

Commission on Aging Meeting Minutes  
November 19, 2018

Present: Chair Chris Robertson, Marion Freer, Mary Ann O'Grady, Sheila Silverman, Dayna Sierakowski, Mary Morrisroe, Debra Francheschini-Gatje, Advisor Karen Gaudian, Kathy Brennan, George Noyes.

Guest speakers: Elder law attorneys Lynda Lee Arnold and Colleen Masse

Minutes from last month's meeting presented and reviewed. Mary Ann O'Grady approved, Debra Francheschini-Gatje seconded.

Meeting called to order at 2:30pm.

Plan for Dec meeting. Debra spoke to Meals on Wheels, will provide soup, biscuits and brownies for meeting. Opportunity for people to put forth ideas for meetings for next year. Would like ideas from the public. Suggestions for police chief, taxes, fraud prevention, hoarding, Living wills, Alzheimer's, Disability Compassion Living. Will provide list to public to review.

Chris had copies of SweetHart bus applications for those that may want them.

Website updates—Debra wanted to address town website. Looked at other town commission on aging pages. The other towns had links to other town organizations that take visitors to those pages. Commission members liked idea and discussed. Debra will come up with list of organizations to look at adding links to on COA website.

Debra spoke of Lewis Fund---suggested COA submit grant application for senior event next year. Per Chris, last request was for \$640 in 2004. Deadline is Dec 14<sup>th</sup>. Remaining Leir funds amount to about \$7000. Already have additional \$10000 requested for Senior Camp in 2019. Debra suggested that we consider applying and using funds for Lewis Fund next year (for example for Holiday party at Lounsbury).

- For reference, SPIF sponsored BBQ cost about \$3000.

George made a motion to come up with a list of social items to put in request for grant from Lewis Funds. Debra seconded motion. George, Chris, Marion, Debra, and Dayna approved. Debra to come up with list, along with George. Chris to write up.

Chris spoke of community Thanksgiving meal on Thanksgiving Day at St Mary's from 11:30-1:30pm. Have to RSVP by Nov 15<sup>th</sup>.

Karen spoke of CHOICES program and told public attendees highlights of program.

### **Guest presentation:**

With firm Czepiga, Daly Pope & Perri—every lawyer in firm practices with estate planning and elder law and Medicaid planning/applications.

What legal documents should you have?

- Will—important. If you die in state of CT, and don't have will, state will determine where assets go. If you set up will, you determine where your assets go
- Living wills and health care directives/proxy
  - Living will states: if I'm in a persistent vegetative state, I do not want extraordinary measures. You appoint someone to make health care decisions while you're alive but cannot make decisions yourself.
  - You name who conservators to be
  - Has organ donation wishes
  - Contains HIPPA release
- Power of Attorney—authorize someone to handle your legal and financial matters
  - Become incompetent, can't pay bills, in coma, etc.
  - Person can handle your assets in any way you do
  - Choose someone you trust implicitly
  - Have provisions about Medicaid and trusts in POA so that issue is addressed and not have to worry about later
  - Statutory short form online does not contain all things needed. Should be as broad as possible because you don't know what is going to happen.
- Living Trusts—something you create. You are the guarantor and trustee.
  - Can use it to:
    - avoid probate
    - Privacy—assets are publicly filed. For some, they don't want public to know. Move assets to living trust, instead of through will (Which will be public).
    - Incapacity planning
  - Do not provide asset protection
  - Because revocable, you have access and state would have access in 5 year look back

Planning for Long Term Care:

- 7 out of 10 will need LTC
- Average age 82 in long term care, need for 2 years
- Medicare does not cover
- If you cannot pay, have to apply for Medicaid
- DSS in CT runs Medicaid
  - Have to be financially and medically eligible

- Application process long—5 years of statements from accounts
- Can only have \$1600 in assets
  - Easier to preserve assets if you're married
  - Well spouse allowed to keep house, keep one car, keep ½ of everything else, up to \$123, 600.
- Spenddown—look at particular situation—can you payoff mortgage?, need car, prepaid funeral, etc. Well spouse can put left over money in annuity. Have to name state primary beneficiary of annuity.
- About money you give away? State looks back 5 years. Look at \$5000 or more checks; patterns of giving. For every \$12800 you give away, state will assess a one-month penalty. Talk to elder law attorney before gifting.

How does a married couple protect assets?

- Pooled trusts come into play if you can stay at home
  - \$1600 asset limit
  - Income limited to \$ 2250
  - Allows you to put extra income into a pooled trust for yourself
  -

Look at PLAN of CT

Medicaid Irrevocable Trust—can put house in it—“rent” would be heating bill, etc. Can list child as beneficiary. You reserve power to change trustee—safeguards put in so that people are comfortable.

Medicaid application assistance could cost from 10-19K.

Meeting adjourned at 4:18pm.