

July 2025 NABWIS NEWS #10



THE BIG, BEAUTIFUL BILL MAKES PERMANENT THE ENABLE WORK PROVISIONS

The original ABLE To Work Act provision, as part of the 2017 Tax Cuts and Jobs Act, enables working individuals with an Achieving a Better Life Experience (ABLE) account to contribute more than the standard annual contribution limit of \$19,000 to their accounts. This provision applies when an individual is not participating in an employer-sponsored retirement account, such as a defined contribution plan or a deferred compensation plan.

Currently, an ABLE account holder not participating in an employer-sponsored plan can contribute up to their gross compensation amount for the year, or up to the federal poverty guideline for a household of one (\$15,060 per year, excluding Alaska and Hawaii based on last year's guidelines), whichever is less. This provision was set to end on December 31, 2025. However, due to the passage of the "Big, Beautiful Bill" in July 2025, this provision was made permanent. Further, it allows for rollover of qualified 529 tuition plans into an ABLE account, and allows individuals making qualified contributions into their ABLE accounts to utilize the Saver's federal income tax credit.

This is referenced in section 70115 of the text. See page #2 for more information.

NEWSLETTER HIGHLIGHTS

Enable Work Provisions
Made Permanent

Passage of the "Big,
Beautiful Bill"

New SSA Overpayment
Waiver Form

New SSA Waiver of Overpayment Form

The Social Security Administration has released a new waiver form. The new waiver of overpayment form (SSA 632-BK- June 2025) has been expanded to ask about whether the beneficiary or a member of their household receives:

- SSI
- SNAP
- TANF
- VA Pension
- Medicare D subsidy (extra help)

Receipt of these needs-based benefits by a beneficiary or member of their household may indicate an inability to repay an overpayment per POMS

<https://secure.ssa.gov/poms.nsf/lnx/0202250110>

They may also find the beneficiary is unable to repay if their total countable income is at or below 150% of the FPL.

<https://aspe.hhs.gov/sites/default/files/documents/dd73d4f00d8a819d10b2fdb70d254f7b/detailed-guidelines-2025.pdf>

For the new form, see:

<https://www.ssa.gov/forms/ssa-632-bk.pdf>

What Does the Passage of the Big Bill Mean for your Clients?

On July 4, 2025, the “Big, Beautiful Bill” was signed into law. Join us on Friday, August 1, from 3:00-4:30 (EST) for a free webinar that will review the federal funding changes for needs-based programs such as SNAP, Medicaid, and the Affordable Care Act (ACA) subsidies, where to locate essential changes within your state, and crucial dates that every benefits practitioner needs to know. To register, visit

<https://members.nabwis.org/ct.php?lid=424482153&mm=129475386863st>

A comprehensive history and summary is available on the Congressional website at:

<https://www.congress.gov/bill/119thcongress/house-bill/1>



A Message from the NABWIS Board

The NABWIS newsletter is geared toward keeping our members apprised on updates pertaining to federal Social Security benefits, legislative changes, and ways you can partner with the NABWISS board to help inspire change for the individuals we serve. This is YOUR newsletter. If you have comments or suggestions on content in future issues, please email contact@nabwis.org.



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