



Students for Patient Advocacy Nationwide

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March 5, 2026

The Honorable Paul Rosino, Chair
Senate Health and Human Services Committee
Oklahoma Senate
2300 N. Lincoln Blvd.
Oklahoma city, OK 73105

Re: Oklahoma E.H.B. 1837 — ABLE Account Protections and Benefit Eligibility - Support if Amended

Students for Patient Advocacy Nationwide (SPAN) supports the Oklahoma Engrossed House Bill 1837. This bill hops to exempt funds in an Achieving a Better Life Experience (ABLE) account from being used to cover Medicaid estate claims after a beneficiary's death, make sure that ABLE assets are not counted when determining eligibility for TANF or other public assistance programs, and making sure that these protections are only utilized for ABLE accounts established in Oklahoma.

This legislation is vital for preserving the financial independence of disabled individuals. ABLE accounts assist beneficiaries for their housing, education and day-to-day living costs. ABLE accounts help provide a sense of relief to families who worry about saving their income or spending it in order to maintain necessary benefits. This bill helps families know that their funds are counted as assets that can be stripped through recovery claims allowing them to re-invest their money in order to set up a better future. The state of Oklahoma can help promote financial stability for disabled individuals by aligning with the true purpose of the federal disability savings laws.

To address these concerns, we propose the following amendments:

1.) Strategic Implementation Provision

This amendment includes agencies such as Medicaid improving their administrative rules and staff guidance by a clear deadline. This ensures that beneficiaries can have access to these protections consistently regardless of the program or office. This helps make the law uphold the same regulations across all of Oklahoma assisting beneficiaries receive

2.) Standardized Beneficiary Disclosure Requirement

This disclosure requirement would be a simple one-page notice that outlines how ABLE account funds are not counted against benefits and are protected from being taken. It helps educate families to realize that having a ABLE account won't affect their TANF eligibility or other aid programs.

3.) Interstate ABLE Recognition Clause



This amendment would enforce the state of Oklahoma to treat ABLE accounts from different U.S. States the same as ones established in Oklahoma. As many individuals sign up for out-of-state ABLE programs due to lower costs and living situations, this provision would help beneficiaries feel safe in Oklahoma knowing that their account will be treated fairly and protected by the law no matter where the account was established.

We believe these changes will help ensure the bill more effectively protects the financial security of disabled citizens, ensure proper implementation across all agencies and help guarantee equal treatment for all ABLE account holders regardless of the state their ABLE account was established. As students and young advocates working across the country to advance evidence-based, equitable policy, we are eager to see Oklahoma E.H.B 1837 succeed in a way that aligns with both expert consensus and community needs.

SPAN respectfully urges the committee to consider these amendments before moving the bill forward. We are more than willing to engage further or provide additional input as needed.

Sincerely,

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Students for Patient Advocacy Nationwide (SPAN)