**MT ABLE Committee Meeting**

**Minutes**

**Date**: September 4th, 2024

**Call to Order**: Facilitator, Theresa Baldry

**Roll Call**

**Present**: Theresa Baldry, Cathy Murphy, Kathleen Magone

**Absent**: John Pavao, Mitch Bohn

**Discussion of Attendance**: Mitch has not been able to attend the ABLE meetings much, and it is a requirement that we have a representative for persons with disabilities. Theresa advised that we want to make sure that all members who are appointed to the committee do wish to continue being on the committee and see what we can do to make the meetings more available/accessible to those unable to attend.

**Old Business**

 **Action item:**

**Review and Approval of Agenda**

Kathleen moved to approve the agenda. Cathy seconded the motion. Theresa called a vote and committee voted unanimously to approve the agenda with the addition of “Review and Approval of Agenda” to Old Business and “Discussion of Attendance” added to Roll Call.

**Review and Approval of Previous Meeting Notes (June & July)**

Cathy motioned to accept the minutes from the previous two meetings with Kathleen’s edits. Kathleen seconded. Theresa called a vote and the committee voted unanimously to approve the edited minutes from the previous two meetings.

**Sharing out of promotional activities done for Inaugural National ABLE Savings Day, August 14th 2024**

Theresa advised the Rural Institute shared the promotional activities done for the Inaugural National ABLE Savings Dayon their Facebook page as well a transition and employment project that Theresa works on. Cathy advised a mass email went out to account holders from the National ABLE Alliance reminding members to save and encouraging those who have not yet started saving to do so. There was a message on the state ABLE webpage as well. Theresa advised we will be able to improve on this for next year’s National ABLE Savings Day, including adding the information to the DDP webpage and possibly a proclamation. The work for this will begin in April 2025.

**Discussion of ABLE program alternatives other than MT ABLE used by Montanans - Follow up from Cathy**

There are several other ABLE programs available with the National ABLE Alliance other than the Montana ABLE. Cathy is still working on this at this time. Theresa advised we will keep this under Old Business and continue to follow up.

Kathleen advised she would like to see how many people are going through other websites besides the Montana ABLE website and possibly determine how many people are in other programs. She advised it would be a two-prong approach – see what the alternatives are, looking at cost, facility of use, etc. and then how many Montanans are using those other programs.

**Discussion follow up with National ABLE Alliance regarding customer service concerns. - Follow up from Cathy**

Cathy reached out to the Chair of the National ABLE Alliance in Illinois and presented some of the customer service concerns that Kathleen provided. The Chair suggested that we obtain specific information from account holders regarding what experiences they are having that they may be dissatisfied with, either provided through the Alliance or Fifth Third Bank. They are trying to document the issues and bring those concerns to the Administrators of the program so they can get them worked through.

Kathleen advised she provided feedback from Deb Conwell and has invited her to the ABLE Committee meetings but stated that Deb has many clients that she works with and appointments with Social Security and other entities, so she was unable to attend today. It is Kathleen’s hope that we can get standing dates set going forward and that Deb can attend and provide some specific areas of concern.

Cathy advised she did share those specifics from Deb Conwell and that Alliance would like to hear about any other issues as well moving forward.

Kathleen reiterated that making sure we are making a good choice as far as the bank that’s investing all of the assets and whatever entity they work with in order to facilitate the requests is part of the committee’s statutory requirements. Theresa advised that is why this item should remain on our agenda as a discussion item for ABLE accounts titled, “Customer Service Feedback” under Old Business. Cathy advised she will take the information we receive and provide it to the National ABLE Alliance.

Theresa suggested keeping written record of any account holder concerns, so we have a running list.

**Discussion of potential legislative action with support of Senator Bogner**

Theresa advised in order for us to look at the ARMs, we first need to understand where, at a national level, they put the age adjustment, so that if we are citing pieces in the law as we do in our administrative rules, that those pieces are still correct.

Kathleen advised she discussed her questions regarding lobbying with Lt. Governor, Kristin Juras. Lt. Governor Juras advised when there are changes like these where we are trying to get them lined up with the national law, that is not considered lobbying.

