



## Frequently Asked Questions

### For Representative Payees

This document was created to help Representative Payees understand how to open and manage PA ABLE accounts. For additional information, visit [paable.gov](http://paable.gov) and [ssi.gov/payee](http://ssi.gov/payee).



- Q. When opening a new account, should I use our business information instead of personal information?**
  - A.** Yes. Representative payees should enter the organization's information in the Authorized Individual section.
- Q. What do we enter as the organization's Social Security number and date of birth?**
  - A.** Organizations should use their Tax Identification Number (TIN) as the Social Security number. Leave the date of birth blank.
- Q. Our clients are mandated to have a representative payee and we must eliminate a lot of other possibilities to handle their account before we apply. Are we permitted to move up on the list or find another way to manage their savings?**
  - A.** No. The priority list for who can open an ABLE account on behalf of another person was established by federal law, which means PA ABLE cannot change the priority list. Representative payees are not required to contact each person on that list. They only need to indicate that they don't know of any other person higher on the list who wishes to open an ABLE account on behalf of the individual with the disability.
- Q. Does PA ABLE require identification documents to open an account? Many of our clients have complex medical and/or intellectual disabilities, and most do not have an ID card or the proper documentation to get one. If one of our clients does not have a birth certificate, SSI card, or photo identification, can we still open a PA ABLE account for them?**
  - A.** An account can be opened without photo identification. However, without photo identification, the checking account would not be available.

- Q. We can't always determine whether our clients had their disability by age 26 and SSA records aren't always accessible for older individuals.**
- A.** While all qualifying disabilities must have started prior to age 26, diagnosis documentation is not required to open a PA ABLE account. However, if a state or federal agency, including PA ABLE, requests proof of eligibility at a later time, you may need to provide these documents.
- Q. Some of our clients have names that appear differently on their birth certificate and Social Security card. Can I open ABLE accounts for them?**
- A.** Yes. Please use the individual's current legal name.
- Q. I am the representative payee for several individuals who live in the community. What happens if they open their own ABLE accounts? Can they open accounts if they have a representative payee?**
- A.** If the individual is an adult who lacks legal capacity to enter into contracts, the ABLE account must be opened by an Authorized Individual from a list which defines the order of priority. If you are a representative payee for an adult who lacks legal capacity to enter into contracts, then the Authorized Individual who opened the ABLE account may be higher in the order of priority.
- Q. How can I pay funeral and burial expenses after an individual passes away?**
- A.** When PA ABLE is notified that an account owner has passed away, the account is frozen as a security measure. However, the representative payee can still request payment for any outstanding qualified expenses, including funeral and burial costs. The representative payee does not have to be the executor of the account owner's estate to make these payment requests.
- Q. When an individual passes away, will their account continue to be charged the quarterly fee? Is there a way to prevent this?**
- A.** The quarterly maintenance fee is charged to all open accounts. Before closing a PA ABLE account, you are permitted to pay for funeral and burial expenses as well as any other outstanding disability-related expenses.

*The Pennsylvania ABLE Savings Program is administered by the Pennsylvania Treasury Department. Before investing, please carefully read the Disclosure Statement (available at [www.paable.gov](http://www.paable.gov) or by calling 855-529-2253) to learn more about the program, including its effect on federal and state benefits, investment objectives, risks, fees, and tax implications.*

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