



IAble: What Constitutes as a Qualified Expense?

[IAble](#), Iowa's Achieving a Better Life Experience (ABLE) plan, helps individuals with disabilities and their support systems save for qualified disability expenses without jeopardizing their eligibility to receive federal benefits. But, what exactly is a [qualified disability expense](#)?

The definition of qualified disability expenses was intentionally left broad to account for the many and varied ways an individual with a disability may need to use their account to help improve their quality of life. Just as each disability is unique, so are the costs associated with one.

As a rule of thumb, qualified disability expenses are any expense incurred as a result of living with a disability and are intended to maintain or improve health, independence or quality of life for the account owner.*

Examples of ways ABLE account owners have used the funds in their account in the past:

- *Wellness services* – Activities like horseback riding and swimming have been used as a form of physical therapy for individuals with disabilities, helping to increase their strength, posture and mobility.
- *Assistive technology* – Hearing aids, wheelchairs, voice recognition software, environmental modifications (like a new hardwood floor that allowed the individual to maneuver their wheelchair around their living space with more ease) and more can all help to make life more comfortable.
- *Rent* – Living alone and achieving financial independence is one way ABLE accounts help to improve quality of life.
- *Medical bills* – Living with a disability is often associated with a higher cost of living, part of which is due to healthcare expenses. Dental bills, doctor's visit and prescriptions may all be covered with funds in an ABLE account.

IABLE does not require account owners to prove their withdrawal was qualified. However, it is crucial to keep a record of any withdrawals in the event that either the Internal Revenue Service (IRS) or Social Security Administration (SSA) would like to verify the expenses. To aid in the record keeping, IABLE has created a free [withdrawal log](#) for account owners to use.