

**To: House Committee on Finance**

From: Zachary Gauthier

Date: May 12, 2026

**Subject: Support for HB 8184 – Protecting ABLE Account Assets**

Chairman Abney and members of the Committee,

My name is Zachary Gauthier, and I am writing to you today as an individual whose future and financial security are directly tied to the integrity of ABLE accounts. I strongly urge you to support HB 8184.

For many of us in the disability community, an ABLE account is more than just a financial tool; it is a symbol of independence and a rare opportunity to save for a life of dignity without fear of losing essential benefits. However, the current "claw back" provision feels like a shadow hanging over those savings. It sends a message that our efforts to build a stable future are temporary and that the state has a prior claim to our legacy.

I want to have the same right as any other citizen to know that what I have worked hard to save can be passed on to my family. There is a profound sense of dignity in being able to give something back to the people I love. Passing this bill ensures that when a person with a disability passes away, their savings stay with their loved ones or go to the causes they cared about, rather than being seized by the government.

It provides a sense of equity and peace of mind that every citizen deserves. I ask you to stand with me today to protect these vital resources and our right to leave a legacy for our families. Thank you for your time and for your commitment to the disability community in Rhode Island.

Respectfully,

Zachary Gauthier

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