assets

**You don't pay state or federal taxes on any earnings in the account!\***

For more information about fees and investment portfolios, see the [CalABLE Program Disclosure Statement](#)

\*The account must be used for qualified disability expenses



# Otto

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“Medi-Cal is a life saver. I take very expensive medication and it is not covered by my regular medical insurance so my MediCal covers my prescriptions, my deductibles, and my copays. Plus In Home Supportive Services (IHSS), and allows me to choose to live at home with my parents instead of an institutional or group home setting. It is my authentic life and I am living large.”





**What can you buy?**

# What can the money be spent on?

Any expense that helps the account holder maintain or improve their health, independence, or quality of life – at any age.

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Education

Housing\*

Transportation and travel

Employment training  
and support

Basic needs including food

Recreation and  
entertainment

Health, prevention,  
and support services

Assistive technology and  
related services

Legal fees

Financial management and  
administrative services

Funeral and burial  
expenses

And more!

\*For SSI recipients, housing expenses must be withdrawn and spent in the same calendar month.

**For example...**



**Henrietta**



**Valerie and Cleo**

# Ashley and Dylan

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“Dylan got a bigger wheelchair. And then we found out it doesn't fit in our car. We realized that we had money saved in CalABLE, so we sold our old car and used the money in our CalABLE account to have extra money to buy a bigger, nicer car. It fits his wheelchair amazingly.”



# Access your money easily with a prepaid card

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- Load funds onto your prepaid card anytime from your CalABLE account
- Pay for qualified disability expenses anywhere Visa® cards are accepted
- Customize and track your spending
- Get two separate cards - one for the beneficiary and one for the authorized legal representative
- No monthly fees

In addition to the prepaid card, you can transfer money to another account or have a check mailed to you.




**Curtis**

**How do you open an account?**

# Get started: CalABLE.ca.gov



Español  Search  Menu 

[How it works](#) | [Eligibility](#) | [Investment options](#) | [Join our mailing list](#) 

## CalABLE equips you to save for the future without affecting eligibility for public benefits

Since inception, CalABLE is changing the way people with disabilities can plan and save for their financial futures.

[Open an account](#)



### See how it works

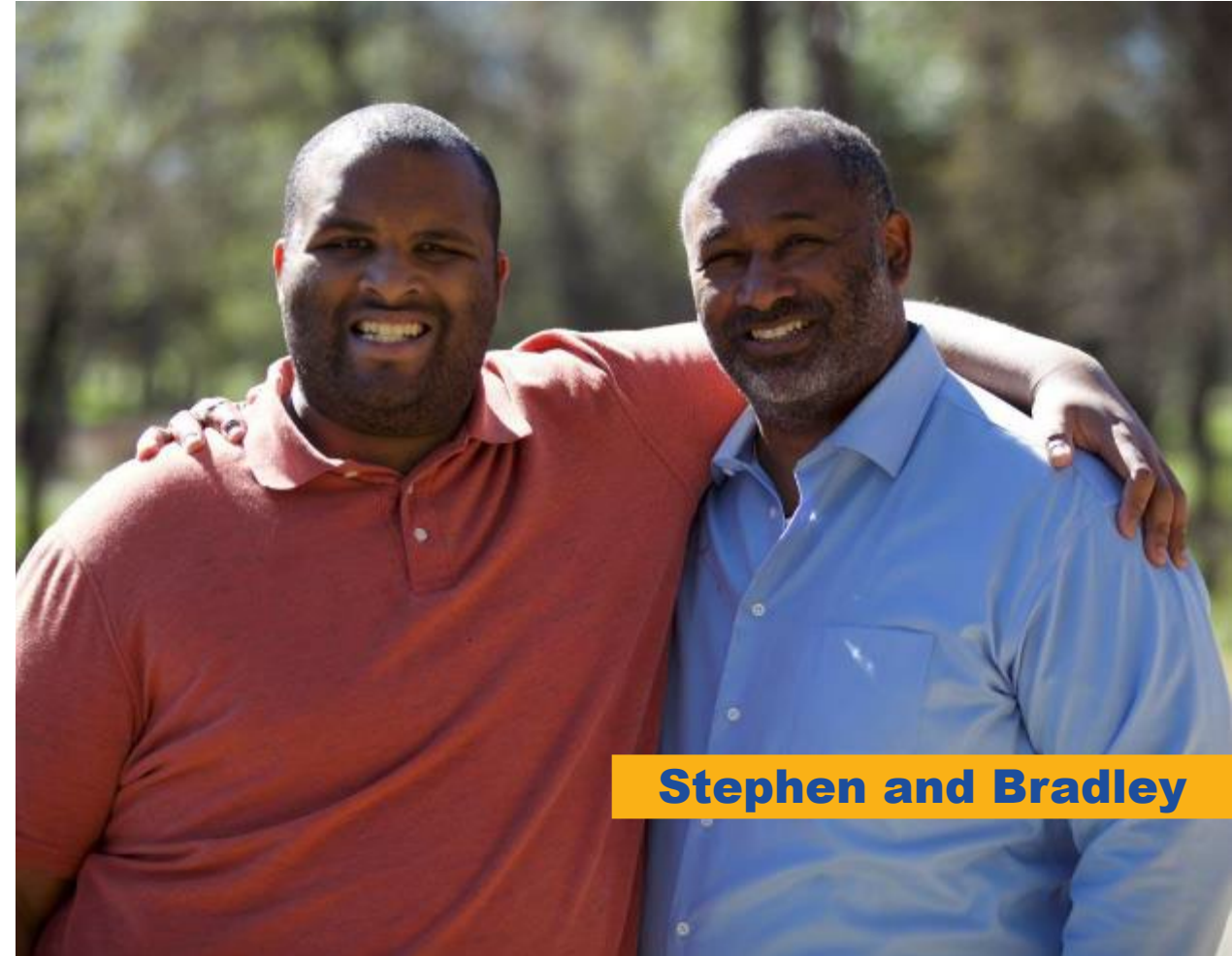
Members of the disability community shouldn't have to struggle to build financial security because of the risk of losing public benefits and the high cost of expenses. With CalABLE, you can save for needs and dreams, and

