

Montana Medical Care Savings Accounts (MSAs) for the 2019 Tax Year

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A Medical Care Savings Account (MSA) can provide a reduction in Montana state income tax. This MontGuide explains who is eligible, what expenses are allowed, and how to set up an MSA.

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THE MONTANA MEDICAL CARE SAVINGS ACCOUNT

ACT allows Montanans to save money for medical expenses and long-term health care while reducing their state income taxes.

While the term "medical care savings account" implies a savings account, a checking account or certificate of deposit is also permitted. Stocks, bonds, and mutual funds are also allowed investments for an MSA. Individuals should consider how liquid the account will be at the time they expect to need the money for eligible medical expenses.

An MSA must be separate from other accounts and only the account holder can have access to the funds. Joint accounts for MSAs are not allowable. In other words, spouses must establish separate MSAs.

The money deposited in an MSA is not subject to Montana income taxation while in the account or if used for eligible medical expenses for the account holder or anyone else he or she chooses. An account holder has until January 15 to make a withdrawal for an expense paid in the prior tax year.

If an account holder does not use money placed in his or her MSA during the year deposited, it remains in the account and earns interest and dividends free from Montana income taxation, as long as the funds are used for eligible medical expenses in future years. Money used in the reduction of income in one year cannot be deducted from income in a future year.

Who is eligible for an MSA?

All resident taxpayers age 18 and older are eligible to establish a Montana MSA even if they have another health care plan provided by their employer or a Section 125 (Flexible Spending Account) or a Federal Health Savings Account (HSA). A taxpayer does not

have to be in a health insurance plan to be eligible for an MSA. An MSA cannot be established for a minor child under age 18. However, parents' MSAs can be used for eligible expenses for a minor child, as well as children over the age 18.

Who is eligible to use funds from my MSA?

Formerly, funds in an MSA could only be used by an account holder for his or her parents, spouse or children. The 2017 Montana Legislature passed a law that changed those rules. As of January 1, 2018, money in an MSA can be used to pay eligible medical care expenses not only for the account holder, but also for ANYONE he or she chooses.

What is the limit on a contribution to an MSA?

The maximum amount used to reduce Montana taxable income was limited to \$3,000 annually from 1997 to 2017 for each taxpayer. The amount increased to \$3,500 in 2018 and \$4,000 annually in 2019. After December 31, 2019, the MSA contribution limit will be increased by the rate of the Consumer Price Index rounded to the nearest \$500 increment.

A person can also put less than the limit of \$4,000 in an MSA. As long as the money is left in the MSA (or withdrawn for eligible medical expenses), it is not subject to state income taxation. The amount that can be used to reduce income for state income tax purposes is the total amount deposited in the MSA during the tax year – not the amount withdrawn for eligible medical expenses. A similar reduction in income, however, is not allowed for federal income tax purposes. Montana has no limitation on the amount of funds and interest that may be accumulated tax-free within an MSA.

All examples within this MontGuide utilize the MSA limit for the 2019 tax year of \$4,000.

Example 1: Barbara, a county employee, established an MSA at a local bank and deposited \$4,000 in the account on January 31, 2019. During the year, she had \$2,500 in eligible medical expenses. On Barbara's Montana Individual Income Tax Return, her taxable income of \$49,000 is reduced by her \$4,000 MSA contribution, not the \$2,500 she withdrew for eligible medical expenses.

The remaining \$1,500 in Barbara's MSA will continue to earn interest and is available to be withdrawn for eligible medical expenses in future years. However, Barbara cannot use the remaining \$1,500 as a reduction of income in a future tax year. Barbara's Montana adjusted gross income for the present tax year is \$45,000 ($\$49,000 - \$4,000 = \$45,000$). Her Montana income tax will be based on \$45,000, less allowable deductions. However, Barbara's federal income tax will be computed on her federal adjusted gross income of \$49,000, less any allowable deductions.

Example 2: Donna and Jim, a married ranching couple, established separate MSAs in 2019. They invested \$8,000 in mutual funds (\$4,000 in Donna's and \$4,000 in Jim's).

Their Montana adjusted income of \$56,300 (6.9% tax rate) is reduced by \$8,000 to \$48,300 ($\$56,300 - \$8,000 = \$48,300$). Their Montana income taxes will be computed based on \$48,300, less allowable deductions. However, Donna and Jim's federal income taxes will be computed on their federal adjusted gross income of \$56,300, less any allowable deductions.

