MT ABLE Committee Meeting
Minutes (Draft)

Date: July 8, 2026

Meeting Format/Location: Zoom

Note: A recording/transcript of this meeting was not available. These minutes were prepared from notes taken during the meeting and may be less complete than usual. Items in red brackets indicate points that could not be confirmed and may need to be filled in or corrected by the Chair or committee members before these minutes are finalized.

Attendees

Committee Members:

- Theresa Baldry
- Kathleen Magone
- Lloyd Sparks

Guests: Marsha Goetting

State Staff: Kristy Makela (Note Taker)

Call to Order: Chair, Theresa Baldry

Public Comment

The committee expressed its appreciation to Kathleen Magone for her service on the committee, noting in particular her work ensuring that codes and related materials were kept up to date. It was noted that she will be dearly missed.

No other public comment.

Opening Items

- The committee noted that the election of officers has not yet occurred this year and needs to be placed on the September agenda. A Chair and Vice Chair will need to be elected.
- Action Item: Review and Approve Agenda. Lloyd Sparks moved to approve; Kathleen Magone seconded. Motion passed.
- Action Item: Review and Approval of Previous Meeting Minutes (May 2026). Kathleen Magone moved to approve; Lloyd Sparks seconded. Motion passed unanimously.

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Business Items

1. Review of MontGuide (Marsha Goetting)

Marsha Goetting reported on her ongoing review of the MontGuide publication and changes she has incorporated. The committee discussed the guide's length (currently 21 pages) and ways to make it easier for readers to find specific information, including adding a FAQ section or a table of contents with linked page numbers so readers do not need to scroll or read the entire document. Lloyd Sparks shared examples of table-of-contents formats; the committee expressed a preference for a simpler, less spread-out layout in plain language.

The group also discussed whether the $100,000 ABLE account balance is exempt from Medicaid clawback, including differing views among attorneys and open questions about pre-paid funeral expenses. Theresa Baldry suggested reaching out to Michael Wood for guidance, noting he is currently recovering from a medical emergency and will need time before being available. The committee noted it is hopeful this issue may be addressed by pending federal legislation.

Discussion also touched on accessibility compliance (Section 508) for the MontGuide document, including a possible statement offering the guide in alternate formats upon request. Marsha Goetting indicated the Montana State University System understands and will address the need.

[Several details of this discussion were abbreviated in the notes and may need to be confirmed with Theresa Baldry or Marsha Goetting]

2. Accessibility Accommodation Language for Website

Lloyd Sparks presented draft accommodation language for consideration (quoted below, from the agenda). The committee agreed it was a good addition, with the caveat that an actual name, phone number, and email address must be filled in before posting.

> "If you need an accommodation to attend or participate in the MT Able Program Oversight Committee meetings, please contact [NAME] at (406) XXX-XXXX or [EMAIL ADDRESS]. To ensure timely and effective arrangements, kindly provide at least two weeks' notice before the meeting date if possible."

The item was left with Michael Wood to finalize the contact details, with a goal of having it posted before the September meeting.

3. DPHHS Website Information for Montana ABLE

Theresa Baldry noted that a Teams meeting link has been added to the page and asked whether anything else should be added or changed. No changes were requested.

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4. What Is Available / What Is Needed / ABLE Activities Attended

The committee discussed webinars and trainings attended. Kathleen Magone has been sharing links to available trainings with the group and recommended all members sign up directly for updates. She also noted there are archived materials available for learning on the https://www.ablenrc.org/ website, and suggested the Montana ABLE statutes and regulations be used for onboarding new committee members. Kathleen also referenced the Social Security Program Operations Manual System (POMS) (see https://secure.ssa.gov/poms.nsf/lnx/0501130740) as an important resource.

5. Requests for Assistance or Concerns with Montana ABLE Accounts

Theresa Baldry raised whether this topic should be tracked as an internal document; Kathleen Magone and Lloyd Sparks agreed it should be internal.

The committee also discussed how often ABLE account holders can change how contributions are allocated. While account holders can only select how existing funds are used twice per year, they can adjust how new incoming contributions are allocated at any time (for example, directing a set amount to a debit card for monthly expenses and the remainder to investment).

Theresa Baldry noted that several bills related to ABLE accounts are currently moving through Congress (Federal Level). The committee agreed to add tracking of relevant legislation to a future agenda, keeping in mind that changes to Montana statutes typically require significant lead time (ideally around 1.5 years).

6. Status of Appointment of a Person with a Disability to the ABLE Committee (Lloyd Sparks follow-up)

Lloyd Sparks reported no update; the appointment does not appear to have moved forward despite earlier indications it would be addressed. Kathleen Magone suggested contacting Lieutenant Governor Juras directly regarding the vacancy, noting Lloyd Sparks has only been able to reach her secretary/assistant. Theresa Baldry indicated she has direct contact information for the Lieutenant Governor and will add drafting a letter to her to-do list.

7. Active Members

See note in previous meeting minutes (Kathleen Magone). See also footnote below regarding committee member terms.

8. Email and Attachments from Sara Sparks, dated 12/08/25 — Updates (Michael Woods)

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The committee discussed the need for legal clarification, but Michael Woods was not present to address it. Open questions included which items Cathy Murphy is responsible for versus which should be handled by Michael Woods.

The committee also discussed that Fifth Third Bank renewed its contract without committee input. Outstanding questions include the contract's expiration date, who should be recommended for any future contract, and how to ensure the committee's input is reviewed with sufficient lead time, as well as how to address consumer concerns about these accounts.

9. Letter to DPHHS Concerning the Committee's Involvement in the RFP Process

It was confirmed that Michael Woods will be available to assist going forward.

Next Meeting

Standing bimonthly meetings occur on the 2nd Wednesday of the month at 10:00 a.m. The next meeting is September 9, 2026.

Closing

It was noted that this was Kathleen Magone's final meeting on the committee.

Kathleen Magone moved to adjourn; Lloyd Sparks seconded. Motion passed. Meeting adjourned at 11:03 a.m.

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* Lt. Governor Juras explained to Kathleen Magone that even though a committee member's term may have technically expired, the member remains on the committee until resignation.