# It takes 15 minutes to get started!

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- Information about Beneficiary and Authorized Legal Representative
  - Name, Date of Birth, Social Security Number / Tax Identification Number, Residency Address, Phone Number, Work Status
- Eligibility Information
  - SSI, SSDI, or Self Certification
  - Diagnosis Code
- Account set up
  - Contribute at least \$25
  - Select investment options

Accounts can be opened in 20 languages, including Spanish, Chinese, and Korean



**Stephen and Bradley**



**DHCS**

# Medi-Cal and CalABLE

# Overview

- » The California ABLE Act allows qualified individuals with disabilities to open tax-advantaged ABLE accounts in California under California's ABLE program.
- » ABLE accounts allow individuals with disabilities to establish tax-free savings accounts without losing eligibility to public benefit programs.

# Medi-Cal Eligibility



# Medi-Cal Benefits and ABLER Accounts

- » **Does Medi-Cal know that I have an ABLER account, or do I need to tell them?**
  - Medi-Cal will not know about any accounts the member has not reported to the county.
- » **Will my benefits be cancelled if I have an ABLER account?**
  - Having an ABLER account does not disqualify a member or applicant for Medi-Cal.

# Contributions to ABLER Accounts

## » Does contributing to an ABLER account help reduce my income to qualify for programs?

- A member cannot reduce their countable income by diverting it into an ABLER account.
- Having an ABLER account does not change the income counting rules for Medi-Cal.

# Income Contribution Example

- » A member has their SSA income of \$900 directly deposited into their ABLE account each month. The \$900 is countable income in that month even though it is deposited into an ABLE account.
- » The result is the same if the member first deposits their income into a Non-ABLE checking account and then transfers that income to an ABLE account. The income is counted one time, when it is received.

# Third Party Contributions

- » **I am my son's IHSS provider. Can I deposit this income into an ABLE account?**
  - Third-party contributions (made by persons other than the designated beneficiary) to an ABLE account are disregarded in determining Medi-Cal eligibility.



# Qualifying for other Programs

- » **Is CalABLE compatible with other Medi-Cal programs such as the Health Homes Program, Coordinated Care Initiative, or ACEs Aware?**
  - These are special programs, and they have different rules for program enrollment, aside from a Medi-Cal eligibility determination.
  - For example, the Coordinated Care Initiative is county-specific and would require the individual to have full scope Medi-Cal prior to being enrolled in the program.