What if I don't have \$4,000 to deposit in an MSA?

Be creative like this Montanan. "Parlay" a smaller amount into the \$4,000 by depositing an amount, taking that amount out, redepositing the amount, and repeat until the total deposits tally to \$4,000. It's the amount that you put in the MSA that provides the tax break.

Example 3: Carly and Bruce cannot afford to place \$1,000 in an MSA much less \$4,000. However, Carly realized she could put in \$200 in an MSA in January. During that month her family had \$200 of eligible medical expenses. She took \$200 out of her MSA and then immediately redeposited the amount in her MSA. She has now deposited \$400. Carly

intends to "parlay" her \$200 into \$4,000 because she has realized through the years her family usually has higher medical expenses that amount to more than \$4,000. However, Carly needs to be careful not to withdraw more than she has spent in medical expenses.

Each account holder must maintain documentation of eligible expenses for a minimum of three years from the date the account holder filed a Montana income tax return for the year the expenses were incurred.

How much will I save on Montana income taxes by depositing funds in an MSA?

A Montana taxpayer's adjusted gross income is reduced by the amount annually deposited to the MSA. The maximum amount can be up to \$4,000 for single filers and up to \$8,000 total for married couples (2019). As a result of a reduction in income, there is a reduction in the Montana income tax due. The amount of reduction in Montana income taxes depends on the account holder's tax rate. For information about Montana tax rates, go to <https://mtrevenue.gov/taxes/individual-income-tax/individual-tax-rates/>

To determine approximately how much your Montana income tax would be reduced, multiply the amount deposited in your MSA by the tax rate for your taxable income. For example, in 2018 Montanans who had adjusted gross income of \$17,900 and above had a 6.9 percent tax rate.

Example 4: Single Person: Nina, a high school teacher, reduced her Montana taxable income of \$44,500 by the \$4,000 she deposited to her MSA at a local credit union during 2019. Assume Nina has a 6.9 percent Montana income tax rate. Her deposit could reduce the amount of her 2019 Montana income tax due by approximately \$276 ($\$4,000 \times .069 = \276). To be eligible for the maximum state income reduction for the 2020 tax year, Nina must deposit up to \$4,000 between January 1 and December 31, 2020.

Example 5: Married Couple: Rob and Sheila, owners of a downtown business, deposited \$4,000 each in an MSA with a mutual fund in March 2019. The deposits lower their Montana taxable income by \$8,000. They have a 6.9 percent Montana state income tax rate (2019). Their MSA deposits saved them approximately \$552 in Montana income taxes ($\$8,000 \times .069 = \552).

Eligible medical expenses paid with MSA funds cannot be deducted elsewhere on the Montana income tax return.

A person's medical expenses not covered by health insurance cannot be deducted on the federal income tax return unless they exceed 10 percent of federal adjusted gross income in 2019 and thereafter.

Example 6: Ben and Bethany have an adjusted gross income of \$55,000. Any medical expenses they could deduct on their federal return in 2019 must be above \$5,500 ($\$55,000 \times 0.10 = \$5,500$). Because their medical expenses not covered by health insurance are \$3,100, they are not allowed a deduction on their federal return. However, because Ben and Bethany established Montana MSAs in 2019 with a contribution of \$4,000 each, they are able to reduce their Montana taxable income by \$8,000 even though their withdrawals for eligible medical expenses totaled only \$3,100.

How much will I save on federal income taxes with an MSA?

Nothing. The amount deposited to a Montana MSA is not eligible for a reduction in income on the federal tax return. However, if a person has medical expenses that exceed 10 percent of federal adjusted gross income in 2019 and the person itemizes using Schedule A, that amount can be used.

Example 7: David had eligible medical expenses of \$10,000 during 2019. He used \$4,000 of his Montana MSA to pay his expenses. On his Montana tax return he will receive a deduction for amount of unreimbursed medical expenses (\$6,000) that are in excess of 10% of adjusted gross income ($\$55,000 \times 10\% = \$5,500$). David will receive a deduction of \$500 ($\$6,000 - \$5,500 = \500). David may not deduct the \$4,000 of expenses that were paid from his Montana MSA.

