

## Internal Procedure 346: Achieving a Better Life Experience (ABLE) Accounts

02/2025

The Department of Human Services (DHS), Division of Children and Family Services (DCFS), maintains ABLE Accounts for children in foster care. Funds may be placed in ABLE Accounts to support a better life experience for those with disabilities.

### 346.1 Opening an ABLE Account

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The IV-E Eligibility Unit will:

- A. Determine if the child meets eligibility guidelines for an ABLE account.
- B. When appropriate, prepare documents necessary to open an ABLE account and submit documents to Ascensus.
- C. When appropriate, prepare appropriate forms and deliver to the DHS Accounts Payable.
- D. Send all necessary paperwork, and the check to Ascensus.

### 346.2 DCFS Transfer of an ABLE Account

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To close an ABLE account when a child returns home, is emancipated, enters a guardianship, or is adopted, the FSW will:

- A. Before exiting the child from foster care, check the asset screen to determine if the child has an ABLE account.
- B. Exit the child from foster care in the Division's information system.
- C. Ensure the name and address of the child's custodian/legal guardian, and the relationship to the child are correct in the Division's information system.
- D. Immediately report the case closure to the Eligibility Unit Designee.

The IV-E Eligibility Unit will:

- A. Send forms for completion to the caregiver of record upon exiting foster care along with a request for completed forms to be returned to the Eligibility Unit.
- B. Complete change forms to transfer the ABLE account to the designee.
- C. Send forms completed by the family and change/transfer forms completed by the Eligibility Unit to Ascensus to have the account transferred.

### 346.3 ABLE Account Funds

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The Division staff making the purchase for the child will:

- F. Verify the child has an ABLE account in the client assets screen in the Division information system and if an ABLE account is present:
  - 1) Contact the Eligibility Unit Designee to verify funds availability in the ABLE account (amounts in the assets screen reflect initial funds used to open the account and do not reflect current assets)
- G. Ensure any child ages fourteen (14) or older has a current, approved Transitional Life Plan, that is fully executed and includes signatures of the parties and the child.

- H. Ensure that requested expenses fall in one or more of the following categories:
  - 1) Education (private tuition, tutoring, summer program, fees, books, laptop)
  - 2) Housing (housing modifications, rent, mortgage, utilities, property taxes)
  - 3) Transportation
  - 4) Health/Prevention and Wellness (medical services and special equipment)
  - 5) Funeral and burial
- I. Complete the appropriate sections of CFS-334: Foster Care Services – Authorization for Billing:
  - 1) Indicate the amount of funds being requested
  - 2) Attach a letter indicating:
    - a) How the use of the funds to make the specific purchase will improve the quality of life for the disabled child and how the purchase relates to the child's disability
    - b) Why other funding sources are not being used for the purchase. ABLE funds cannot supplant (be used instead of) other funds such as SNAP, Medicaid, Chafee, private insurance, or SSI. If other funds are available for the same purpose, then those funds must be used to make the purchase
- J. Request approval from County Supervisor or designee and Area Director or designee.
- K. When the approved CFS-334: Foster Care Services – Authorization for Billing is received with approvals from the Financial Coordinator then:
  - 1) Complete an Agency Generated Invoice (AGI), for the desired vendor and provide to the Area Financial Coordinator for submission to the Eligibility Unit Program Administrator
  - 2) Within five (5) business days of the vendor receiving payment:
    - a) Obtain a copy of the receipt for the purchase
    - b) Sign receipt and enter case number, Trust ID, and client date of birth on the receipt
    - c) Submit copies of receipts, CFS-334: Foster Care Services – Authorization for Billing, and two (2) legible copies to the Area Financial Coordinator and Eligibility Unit Program Administrator
    - d) Place copies of receipts and CFS-334 in the child's hard file
    - e) Scan copies of receipts and CFS-334 into Edoctus
    - f) Complete CFS-335: Confirmation of Receipt of Goods for Child in Foster Care
- L. Report Information Changes to the Eligibility Unit Program Administrator when a child with an ABLE account:
  - 1) Exits foster care
  - 2) Death occurs

The County Supervisor, or designee, will:

- A. Review completed CFS: 334: Foster Care Services – Authorization for Billing
  - 1) If approved, send to Area Director or designee
  - 2) If denied, return to Division staff who would have completed the purchase with reason for denial or requested changes
- B. Supervise the ABLE account related work carried out by the Family Service Workers.
- C. Carry out any account related responsibilities delegated by the Area Director.

The Area Director, or designee, will:

- D. Review completed CFS: 334: Foster Care Services – Authorization for Billing.

- 1) If approved, send to CFS-334 and send justification to the Financial Coordinator
- 2) If denied, return to County Supervisor or designee with reason for denial or requested changes and include Area Financial Coordinator on the email
- E. Monitor ABLE Reports for their DCFS service area, ensuring:
  - 1) Compliance with state and federal limitations on supplanting funds
  - 2) Accuracy of basic information (county placement, duplicate accounts, etc.)
  - 3) Necessary actions by FSWs
- F. Monitor CFS-334: Foster Care Services – Authorization for Billings for duplicate, repeat, or unusual purchases prior to submission.