Kathleen also sent Lt. Governor Juras an email with the information for potential changes thinned down to just the age piece. Lt. Governor Juras advised that the Executive Planning Process has ended, but she would still like to include any clean-up of the ABLE account statutory provisions in the Governor’s red-tape legislation list, as long as the changes are ones that will make it correlate with the national law. The Lieutenant Governor also advised she will get a proposed bill drafted within the next week or so and send it to the committee for review. Then, we can reach out to Senator Bogner.

Theresa advised there is another piece that is not part of cleanup that we should consider, and that maybe Senator Bogner would work with us on it. She mentioned that if veterans are being specifically included into ABLE programs, maybe we want representation from a veteran on the ABLE committee. That would mean an adjustment to that particular administrative code but may be something we should consider.

Theresa also mentioned that as a holdover Senator, Senator Bogner can put a placeholder in for general revisions to ABLE accounts, so that if we need something besides cleanup, we have a legislative placeholder.

Cathy asked what we need to do to move this forward. Theresa advised if it is included in the cleanup, there may not be anything that we need to do. As far as the age adjustment, the committee as a group would then have to decide if there were any additional pieces that they wanted to try and pursue this legislative session and then work with Senator Bogner. This would be things like changes to Administrative Rules. Theresa discussed that we have the age piece moving forward which is an essential component that we needed to address and then we have a few other pieces like the $5000 deduction which would not be as simple, we would have to look at potentially working on some legislative changes with the Senator. She also stated that we could decide whether we feel it is too late to do that or if we are interested in doing it. Kathleen recommended that we work on these additional items going forward so that they are ready for the next session.

Cathy explained the process of updating, amending, and repealing the ARMs and advised we can go through that process without a legislator. Theresa agreed that it is the most direct route for getting the work done and that we should go to the legislature with only the pieces that we have to go to the legislature with.

Theresa advised we will leave this discussion as an ongoing piece under “Old Business”.

Cathy advised there are 16 codes and 4 Administrative Rules. She asked the group if we should deep dive into each of the Administrative Rules and go through individually line by line to see there are any amendments that we would want to make, then share those areas of concern at the next meeting.

Kathleen suggested focusing on the regulations for our next meeting. The regulations start with ARM 42.15.1001 through 42.15.1004. After that, we will start looking at the sections of the Montana Code Annotated.

Theresa advised she will send an email with all of those components to all committee members. The committee members will review ARMs 42.15.1001 through 42.15.1004 and provide comments at the next meeting.

**New Business**

**Updates from National ABLE Alliance**

 No updates this month.

**Promotion of ABLE**

Cathy sent out a handout that can be printed and taken with members when they attend various conferences and events. Theresa advised she plans on sharing the handout at the DD Conference in October. She will be presenting two times and will be sure to include it in her presentations.

Theresa also requested handouts for a presentation in Billings that will be made by the Special Needs Trust. She mentioned that ABLE could potentially come up in that conversation and she will already be in Billings that day doing a presentation and could drop them off. Cathy advised she will print and mail the handouts to Theresa.

Kathleen suggested that someone reach out to Marsha and obtain copies of the current, published version of the MontGuides to have available at the presentation as well. Cathy has access to, and advised she would also print and mail, copies of the current, published version to Theresa.