On his federal tax return David can claim the amount exceeding 10 percent of his federal adjusted gross income in 2019 ($\$55,000 \times 10\% = \$5,500$). David can claim \$4,500 of itemized medical expenses on his federal return even though he had \$10,000 of eligible expenses ($\$10,000 \text{ eligible medical expenses} - \$5,500 [10\% \text{ of federal AGI}] = \$4,500$).

How much interest will my MSA earn?

Money in an MSA can earn interest just like money deposited in other savings, checking, and investment accounts at financial institutions. The rate of interest is determined by the financial institution where the MSA is established. The interest earned and the investment gains on an MSA are not subject to Montana income tax if they are left in the account or if they are withdrawn for eligible medical expenses. MSA earnings, however, must be declared on the Federal income tax return.

Which is best...an MSA, FSA or HSA?

An MSA is not like the Federal medical care flexible spending account (FSA) offered by some employers where you either "use it or lose it" or the Health Savings Account (HSA) that is deducted from federal adjusted gross income. The amount placed in a Montana MSA, up to the annual limit, can only be used to reduce your Montana income. The amount placed in a Federal Health Care Savings Account (HSA) can be used to reduce both state and federal income. The eligibility requirements are outlined in detail in the *MontGuide Health Care Savings Accounts (MT200704HR)*, available from your local Extension office.

The amount placed in a *flexible spending account* (FSA) can also be used to reduce both state and federal income. The challenge is a Montanan typically has to decide a year ahead of time how much to expect in medical expenses during the next year that will not be covered by health insurance. Any amount not used is lost, thus the "use it or lose it" phrase is often attributed to FSAs. However, as of 2015 and thereafter, up to \$500 in an FSA can be rolled over to the next year.

Example 8: Becky decided to set aside \$200 per month (\$2,400 during the year) in her FSA. Unfortunately, she had used up all \$2,400 by July because of uncovered physical therapy expenses. From July to December she had another \$4,000 in eligible medical expenses. She opened an MSA to cover those expenses and was able to reduce her Montana income by a total of \$6,400 ($\$2,400$ for the FSA + $\$4,000$ for the MSA = $\$6,400$ in 2019). However, Becky's Federal income was only reduced by the \$2,400 that was set aside in her FSA.

FIGURE 1: Montana Medical Savings Account (MSA) Schedule (2018)

If you have an MSA, you must report your beginning and ending balance each year.		A	B
Subtraction	1 Beginning balance. If this is a new account, enter 0	1	00
	2 Total contributions for the year	2	00
	3 Earnings from the account: interest, dividends, capital gains, etc.	3	00
	4 Add lines 2 and 3. Enter the total on Subtractions Schedule, line 15. (See above)	4	00
	5 Ending balance	5	00
Nonqualified Withdrawal and Penalty	1 Total withdrawals made during the year	1	00
	2 Withdrawals for eligible expenses. (See instructions)	2	00
	3 Nonqualified withdrawal. Subtract line 2 from line 1, and enter the total on Additions Schedule, line 6	3	00
	4 Nonqualified withdrawal not subject to the 10% penalty. (See instructions)	4	00
	5 Nonqualified withdrawal subject to penalty. Subtract line 4 from line 3	5	00
	6 Penalty. Multiply line 5 by 10% and enter the total on Contributions, Pen. and Int. Schedule, line 5. (See page 10)	6	00

How do I report my MSA on my Federal and state tax returns?

The amount of an MSA deposit is entered as a reduction on the Montana Individual Income Tax Return. For example, on Form 2, page 4 for the year 2018, the amount deposited between January 1 and December 31, 2018, was entered on line 15 (this line number could change from year to year). At the bottom of Form 2, page 4, appears the MSA Schedule. On it, enter the beginning balance on line 1 and the ending balance on line 2.

MSA earnings are reported on the financial institution’s 1099 form that is sent to the account holder and to the Internal Revenue Service (IRS). Some financial institutions send a 1099 form for each MSA. Others may include the MSA interest and investment gains in a total with other interest and investment accounts. Closely examine the 1099 to deduct only the appropriate amount on the MSA contribution line on the Montana Individual Income Tax Return.

Remember, ALL MSA interest and investment gains must be declared on your federal income tax return.

What medical expenses are eligible for an MSA?

