



The Honorable Ander Crenshaw  
U.S. House of Representatives  
440 Cannon House Office Building  
Washington, D.C. 20510

The Honorable Robert Casey  
U.S. Senate  
393 Russell Senate Office Building  
Washington, D.C. 20510

September 10, 2014

Dear Representative Crenshaw and Senator Casey,

On behalf of the Alzheimer's Association®, thank you for your leadership on issues of importance to those with Alzheimer's disease and other dementias. We are proud to support the goals and ideals embodied by the *Achieving a Better Life Experience (ABLE) Act* (*H.R. 647, S. 313*). This bill would help improve the lives of those with Alzheimer's disease, by allowing the creation of tax-advantaged accounts to help finance the many expenses these individuals and their families encounter as a result of disability.

The economic impact of Alzheimer's disease is staggering – this year, the United States will spend an estimated \$214 billion to care for the more than 5 million Americans with Alzheimer's disease, more than on any other disease. Although Medicare and Medicaid will cover much of these costs, the direct burden on American families will be more than \$36 billion. Costs associated with Alzheimer's disease – insurance premiums, health care costs, respite care, and long-term care like home care, assisted living facilities and nursing homes – threaten to bankrupt millions of American families facing this devastating disease.

Nearly one-third of individuals with Alzheimer's disease are also dually-eligible for Medicare and Medicaid, an indication of the extreme financial stress faced by individuals and families living with Alzheimer's. The *ABLE Act* (*H.R. 647, S. 313*) will provide additional financial options to families by allowing them to set up tax-exempt accounts to pay for qualified expenses common to those with disabilities. These funds will help supplement, but not replace, critical benefits provided through private insurance, Medicare, Medicaid or Social Security.

Thank you for working to increase financial assistance for individuals with Alzheimer's disease. If the Alzheimer's Association can be of any assistance, please contact Robert Kramer, Associate Director of Federal Affairs, at [RKramer@alz.org](mailto:RKramer@alz.org) or by phone at 202.638.8676.

Sincerely,

A handwritten signature in black ink that reads "Rachel M. Conant".

Rachel Conant  
Director, Federal Affairs