

The attorney for the Protection and Advocacy Project in Bismarck conducted a 50-state analysis using the ABLE National Resource Center State Comparison tool and reviewed each state's Plan Disclosure Documents, searching for who may open and administer accounts.

[ABLE National Resource Center State Comparison Tool](#) (has info re: program/plan administrator, whether the state accepts out-of-state residents, links to plan disclosure documents, and applicable laws)

Abbreviations in chart

ALR – Authorized Legal Representative

AI – Authorized Individual

EI – Eligible Individual

POA – Power of Attorney

PSA – Person with Signature Authority

LG – Legal Guardian

States who allow out of State Residents to open ABLE accounts (as of 11.3.2021)			
State	Program/Plan Administrator	Who can open account on behalf of Eligible Individual?	Proof of Financial Authority required?
Alabama	Sumday?	ALR – POA, parent, LG, conservator	
Alaska	Ascensus	AI – POA, if none parent or LG	
California	TIAA-CREF	ALR – parent or LG	
Colorado	Ascensus	AI – parent or LG	Yes (birth cert to show parentage, guardianship papers)
Connecticut	Ascensus	AI – parent or LG	Yes (birth cert to show parentage, guardianship papers)
Delaware	Ascensus	AI – parent or LG	Yes (birth cert to show parentage, guardianship papers)
District of Columbia	Ascensus	AI – parent or LG	Yes (birth cert to show parentage, guardianship papers)
Hawaii	Sumday	ALR – parent, guardian	

Illinois	Ascensus	AI – parent or LG	Yes (birth cert to show parentage, guardianship papers)
Indiana	Ascensus	AI – parent or LG	Yes (birth cert to show parentage, guardianship papers)
Iowa	Ascensus	AI – parent or LG	Yes (birth cert to show parentage, guardianship papers)
Kansas	Ascensus	AI – parent or LG	Yes (birth cert to show parentage, guardianship papers)
Maryland	Sumday	ALR – parent of LG	Yes – guardian needs to show authority of at least property
Massachusetts	Fidelity	PSA – parent or LG	
Michigan	TSA Consult Group	Designated Representative – parent or LG (minor or person who lacks capacity)	
Mississippi	Ascensus	AI – parent or LG	Yes (birth cert to show parentage, guardianship papers)
Montana	Ascensus	AI – parent or LG	Yes (birth cert to show parentage, guardianship papers)
Nebraska	Ascensus	AI – parent or LG	
Nevada	Ascensus	AI – parent or LG	Yes (birth cert to show parentage, guardianship papers)
New Jersey	Ascensus	AI – parent or LG	Yes (birth cert to show parentage, guardianship papers)
North Carolina	Ascensus	AI – parent or LG	Yes (birth cert to show parentage, guardianship papers)

Ohio	Sumday	ALR – hierarchy (in order): POA, conservator, guardian, spouse, parent, sibling, grandparent, SSA rep payee	No – provide online “certification”
Oregon	Sumday	ALR – POA, parent, or LG	
Pennsylvania	Ascensus	AI – parent or LG	Yes (birth cert to show parentage, guardianship papers)
Rhode Island	Ascensus	AI – parent or LG	Yes (birth cert to show parentage, guardianship papers)
Virginia	PNC Bank	Authorized Representative – hierarchy (in order): POA, conservator, guardian, spouse, parent, sibling, or grandparent	No – provide online “certification”