Money withdrawn from an MSA is not subject to Montana income tax if used for either of these two basic purposes:

1. Paying eligible medical expenses of the account holder or anyone he or she chooses.

The Montana Department of Revenue accepts eligible medical expenses as defined under the Internal Revenue Code Section 213 (d). These are the same expenses that are allowed as itemized deductions for federal income tax purposes such as:

- medical insurance premiums
- Medicare A premiums: If you are not covered under Social Security (or were not a government employee who paid Medicare tax) and you voluntarily enroll in Medicare A, the premiums paid for Medicare A are eligible medical expenses for a Montana MSA.
- Medicare B premiums
- Medicare D premiums
- prescription drugs
- insulin
- medical and dental
- nursing care
- eyeglasses
- crutches
- hearing aids
- transportation for medical care
- allowable lodging expenses
- deductible amount and co-payments that are not covered by other types of health insurance
- premium paid for family leave insurance
- Family leave expenses. A family leave expense is calculated on a monthly basis by multiplying the hourly wage that the caregiver would have been paid by the number of hours that would typically be spent working but were instead spent caring for parents, spouse, or children. The result is divided by 12. The hourly wage for a person paid a salary is the gross annual wage divided by 2,087.

A listing of eligible medical expenses for a Montana MSA is available in IRS Publication 502, "Medical and Dental Expenses." The publication may be printed from the IRS website at <http://www.irs.gov/pub/irs-pdf/p502.pdf>.

2. Purchasing long-term care insurance or a long-term care annuity for the long-term care of the MSA holder or anyone he or she chooses.

The Montana Department of Revenue also accepts the purchase of long-term care insurance as an eligible medical expense for the account holder or for anyone else he or she chooses an eligible expense.

The purpose of a long-term care annuity is also for the MSA holder or anyone he or she chooses.

What expenses are not eligible for my MSA?

Money held in an MSA may not be used to pay any medical expenses that have already been reimbursed under some other type of insurance coverage.

Example 9: Amy established an MSA at a local credit union and deposited \$4,000 in the account on January 10, 2019. During the year, she had medical expenses of \$1,400. Her insurance covered 40 percent of medical expenses ($\$1,400 \times 0.40 = \560). The amount not covered by insurance was \$840. She decided to use her MSA to pay for the balance of \$840 in medical expenses. Amy now has \$3,160 left in her MSA to carry over to the next year ($\$4,000 - \$840 = \$3,160$). On her 2019 Montana tax return Amy may reduce her Montana income by \$4,000, the total amount she deposited in her MSA.

In 2020, Amy didn't deposit any money into her MSA, since she felt the \$3,160 in the MSA would cover any additional medical expenses not covered by insurance in 2020. Because Amy didn't deposit any money to her MSA in 2020, she does not receive any deductions on her 2020 Montana income tax return.

Other types of reimbursable items that do not qualify as eligible medical expenses under the Montana MSA law include: medical expenses payable under an automobile insurance policy; workers' compensation insurance policy; or a self-insured plan; Federal HSA payment; Section 125 (Flexible Spending Account FSA) or medical expenses covered under a health coverage policy, certificate, or contract.

If you are covered under Social Security (or if you are a government employee who paid Medicare taxes), you are enrolled in Medicare A. The payroll tax paid for Medicare A is not an eligible medical expense for a Montana MSA.

Who administers my MSA?

Montana law provides that an MSA can be administered by the individual account holder (self-administered), or a registered account administrator. Regardless of the type of administration selected, the account holder in all circumstances is required to maintain documentation to verify that MSA funds are used exclusively for eligible medical expenses.

Self-Administered Account Holders. Almost all Montana MSAs are self-administered. Montana law allows an individual to self-administer his or her MSA. The MSA may be established with a financial or other approved institution (e.g., banks, savings banks, credit unions, mutual fund companies, etc.)

A self-administered MSA must be kept separate from all other accounts. The account must be maintained specifically for eligible medical expenses for the individual account holder or anyone he or she chooses.

A self-administered account holder must fill out the Montana Medical Care Savings Account Schedule on Form 2 on the 2019 Montana Individual Tax Return (available from Department of Revenue) with his or her Montana income tax return.

Are there fees to establish and maintain an MSA?

