

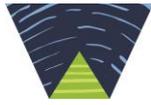
## Washington State Governing Board Meeting Minutes

Date: June 26, 2017  
Time: 9:30 a.m. to 2:30 p.m.  
Location: WA State Department of Commerce

### Attendees:

- Governing Board Members: Jeff Manson, Betty Lochner, Carole McRae (conference phone), Amy Patterson, Brad Hendrickson, Gwen Stamey and Nathan Loose (Jesse Sims).
- Department of Commerce: Peter Tassoni and Chris Gagnon.
- BNY Mellon and Oregon ABLE Savings Plan: Doug Magnolia and Jim Balsan (conference phone), David Bell.
- Community Stakeholders: Gina Stark

1. Meeting called to order by Jeffrey Manson, ABLE Governing Board Chair, at 10:05 a.m.
2. Chair Manson welcomed the group, followed by introductions.
3. Chair Manson called for changes to the meeting agenda.  
No changes noted. Betty moved to approve agenda as is. Amy provided second. Approved.
4. Chair Manson called for any changes to the May meeting minutes.  
Gwen Stamey, OFM, asked that the first sentence on page 2, #10 is revised as follows: Using appropriations as fee match - Gwen stated that the legislation included in the Governor and Senate proposed budgets have restrictive language, limiting costs to staff and administrative **support**. Amy moved to approve minutes with revision. Betty provided second. Approved.
5. Governing board members' activity included an update from Nathan, who has been in contact with Disability Rights Washington about marketing ABLE through Rooted in Rights Story Tellers
6. Public comment – none.
7. ABLE Budget update. Actual budget numbers will be available in July. \$350,000 of the SFY17 ABLE appropriation will remain unspent.
8. SFY17-19 Budget. Peter presented the draft biennium budget, broken into two fiscal years. The only difference between the two are the accumulated fees vary for each year. Once we receive an appropriation, Commerce staff can better estimate each row's amount. The governor's budget had flat funding for the next two state fiscal years. However, the board needs to approve a "blind" budget today, and follow up with better numbers at the July meeting. Gwen indicated that OFM budget director believes there will not be any issues with including the more expansive proviso language, and that an appropriation will be in the budget. Brad moved to approve the "blind" budget. Betty provided second. Approved.
9. Listening sessions update. Gina has done outreach to communities in Seattle, Bellingham and eastern



Washington. Audiences have been a mix of parents, caregivers and lawyers, from not knowing anything about ABLE, to those who were familiar. People seem to be very interested in what is considered an eligible expense and quality of life (for example, horseback riding and vacations). Gina recommended that the activity be explainable. She referenced Oregon's ABLE program frequently. Another major point of interest was who has access to accounts, how do the mechanics work. For example, Spokane Arc serves as the representative payee to over 700 people who are not fiscally responsible, many without family members. David shared he prepared to deal with hypothetical investment portfolio questions. Some parents would like financial education so they know better how to invest for their child. The best way to get the most individuals to attend an ABLE presentation is to piggyback on other events. Gina will send Chris the contact emails that she has collected for ABLE listening sessions.

Gina explained that this was her last week with the State Treasurer's Office, and that she will start Stark Consulting. The board thanked Gina for her outreach work in the ABLE program.

10. Outreach sessions. Chris presented ABLE to six small communities in Goldendale, White Salmon, Walla Walla, Colfax, Newport and Colville, and gave ABLE information to Spokane Center for Independent Living, NW Autism, NW Center and Spokane Guild School. She reviewed the schedule of events and identified the conferences staff plans to attend and/or present at. The board suggested that David may be able to attend and represent Washington at the 2017 World Autism Conference & Expo in Portland, August 25-27.

Staff will also be meeting soon with two DSHS offices to educate their staff about ABLE.

Betty will provide Chris with the WSAC's contact for veterans.

11. Appropriation as fee match. Next biennium's budget has not been enacted so unable to verify proviso language. Discussion covered previously in budget update section of the agenda.

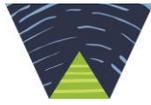
12. Contracts. There has been a ripple effect in Oregon in order to utilize their contracts with their contractors. Oregon would need to change their subcontracts in order to make this possible. Cash flow became an issue. Therefore, Washington's launch date will be delayed until late July / early August.

The contract for Tim and Claudia (media broadcasting) next state fiscal year will likely be around \$150,000 rather than \$350,000. The contract with Jamie (special assistant attorney general) has been signed. Jamie needs to review BNY Mellon's contract with Washington, along with our AAG.