The Area Financial Coordinator will:

- A. Forward the CFS-334: Foster Care Services – Authorization for Billing and justification to the Eligibility Analyst
- B. Upon completion of purchase:
  - 1) Review receipts, CFS-334: Foster Care Services – Authorization for Billing, AGI, and copies of documents from Division staff who made the purchase
  - 2) Verify information on the receipt
  - 3) Verify purchases were made as approved on the CFS-334
  - 4) Send all materials referenced above to the Eligibility Unit Program Administrator

The Eligibility Unit Program Administrator will:

- A. Review CFS-334: Foster Care Services – Authorization for Billings for ABLE trust account hold:
  - 1) Contact Ascensus to:
    - a) Verify the purchase request meets established guidelines
    - b) Verify available funds held in the ABLE account
  - 2) If approved:
    - a) Notify Area Financial Coordinator of the approval and that a check is being sent to the vendor
  - 3) If the hold request is denied:
    - a) Notify the Area Financial Coordinator of the denial
- . Upon completion of purchase:
  - 1) Review receipts, CFS-334: Foster Care Services – Authorization for Billing, and copies of documents from Division staff who made the purchase:
    - a) Scan the documents into Edoctus
    - b) Verify information on the receipt
    - c) Verify purchases were made as approved on the CFS-334
  - 2) Monitor ABLE accounts for Accuracy and Compliance with State Regulations
  - 3) Assist DCFS field staff with:
    - a) ABLE account related problems as necessary
    - b) Training staff on new or revised ABLE account policies and procedures
  - 4) Review and forward requests to open, close, hold, release, or update ABLE accounts or funds

346.4 Outside Contributions to ABLE accounts when DCFS is the authorized organization for the account:

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When an individual or provider wishes to contribute to an ABLE account for a child in foster care the contributing party must contact the DCFS Eligibility Unit Program Administrator and provide notification of the intent to make a contribution and the contribution amount.

The Eligibility Unit Program Administrator will:

- A. Provide a pre-filled Contribution Form to the party listing:
  - 1) Child's name
  - 2) ABLE account number
  - 3) Blank line for the party to designate an amount they wish to deposit
  - 4) Mailing address to send the form and contribution check to
- B. Notify the contributing party that they need to:
  - 1) Copy the specific form, updating only the contribution amount for each deposit, and use the form for each contribution
  - 2) E-mail the Eligibility Unit Program Administrator each time a contribution is made, with the following information:
    - a) Account owner's name
    - b) Check number
    - c) Check amount
    - d) Date the check was mailed
- C. Verify in the online AR ABLE account:
  - 1) That the check was deposited into correct ABLE account
  - 2) The amount matches the information previously provided by the contributing party
- D. Work with Ascensus and the party making the contribution to resolve and discrepancies.

346.5 Death of an ABLE account owner when DCFS is the authorized organization for the account:  
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The FSW will:

- A. Provide notifications of change to the parents and assigned parties to the case as required in Procedure VII-L3: Emergency Changes in Out-of-Home Placement.
- B. Follow Policy IX-B3: Child Fatality Notification.
- C. Provide notification to OCC and the Eligibility Unit via email within twenty-four (24) hours:
  - 1) Of the details of the death
  - 2) That the youth was the owner of an ABLE account and has assets that must go through probate as managed by OCC
  - 3) Costs associated with burial arrangements
  - 4) Provide any information requested in follow up within twenty-four (24) hours of the request

The Eligibility Unit will:

- A. Notify Ascensus of the death of the account owner.
- B. Notify field staff that no additional funds can be deposited or withdrawn from the account until further notice.
- C. Provide OCC with information requested to process the probate case, to include, but not limited to:
  - 1) Dollar amounts held within the ABLE account

- 2) Receive probate documents from OCC and forward probate documents to Ascensus.
- D. Manage final ABLE Account funds according to guidance from Ascensus:
- 1) 1<sup>st</sup> for any funeral, burial, or outstanding disability expenses
  - 2) 2<sup>nd</sup> for any outstanding medical bills
  - 3) If any funds remain after funeral/burial, remaining balances will be payable to the deceased's estate and sent to the entity, person, or agent listed in the legal document submitted

OCC will:

- A. Pursue a probate case on behalf of the deceased estate.
- B. Ensure the following are obtained during the probate process and are forwarded to the DCFS Eligibility Unit:
  - 1) A certified copy of the Account Owner's death certificate
  - 2) A certified legal document (small estate affidavit or probate document) that names the administrator of the estate and establishes who should be permitted to request funds from the ABLE account
  - 3) A letter of instruction that addresses:
    - a) Who the check should be made payable to
    - b) Amount of check
    - c) What the check is for:
      - i. Funeral and burial expenses
      - ii. Remaining funds in the account