Ask the institution if they have any type of maintenance or service fees for MSAs. For example, one financial institution may charge a \$1 fee per withdrawal for each one in excess of six per month. Another institution may not charge a service fee if the account holder maintains a \$300 minimum balance. When the account drops below the \$300 minimum, there is a fee of \$2 during each month the balance is below the minimum. Maintenance fees are eligible expenses. Some institutions provide free checking for MSAs for depositors age 50 and older.

What types of withdrawals from an MSA can be made without penalty?

The account holder, not the account administrator or financial institution, is responsible for documenting that a withdrawal from an MSA was made for eligible medical expenses.

Withdrawals from an MSA, for any purpose other than eligible medical expenses, are subject to a 10 percent penalty collected by the Department of Revenue on the amount withdrawn unless the withdrawals fall under one of the four exception rules:

1. An MSA holder can withdraw MSA money on the **last business day in December**, even if the money is not used for eligible medical expenses. However, the amount withdrawn is included as ordinary income for Montana income tax purpose to the extent the funds were excluded on a prior tax return.

Example 10: Thomas, a farmer, established an MSA in March 2019 with \$4,000. He did not have any medical expenses during the year so the \$4,000 carried over to 2020. On the last business day of the year in 2020, he withdrew \$4,000 from his MSA to use for unexpected repairs on his combine. Thus, his Montana adjusted gross income for 2020 increased by \$4,000 due to the MSA withdrawal. However, Thomas did not have to pay a 10 percent penalty because the amount was withdrawn on the last business day of the year.

2. A withdrawal upon the **death of an account holder** is not subject to the 10 percent penalty. The amount withdrawn, however, is added to the decedent's Montana income for the tax year in which the death occurred, unless the account passed to a beneficiary.
3. The **transfer of funds from one MSA to another MSA**, such as a different type of investment (from a savings account to a certificate of deposit within the same financial entity) or a different financial institution (from a savings account in a bank to a mutual fund company) is NOT considered a withdrawal and therefore is not subject to the 10 percent penalty.

Example 11: Warren's MSA funds are in a savings account at his local bank. The MSA has grown to \$12,000. He has decided to transfer \$9,000 to a certificate of deposit MSA so he can earn a higher rate of interest. He requested that the bank directly transfer the \$9,000 to a CD designated as an MSA without the amount being deposited in his regular checking account. He has \$3,000 remaining in his savings account MSA. When the CD matures, he can renew it at the prevailing interest rate or he can direct the bank to transfer the balance to his MSA so he can use the funds for eligible medical expenses.

Example 12: Judy has an \$8,000 balance in her MSA at a local credit union. She has decided to transfer \$2,000 to a local bank. She requested the credit union transfer the \$2,000 to the MSA she has established at the local bank.

4. You can reimburse yourself from your MSA for eligible medical expenses you paid, even if the expenses were charged on your credit card. You have until January 15 of the next year to withdraw the funds from your MSA to reimburse yourself for the credit card charge. However, the MSA account must have been already established between January 1 and December 31 of the prior year.

Example 13: Jack took a ski trip between Christmas and New Year's 2019. During his vacation he fell and broke his ankle. At the emergency room he was asked to pay \$100 as payment towards the surgery. Because he didn't have access to his MSA, which he established in March 2019, Jack paid the bill using his credit card. He has until January 15 of 2020 to make a qualified withdrawal of \$100 from his MSA for the expense of the payment he made.

How do I report a penalty?

Self-administered account holders who make withdrawals from an MSA that were not used to pay qualifying medical expenses must report the amount on the MSA schedule available on Form 2, page 4. The money withdrawn is considered ordinary income for Montana income tax purposes. The MSA schedule can be found on the Montana Individual Tax Return at: <https://app.mt.gov/myrevenue/Endpoint/Form/24>

What happens to my MSA when I die?

When an account holder dies, Montana law provides a legal procedure for distributing the money in the MSA.

Account Administrator. If the deceased person's MSA is with an account administrator, he or she is responsible for distributing the principal and accumulated interest in the account to the estate of the account holder or to a designated payable-on-death (POD) beneficiary or transfer on death registration (TOD) beneficiary. This action should be completed within 30 days of the financial entity being furnished proof of the death of the account holder. If there is no POD or TOD, the amount remaining in the MSA is distributed to the estate.

Self-Administered Account. If the account holder's estate requires the appointment of a personal representative by the district court, he/she is responsible for notifying the financial entity of the death of the MSA account holder. The Personal Representative for the estate may (within one year after the death of the account holder) withdraw funds for eligible medical expenses incurred by the deceased.