Peter shared BNY Mellon's SharePoint schedule with the board. Launching ABLE will likely take place in August, and depends on whether the state goes into furlough. Peter has framed the review process in this order.

David gave an update on other states' progress. California and Maryland pulled their RFPs. Maryland has expressed interest in collaborating with the partnership. There is potential interest by Connecticut.

13. Outreach update. Peter went over the budget for BNY Mellon, implementation schedule for the program as well as for the budget for outreach contractors for television and radio broadcasting. Oregon's subcontractor Tim had lined up Amy, Nathan and Lt. Governor Habib for filming, with the Treasurer's Office to follow. As soon as we can, Washington will be contracting directly with Oregon to restart the marketing and outreach work via the sole source services contract.



LUNCH Noon -12:30pm

14. ABL site testers. Testers were identified as follows:
- a. UAT – fake data (Amy, Betty, Brad, Nathan, Jeff, Chris)
  - b. Beta – real data (Carole, Amy, Nathan, Lawson, Peter)

The user acceptance testing will show the look and feel of the site. Chelsea will send information for the two sites. David suggested we put together a video or webinar showing the back end of the process.

David suggested the Board decide how flexible they want to be – earrings, movies, etc. related to expenditures that help improve quality of life. If an expense is not for account owners, it is ineligible.

DDEF is based on tax law. The Arc determines whether an account holder's expenses are eligible for reimbursement, and ensures the money is not misused. DDEF is relatively lenient, and the Arc can select portions of an expenditure to reimburse.

ABLE does not have a bill pay. Account holders must go through their bank. Housing is the only expense that needs to be paid out in the same month it was placed into an ABL account. An account owner can open a second checking account for ABL-only transactions. If a vendor accepts debit cards, they will also accept the prepaid card. Gifting option will be available soon.

The card indicates that it is a prepaid card. If a prepaid card is lost, it can be cancelled, and the fund balance can be transferred to the account owner's ABL account. There are safeguards in place to minimize fraud like chip and PIN used in the card. Worst case, if a prepaid card is stolen, it is possible to deplete the amount on the card. Worst case, if a debit card were stolen, it would allow someone to deplete an entire account.

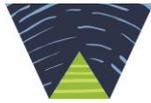
15. Rulemaking by sister agencies. Health Care Authority has their eligibility permanent rule on the books. DSHS has not filed their permanent rule; they have completed the preproposal and proposed rule filings. Department of Early Learning has not done any rulemaking, and does not think they need to. Jeff cautioned DEL should keep in mind section 290. Peter will follow up with DEL.

Peter does not think the board needs to draft rules at this time, and can wait on any federal rule changes. Governing Board policy can be used rather than WAC.

Jeff suggested that we be cautious about advertising ABL as being overly flexible, as DSHS might consider a quality of life QDE to be a luxury.

Suggestion to include in the FAQ to check "other" on the DSHS resources form to avoid ABL assets being the reason for applicants to be denied DSHS benefits

16. Oregon and BNY Mellon project update. Previously covered. BNY Mellon is putting this on hold until legal reviews are complete. Peter discussed a draft operational plan and performance goals that can be discussed at a future meeting. The plan and goals determine the outreach, incentive plans, changes in legislation, etc. He also prompted a discussion about the need to meet monthly.



Betty motioned to cancel the July meeting. Amy provided second. Approved. The board can decide at the August meeting whether a September meeting is necessary, and when they would like to begin meeting every other month.

More discussion followed on ABLE accounts. If an account owner puts money on a prepaid card one month for use the next month, which is okay. However, if the money is for housing, it should be spent in that same month so that SSI does not use it against you, which would result in a different amount of SSI cash benefits. David suggests that housing money in ABLE accounts be paid early.

People receiving SSDI are paid according to quarters worked, and is not impacted like SSI. David will follow up to get clarity on the difference between SSI and SSDI, and suggests having experts come talk to the board. Gina indicated it is also good to know about GET, the tax code, etc. Betty stated that GET has a paper form of the top 10 questions for FAQ. Peter mentioned that the call center will be open soon to direct folks to get ABLE questions answered.

Betty moved to adjourn the meeting at 1:20 pm. Amy seconded. Approved.

Next meeting: August 28, 2017, Bldg 5, First Floor, Room #110

Future meetings:

~~July 24~~  
August 28  
September 25

October 23  
November 20  
December 18

