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Testimony of AARP in The Virgin Islands

In Support of Establishing the **ABLE Act** in the Virgin Islands

Committee on Health, Hospitals & Human Services of the 36th Legislature of the Virgin Islands

April 22, 2025

Given by Troy de Chabert - Schuster, State Director Honorable

Honorable Senator Ray Fonseca, Chair of the Committee on Health, Hospitals, & Human Services, and Senators of the 36th Legislature. Thank you for the opportunity to provide testimony on behalf of AARP Virgin Islands. I am pleased to be here to express support of the establishment of the **Achieving a Better Life Experience (ABLE) Act** program here in the U.S. Virgin Islands.

AARP stands with individuals with disabilities, their families, and caregivers in support of policies that promote **independence, financial security, and quality of life**. As an organization dedicated to empowering individuals as they age, AARP represents the interests of over 100 million Americans aged 50 and over, including the more than 22,000 members living here in the Virgin Islands. We urge this committee to act in favor for advancing the financial security for disabled Virgin Islanders and their families, by ultimately passing this legislation. We note that while we are supportive of the bill overall, there are a few aspects of the bill that should be addressed to ensure its clarity and adherence to applicable federal law.

Supporting Caregivers and Strengthening Financial Security

At the core of AARP's policy, is support for family caregivers and, giving them the tools to provide for their loved ones while securing their own financial futures – the ABLE Act aligns with such policy and recognizes the role they play in safeguarding the well-being of those they care for.

Across the United States, including right here in the Virgin Islands, 48 million Americans, are caregivers who dedicate themselves to caring for loved ones in need, enabling them to remain in their homes and communities. However, caregiving often comes at a personal cost with sixty-one percent of family caregivers working either full- or part-time, many have had to cut back on work or leave their jobs, sacrificing income, retirement savings, and financial security. The **ABLE Act** works to create a program for financial security for individuals with disabilities, without penalizing families for saving for the future.

Real Possibilities

In the Virgin Islands, family caregiving is both a cultural and an economic necessity, the **ABLE Act** gives families ease of mind and financial flexibility. It will allow for caregivers to help plan for the long-term needs of individuals with disabilities without risking the loss of their Medicaid or other income-based benefits. This is an essential resource for caregivers seeking to build security for their loved ones.

Accountability and Protection from Exploitation

AARP is especially pleased to see that the **ABLE Act** includes provisions for accountability to ensure that a person remains eligible for needed benefits. These provisions are in line with AARP's long-standing efforts to protect older and disabled adults from **fraud, abuse, and exploitation**.

With financial abuse on the rise, it is a vital that strong guardrails are in place. By establishing clear reporting requirements, oversight, and fiduciary standards for use of the funds by account holders, the **ABLE Act** ensures that the funds in these accounts are managed responsibly and in the best interest of those they are intended to benefit.

Addressing Income and Asset Limit Reform

The Act also addresses long-standing inequities in income and asset limits for individuals with disabilities, that often discourages saving. AARP stands on the principles that support reforms to these outdated financial eligibility rules, that will allow for people to enjoy a fuller life. The **ABLE Act** represents a step forward by allowing individuals to build resources without the fear of losing access to critical health and income assistance.

Conclusion

In closing, AARP Virgin Islands urges the members of this committee to work on and pass the **ABLE Act** legislation. It upholds the dignity of individuals with disabilities, supports family caregivers, protects against financial abuse, and aligns with national policy that promotes inclusion and financial independence.

We commend **Sen. Novelle Francis** for recognizing the value of this legislation and for his leadership in ensuring that all Virgin Islanders – regardless of their ability —and those who care for them—can thrive and age with dignity and financial security.

Thank you for this opportunity to provide testimony. AARP stands ready to work with the members of this body to advance policy solutions that would create a more inclusive, livable Virgin Islands.