

## Changes regarding who can open and manage an account.

People Who Are Able to Open or Manage their Account on Their Own Can:

- Manage their account on their own; or
- Provide consent for a power of attorney; or
- Choose someone else to open and manage the account for them.

### **People Who Are *Not* Able to Open or Manage their Account Can Have People from the Following List Help Them Manage Their Account:**

- Agent under a Power of Attorney; if none,
- Conservator or legal guardian; if none,
- Spouse; if none or unwilling or unable,
- Parent; if none or unwilling or unable,
- Sibling; if none or unwilling or unable,
- Grandparent; if none or unwilling or unable,
- Representative Payee as named by the Social Security Administration.

During enrollment people who want to help manage an account will have to check a box saying that they are the person who is eligible to help manage the account.

## Safeguards from the supported decision-making legislation.

In order to manage a Maryland ABLE account for someone else, the person filling out the form or online will have to check a box saying that:

- As the beneficiary you have not had a peace or protective order issued against them.
- They are not a person who has a civil or criminal order stopping them from having contact with you as the beneficiary.
- They have not been held civilly or criminally liable for financial exploitation.

