

## **AZ ABLE Oversight Committee Meeting Minutes**

August 22, 2023

10:00am -11:00am (MST)

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oeoada504coordinator@azdes.gov

Brittaney Chipley, AZ ABLE Executive Director  
Robert B. Fleming, Committee Member, Chairman  
Jason Alan Snead, Committee Member  
Cassidy Taylor, Committee Member  
Grahame Richards, Committee Member  
Wendi Scharnhorst – Committee Member  
Jeffrey Ong – Committee Member

1. Mr. Robert Fleming calls the meeting to order at 10:02am.
2. Mr. Fleming welcomes everyone, and Mrs. Brittaney Chipley states those who are in attendance.
3. Mrs. Chipley provides the following AHCCCS partnership update:
  - a. The process for "How to Review an ABLE Account" was updated last quarter to refrain from asking for proof of distributions unless the customer is over resources and distributions could be excluded as "unspent funds" from an ABLE account. Mrs. Chipley provides a recap about the asking for proof of distributions.
  - b. The training team began working on the ABLE account training in June as previously described. A launch date (moved to production at completion of the project) was not given. Short term, the training unit will make use of the existing PowerPoint presentation for ABLE and include a mechanism to have staff record that they've reviewed the presentation materials. This launched this month 8/2023. Longer term, the training unit will extend the training materials with a deeper look at scenarios and documentation. They don't have a timeline for this yet and are dealing with other priorities, but the training unit has started a prototype and are reaching out to collect necessary documentation. The Policy unit will assist the Training unit with ABLE account cases for examples to base training scenarios on.
4. Mr. Fleming motions to approve the meeting minutes for 5/16/23. There are none opposed, and the motion carries unanimously.
5. Mrs. Chipley asks if there are any questions, comments, or concerns regarding the reports. Questions are about pending accounts and the overall opinion on account trends. Mrs. Chipley clarifies what are considered pending accounts and believes account growth is trending upward and consistent.
6. Mrs. Chipley provides the following Ohio (OH) STABLE/Partner States Program Updates:
  - a. SSA POMS Updates:

1. New Rep Payee Guidance by SSA about signature authority and contributions – Here is a link to the [ABLE Specific POMS](#). Go to Section B, subsection 6 (Person with signature authority) to see the Note that has been added: **NOTE:** In some instances, the representative payee appointed by SSA may not be the same person who has signature authority over the beneficiary's ABLÉ account. For example, a legal guardian may have signature authority for a beneficiary who has an organizational representative payee. If a payee does not have the signature authority over the ABLÉ account, they cannot deposit SSA benefits to the ABLÉ account because they do not control the account.
  2. SSA Guidance about transferring ABLÉ accounts instead of returning conserved fund – Go to the bottom of the page [Payee and ABLÉ Accounts](#) (Returning Conserved Funds): Removing and returning to SSA funds in an ABLÉ account, may result in income taxes, as well as a penalty for tax purposes. Payees should contact their local Social Security office to discuss transferring control of the ABLÉ account to the new payee or to the beneficiary directly.
- b. Vestwell Enhancements to be implemented by the end of the year:
1. Migration of their infrastructure to Amazon Web Services (AWS) (no noticeable impact for end users, but this puts the application on a more maintainable and sustainable infrastructure which helps ensure platform health) – better organization tools such as compute power, database storage and content delivery services.
  2. Entity Reporting
    - i. Online account registration for Entities
    - ii. Entity reporting – log in and run entity reports; currently sent monthly from Vestwell
  3. Direct Deposit Enhancements: This includes updated copy and design tweaks to ensure account numbers containing "alphas", which is the case for our program, can more efficiently set up direct deposits with the SSA or an employer. SSA's online system does not offer alpha/numeric, but only numbers where NACHA (National Automated Clearing House Association) rules say you can.
  4. Updates to hierarchy allows anyone to be chosen as an ALR by the beneficiary if they have capacity to make the decision. **NOTE:** Vestwell will avoid the term "capacity" in their solution as recommended in feedback.
- c. Some changes that have already been completed this quarter:
1. Reordering of investment options from least risk to most risk
  2. Enhanced messaging if a user fails Knowledge Based Authentication (KBA) (there was confusion as to what the next step was, so the language was updated to provide better guidance). KBA is a method of authentication which seeks to prove the identity of someone accessing a service such as a financial institution or website. There is now more clear direction on next

steps. Previously, the system told people to call customer service, but now it gives them direction that they will need to fill out and send in a paper application, and where to get the application.

3. Tax form information was added to the tax forms page and new Tax FAQs were added to each state's website. The goal is to educate account owners as to what tax forms they should expect, the timing of the distribution of those forms, and what they need to do with the forms.
4. ADA compliance Improvements - Subtle updates were made across the platform to ensure we are complying with ADA standards and providing the best experience to our customers, such as having tags and flow to ensure screen readers are more effective. Other changes include color, fonts and font size changes.
5. Fee for All in Paper Statements - \$10 annual charge, will start the end of 3rd quarter (Sept. 30). OH is working with Vestwell about not charging entities. Mrs. Chipley will check OH to see how many people on average request paper statements.
6. Plan Disclosure Statement was updated to include direct deposit features.
7. Mrs. Chipley states that our current Amended Ohio Partnership Agreement ends 2/2024, and she is currently working with the Attorney General's office and DES' Office of Procurement to get a new draft for review and signature. Mr. Cassidy Taylor clarifies that we will need to enter into a new agreement and will not be doing an amendment to our no-cost agreement this time around.
8. Mr. Fleming opens the forum for public comments. There are none.
9. Mr. Fleming adjourns the meeting at 10:32am.