# Treatment of Distributions

- » Distributions from ABLE accounts are not counted for Medi-Cal eligibility purposes when they are used for Qualifying Disability Expenses (QDE's)
- » Distributions for Non-QDEs may affect Medi-Cal eligibility and must be reported by the member to the county, and the county must determine if the distribution is countable as income.

# Reinstatement of Asset Limits for Non-MAGI Medi-Cal

- » Effective **January 1, 2026**, individuals eligible to Medi-Cal using the Non-MAGI methodology are required to provide asset information and have assets under \$130,000 for one person plus \$65,000 for each additional household member.
- » **All funds in an ABLE account are not counted toward the asset limit in determining eligibility for Non-MAGI Medi-Cal programs.**
- » The county will not ask existing Medi-Cal members for their asset information until their annual renewal.
- » The county will use electronic databases to attempt to verify any information prior to requesting additional proof from the member.

# Impacted Population

- » These Medi-Cal asset limits apply to Medi-Cal members and applicants who:
  - Are **65 or older**, or
  - Have a **disability**, or
  - Live in a **nursing home** (long-term care facility), or
  - Are in a **family that earns too much money** to qualify under federal tax rules.
  
- » The new asset limits do not apply to you if you get your Medi-Cal through the SSI program. You must continue to meet the SSI limits to qualify.

# Resources

- » [MEDIL 25-23](#) includes Outreach Letter & FAQ
- » [MC 007 | Medi-Cal Eligibility Division Information Notices](#)
- » [Asset Limits FAQs | Help Center | Medi-Cal](#)

If you have additional questions regarding Medi-Cal eligibility rules related to ABLE accounts, please contact the Department of Health Care Services' Medi-Cal Eligibility Division by email at [nonmagiinbox@dhcs.ca.gov](mailto:nonmagiinbox@dhcs.ca.gov).

For more



# Medi-Cal Estate Recovery



# Can Medi-Cal seek recovery on the remaining assets in the ABLE Account?

- » Medi-Cal will not file a claim directly on ABLE accounts.
- » However, in rare situations where assets from an ABLE account are transferred to an individual's probated estate, those assets may be subject to Medi-Cal Estate Recovery.



# Medi-Cal Estate Recovery

- » Medi-Cal's Estate Recovery program will only recover on assets from an ABLE account if they are transferred to a probated estate and only if ALL of the following apply:
  - The individual is a deceased Medi-Cal member aged 55 or older.
  - The individual leaves an estate that is subject to formal probate.
    - As of April 1, 2025, California allows estates with a primary residence valued under \$750,000 and personal property under \$208,850 to bypass formal probate.
  - The individual received nursing facility services or home and community-based services, including related hospital and prescription drug services.

# Medi-Cal Estate Recovery

- » Additionally, Medi-Cal's Estate Recovery program will not pursue repayment if:
  - There is a surviving spouse or surviving registered domestic partner
  - There is a surviving child who is under 21 years of age
  - There is a surviving child (of any age) who is blind or disabled, as defined by the federal Social Security Act
- » Medi-Cal will never collect more than either the value of the Medi-Cal member's estate subject to probate or the amount paid by Medi-Cal for benefits, whichever is less.
- » Specific limitations, waivers, or exemptions may also apply.

If you have additional questions about **Medi-Cal Estate Recovery**, please contact the Department of Health Care Services' Estate Recovery Program or visit our website:

**Website:** [dhcs.ca.gov/er](https://dhcs.ca.gov/er)

**Email:** [ER@dhcs.ca.gov](mailto:ER@dhcs.ca.gov)

**Phone:** (916) 650-0590

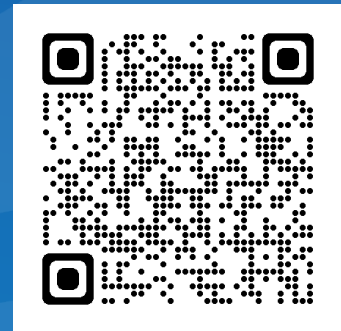


# Reminders

# Contact Us

## CalABLE Service Center

- Phone: 833-Cal-ABLE (833-225-2253) between 6am and 5pm PT
  - Our customer service center supports more than 240 languages
  - For those with a hearing impairment, please contact us at the number above via a relay service
- You can sign up to receive our emails, newsletters and information by scanning the QR code.