An account holder can leave the balance in the MSA to anyone or to an immediate family member: parent, spouse, or child through a payable on death designation (POD), by a written will or if no will was written, the MSA is distributed under the intestacy statutes. However, only parents, spouse, or children may receive the balance as an MSA to be added to their MSAs or to establish one.

The transfer must take the form of a direct transfer. A direct transfer can be made using an electronic bank transfer or a check, not cash. If the MSA funds are transferred into funds of a regular account, there is a loss of the tax benefits for the transferred MSA funds.

The transfer to heirs is not included in their gross income. The ending balance of the MSA is reported on Montana Form 2, Schedule MSA, line 5.

Example 14: Don named his wife as a POD beneficiary of his MSA with a balance of \$7,000. After his death, his wife may transfer the \$7,000 to her MSA without the amount being considered income for Montana income taxation purposes.

The funds from an account of a deceased account holder that are distributed to heirs who are not an immediate family member, are considered nonqualified withdrawals and the amount is recaptured on the income tax return of the estate. There is no penalty to the estate for a nonqualified withdrawal, however.

What happens to my MSA if I don't designate a POD or TOD Beneficiary?

If a POD or TOD beneficiary is not named, the money in the MSA is distributed according to the account holder's written will or the Montana intestacy statutes if the person had no written will.

Example 15: In her will, Gayle named her three daughters as beneficiaries of her MSA with a balance of \$9,000. After her death, Gayle's daughters can transfer their share of \$3,000 each to their MSAs without the amount being considered income for Montana taxation purposes either for Gayle's estate or her three daughters.

Example 16: Rick, a bachelor, died without a will. All his relatives live outside Montana. The personal representative of his estate filed an estate income tax return and declared the \$20,000 remaining in his MSA as income for Montana tax purposes.

What happens to my MSA if I become incapacitated?

If an account holder becomes incapacitated, the funds cannot be withdrawn unless a *durable power of attorney* is given to another individual or unless a conservatorship is granted by the district court to another individual.

A *power of attorney* is a written document in which a person gives another person legal authority to act on his or her behalf for financial transactions. For additional information request the MontGuide *Power of Attorney-Financial* (MT199001HR), available from your Extension office.

What happens to my MSA if I move from Montana?

If an account holder moves from Montana to another state or country, and has unused MSA funds, those unused funds are considered nonqualified withdrawals and must be declared as income on his or her final Montana Income Tax Return on Form 2, MSA Schedule.

A Montanan with children in Montana could transfer his/her MSA to his/her children's MSA accounts.

MSA Planning Technique

Montana taxpayers who are not sure if they will have eligible medical expenses during the year can wait until the last business day in December to open an MSA.

Example 17: Matt kept documentation of his medical expenses that were not covered by his health insurance policy throughout the year and found they totaled \$4,000. On the morning of December 30, 2019, he transferred \$4,000 from his regular savings account to establish an MSA. The next day (the last business day of the year), he withdrew \$3,995 from the MSA and placed the funds back into his regular savings account. Matt left \$5 in the account to keep it active.

Matt can reduce his Montana income by the \$4,000 (2019) he deposited into his MSA even though the money was in the account for less than 24 hours. On his 2019 Montana income tax return he reported \$4,000, the amount he deposited, on Form 2, line 15.

Summary

- The Montana Medical Care Savings Account Act allows a Montana taxpayer to establish an MSA and deposit up to \$4,000 annually in 2019. After December 31, 2019 the increase is determined by the Consumer Price Index in \$500 increments.
- If principal and earnings are withdrawn for payment of eligible medical expenses or for long-term care of the account holder or anyone else, then the amounts are excluded from Montana state income tax. However, only the interest earnings or investment gains are subject to taxation at the federal level.
- Withdrawals from an MSA for any purpose other than eligible medical expenses are treated as ordinary income in Montana and taxed accordingly.
- Withdrawals are subject to a 10 percent penalty unless the withdrawal falls under the exception rules listed on page 5.
- An MSA can be managed by an account administrator or self-administered by the individual account holder. Most accounts in Montana are self-administered.

Further Information

If you have questions or need additional information about Montana Medical Savings Accounts, contact:

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