Theresa advised that Social Security has created a new thing for those turning 18. The Social Security Administration (SSA) recently mailed notices to Supplemental Security Income recipients between the ages of 14 and 17 and their representatives to help them understand policies and access resources to aid youth in their transition to adulthood. These letters include a QR code to the Youth Resources webpage and information on SSA’s publication, [**What You Need To Know About Your Supplemental Security (SSI) When You Turn 18 [PDF]**](https://nam04.safelinks.protection.outlook.com/?url=https%3A%2F%2Fjexmuocab.cc.rs6.net%2Ftn.jsp%3Ff%3D001ktHE3QT0DnADnvlj5mHqlu94It4gT8f0s2MD-76U23xc-N1hqXeBqOYAlll-5X7bCMDR3wTSnx5J179XYobk6Fco10imHUcONuZnAr1cW-8bcBe80P4B_8u9Tjd-nw4Zlqn-_iM6_v5Wy6YMm3XOq9P5w0xWJSaoN9fJCy3QqtDZ483WVOlLZQ%3D%3D%26c%3D5XxE6Gs_7ZvjAqs1DKR0tOEkLHKFRIHnQ8zdz_jxeN4IcjbqlCq7YQ%3D%3D%26ch%3DZdAk8Ee7MlUWfQAB_FNK9U_oYo92Ua72HUWv4L9HrUjcIbdZ8N3u5A%3D%3D&data=05%7C02%7Ctheresa.baldry%40mso.umt.edu%7Cae2687a910264c3f1a1508dcf2ed9c6c%7C68407ce503da49ffaf0a724be0d37c9d%7C0%7C0%7C638652352685440726%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C60000%7C%7C%7C&sdata=iByef0JGUnd1irOvM5dWzz%2BC6uulZ36WskcsEDCK%2Ftc%3D&reserved=0). This publication helps youth prepare for the transition from school to adult life. It provides information about SSI work incentives primarily affecting youth, as well as information about common programs, services, and supports that parents, guardians, and youth may find helpful. An [**audio version**](https://nam04.safelinks.protection.outlook.com/?url=https%3A%2F%2Fjexmuocab.cc.rs6.net%2Ftn.jsp%3Ff%3D001ktHE3QT0DnADnvlj5mHqlu94It4gT8f0s2MD-76U23xc-N1hqXeBqCt5UzoZO34Rnc7QXEDAVZBXUno7MBK5UfFhtiFZwxiP0LrSm9M4PFjnT9fUwWTxEgnLVRXcGwnBsrNPWDYRp_cRtepjQ-WfbFM9vrHNfKy9FdKN6aTrwvpIaWeEi1DItzE9jonUBVLX%26c%3D5XxE6Gs_7ZvjAqs1DKR0tOEkLHKFRIHnQ8zdz_jxeN4IcjbqlCq7YQ%3D%3D%26ch%3DZdAk8Ee7MlUWfQAB_FNK9U_oYo92Ua72HUWv4L9HrUjcIbdZ8N3u5A%3D%3D&data=05%7C02%7Ctheresa.baldry%40mso.umt.edu%7Cae2687a910264c3f1a1508dcf2ed9c6c%7C68407ce503da49ffaf0a724be0d37c9d%7C0%7C0%7C638652352685458130%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C60000%7C%7C%7C&sdata=ZDJtJ8NTcQXKdXhLgaAMIrSWIh7DEDYuLwcNK9Furi4%3D&reserved=0) of the publication is also available.

Kathleen advised Marsha wrote an email to the Montana ABLE client service department with a concern about the account fees. A response was received, and the committee wants to ensure that Marsha has the correct information for her MontGuides.

**Public Comment**

 There are no members of the public in attendance for comment.

**Next Meeting Date and Agenda Items: Consider standing meeting date/time**

Theresa advised that monthly meetings may be too much and that quarterly meetings may not be enough. Kathleen suggested that while we are working to address the concerns with Fifth Third Bank, we continue to meet monthly to stay on top of that piece. Theresa advised monthly is too much to get the participation we would like to have.

It was decided that the committee will meet bi-monthly with the option to meet more often as needed. Theresa also advised that we should discuss with Mitch what may work best for him to increase attendance. Theresa suggested the 2nd Wednesday of the month for a morning meeting time. Theresa advised she will try to get a commitment from Mitch and John. Kathleen suggested that we calendar out a few months to allow people to schedule other meetings around it.

The committee discussed and agreed upon bi-monthly standing meetings on the 2nd Wednesday of the month at 10:00am, with the next meeting planned for 11/13/24 @ 10:00am.

Kathleen asked that Theresa send out the meeting invitations for the next several meetings. Theresa advised she will send out the meeting invitations through September 2025.

Kathleen moved to adjourn. Cathy seconded the motion. The committee voted unanimously to adjourn. Meeting adjourned at 9:38am.