# ABLE to Work

October 15, 2025

2:00 P.M. - 3:30 P.M. PT

This program is free  
and open to the  
general public.

**Dial in by calling**  
1-669-900-6833

**Webinar ID:**  
876 4123 7921



## CalABLE Monthly Webinar Series

Register now:



[https://us06web.zoom.us/webinar/register/WN\\_DFqanuz7SAKTsSvG4SIO\\_w](https://us06web.zoom.us/webinar/register/WN_DFqanuz7SAKTsSvG4SIO_w)

CalABLE is governed by the California ABLE Act Board, an instrumentality of the State of California. Vestwell State Savings, LLC ("Vestwell") is the program administrator. More information about the program can be found at [calable.ca.gov](http://calable.ca.gov).

CalABLE is a savings and investment program offered by the state of California to people with disabilities that began before reaching age 26.

**In this webinar, we will explore:**

- New account features
- CalABLE features for workers
- Working with benefits resources



**Detalles en español en el post de abajo**



## Fill out the anonymous webinar survey!

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1. I am a... CalABLE participant, ALR, potential CalABLE participant, service provider, State employee, other.
2. Do you have any questions we didn't answer?
3. Email or phone number (optional if you would like follow-up)
4. What did you like most about this event?
5. What could we have done better?
6. After this presentation, do you have enough information to open a CalABLE account?
7. Things I wish I knew when I started CalABLE



# Disclosure

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This website, presentation, and any blogs or other promotional materials do not constitute an offer to sell, a solicitation of an offer to buy, or a recommendation of any security or any other product or service by Vestwell State Savings, LLC or any of its parents, subsidiaries, affiliates (collectively, "Vestwell") or another third party. Vestwell does not make any representations regarding the appropriateness or suitability of any securities, products, investments, or services and Vestwell does not provide legal, tax, financial, or investment advice to any individual. Vestwell State Savings, LLC is a service provider to certain state-sponsored retirement, college savings, and ABLE programs ("Program"). Any information on or in our website, presentations, blogs, or marketing materials relating to any Program is provided for general education purposes only and should not be used or interpreted by anyone for any other purpose. Any link from this website to a third party website, including any link to a website of any Program website is not an endorsement or recommendation of such Program or regarding any investment options available in such Program, nor is it a statement or opinion as to the accuracy or completeness of any information. All investments involve risk, including the total or partial loss of principal, market fluctuations, liquidity and interest rate risks, domestic and international risks, and inflation-related risks, among many others. Investors are solely responsible for determining whether any investment, investment strategy, security, or transaction affecting their account in any such Program is appropriate for them. Investors should consider consulting their own business advisor, attorney, or tax and accounting advisor regarding their specific business, legal or tax situation, and should review the offering document or other disclosure provided by the Program or issuer of any security before deciding whether to make an investment.



# Disclosure

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CalABLE's investment options are selected by the California ABLE Act Board. Account balances in CalABLE will vary with market conditions and are not guaranteed or insured by the California ABLE Act Board, the State of California, the Federal Deposit Insurance Corporation (“FDIC”), Vestwell, or any other organization.

Neither Vestwell nor the California ABLE Act Board are investment or tax advisors and do not provide tax, legal, financial, or other investment advice. You should consult appropriate professional advice or consultation if you have questions related to taxes or investments. Consider the investment objectives, risks, charges and expenses before investing in the CalABLE. Please call toll-free 833-CAL-ABLE for a Disclosure Statement containing this and other information. Read it carefully. Before investing in any savings program, you should consider whether your home state provides its taxpayers with favorable state tax or other benefits that are only available through investment in the home state’s savings program.

You also should consult your financial, tax, or other adviser to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to directly contact your home state’s savings program, or any other state savings program, to learn more about those plans’ features, benefits and limitations. State-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

The FDIC-Insured Portfolio is FDIC-insured up to \$250,000, subject to certain restrictions. Interests in the CalABLE program are not registered with or in any way approved by the Securities and Exchange Commission or by any state securities commission.

A large, stylized graphic of two hands holding a globe, rendered in shades of blue. The hands are positioned on the left and right sides, with fingers curved around the globe. The globe is a lighter shade of blue and is centered between the hands. The entire graphic is set against a solid blue background.

**Thank you!**