SENIOR LAW DAY
COLLABORATIVE

Senior Law Day Collaborative Program Topics

Thinking about offering a webinar or workshop in your community?
Please email Sarah A. Steckler, Senior Law Day Co-Chair at ssteckler@wbny.com or Bruce Segall, Senior Law Day Consultant at bruce@marketingsense2.com to schedule.

Estate Planning & Elder Law

1. Estate Planning/Elder Law 101: Nuts and Bolts of Estate Planning to Preserve your Assets

An overview of basic estate planning documents, types of trusts, asset preservation techniques, long-term care and incapacity planning and methods to avoid or minimize estate and gift taxes. There is no time like the present to make sure that your estate plan is up to date! This program will discuss Wills and Advance Directives, as well as asset protection and preservation techniques. **View last year's video presentation: (50 minutes)**

2. Elder Law 101: Everything Families Need to Know About Planning to Preserve your Assets

An overview of necessary legal documents, advanced directives, types of trusts, assets preservation techniques, long term care and incapacity planning and methods to avoid or minimize estate and gift taxes. An overview of Medicaid Planning, how to save for children/grandchildren as well as tax considerations of snowbirds will be provided.

3. Avoid 10 Greatest Gaffes in Estate and Retirement Planning

This discussion will go over the most common mistakes people make regarding their estate and retirement planning, including having out of date Wills, not updating beneficiary forms, and relying on social security to cover your financial needs in retirement. These mistakes can cause unnecessary delay, increase the possibility of conflict or litigation and be very costly to you and your heirs. **Here is the presentation deck from the event.**

4. Should I use a Will or a Trust: Who's Afraid of Probate? What to do when Someone dies

This presentation will explore the advantages and disadvantages of Wills and Trusts and also provide a brief overview of the probate process. The program will also answer questions related to probate, including what it is and how a Will is declared valid, what assets are governed by your Last Will and Testament, what assets are not governed by your Will, and what legal actions to take after a loved one passes away. **Here is the presentation deck from the event.**

5. Don't fear the Tax Man: Tax Considerations for Estate & Elder Law Planning

The program is designed to help people understand the tax consequences of various Medicaid planning techniques. A discussion of estate, gift and income tax laws will occur as relates to both estate and Medicaid qualification planning strategies.

6. Nuts and Bolts of Estate and Financial Planning

A presentation on estate and financial planning for retirement. We cover societal and demographic trends, obstacles like taxes and low interest rates, and accumulation and distribution strategies to manage your life savings before and after retirement. We also provide an overview of basic estate planning documents, types of trusts, assets preservation techniques, long term care and incapacity planning and methods to avoid or minimize estate and gift taxes. With advanced planning, you can develop a strategy to help your hard-earned dollars last a lifetime.

7. Asking the Right Questions: An Inclusive Approach to Estate Planning

We often make the mistake of thinking that estate planning is for someone else. Someone older, someone with more money, someone with children or someone with a complicated family situation. However, everyone can benefit from creating an estate plan regardless of their age or net worth as a Will or a Trust gives you control over where your assets go after death. We will discuss the planning process and the questions you should ask your attorney so you can take the next steps planning for your children, pets, financial accounts, cars, homes, charitable organizations and collectible items no matter what they are worth.

8. Making it Easier to care: How to use a Power of Attorney and when to Establish a Guardianship

This program will discuss what happens when a family member becomes unable to make his or her own personal and financial decisions and will provide an overview of how to properly use a New York State Power of Attorney. This program will also discuss when a guardianship is necessary and the basis of filing for guardianship with the Court.

9. New Power of Attorney form in New York: What you need to know

In December 2020. New York State passed a law to simplify and improve the state's power of attorney form. Effective June 2021 the new form eliminates the gift rider and permits language that "substantially conforms" with the statute rather than the exact wording. It is also more favorable to nursing home residents and those with disabilities. This program will explain the impact, as well as address questions and issues that may remain unclear.

10. Should you get your will done now – and how?

This program will open with a review of important estate planning documents, including power of attorney, health care advanced directives, wills and trusts. We will then review the impact of 2020 Executive Orders for witnessing wills and other estate planning documents, notarization of documents by video and best options/best practices moving forward.

11. I don't want to talk About it: The most Frequently Overlooked Aspects of End-of-Life Planning

This session will provide practical information regarding what to do when someone dies, including wills and estates, financial planning, family discussions and the value and importance of pre-planning funeral and cemetery arrangements. We will discuss what should be done beforehand, immediately upon death, within a few days, and 10 days or more afterwards.

Financial Planning & Housing

12. Financial Fitness for Seniors

This program provides practical information about how to organize and manage your daily finances and personal affairs to stay independent longer. Participants will learn how to create a monthly spending vs. income worksheet so they will have a better handle on their finances. They will also learn about financial literacy, how to budget and how to navigate the internet while avoiding risk factors for scams.

13. How Robust is your Financial Plan? COVID-19 Preparedness & Precaution

This webinar will provide facts and resources to help viewers consider their options when navigating their cash flow and investments during and after the COVID era. We will discuss options for short- and medium-term cash needs as well as longer-term options. We will also review distribution strategies for retirement and non-retirement accounts and the associated tax considerations. At the conclusion viewers will have a personal money check list to help them make better decisions through this health and economic crisis.

14. Online Banking Savvy for Seniors: Techniques for safe and Efficient Banking in a COVID World

Since COVID hit, many Seniors have changed their routines, spending less time in stores and bank branches. In this webinar, a banking manager will provide this group with a hands-on demonstration on how to navigate online banking smartly and securely: track your activity, reconcile your accounts, pay bills, make mobile deposits, and send money. The speaker will also cover the difference between access on phone vs iPad vs computer. A representative of the Westchester Library System will conclude with additional online resources and tips that will help the senior effectively make this transition.

15. Are you a Snowbird? Are you Thinking about Enjoying Retirement in Another State? Estate and Tax Considerations for a Dual Residence Client

When it comes to planning for a dual residence client, many issues arise that require careful planning and knowledge about the legal particulars of both states. This program will cover estate planning, tax benefits and government benefits eligibility for people who have a home in two states as well as individuals who currently live in New York and are considering retiring to another state.

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16. Understanding the Basics of Retirement Plans and IRA Distribution Rules

This session will discuss the basics of Individual Retirement Accounts (IRAs), 401(k)s and other Retirement Plans. We will review early withdrawal penalties, required minimum distribution rules and strategies to help make your hard-earned dollars last throughout your retirement years. **Here is the presentation deck from the event**

17. Understanding your Social Security Retirement Benefits

This presentation will discuss the legal and financial considerations to be made when deciding to take your Social Security Benefits and emphasize the importance of proper timing. Many Americans think Social Security is simple and straightforward, often it is not. Just recently, a bipartisan budget act made some significant changes to Social Security laws about claiming retirement and spousal benefits. Making a mistake when selecting your benefit option can cost thousands of dollars over the course of retirement. This presentation will also include maximizing your Retirement Income Distributions as it relates to Social Security and other retirement sources. **View last year's presentation here!**

18. Nuts and Bolts of Financial Planning: Making your Money last Through Retirement

It can be quite challenging to manage your life savings after retirement. However, with advanced planning, you can develop a strategy to help your hard-earned dollars last a lifetime. This program will help you to put a plan in place. **View last year's video presentation: (54 minutes)**

19. Are You Looking to Sell Your Home in the COVID Era? Challenges and Alternatives

This program will provide helpful tips for those hoping to sell their home now and strategies to age in place if a move was being contemplated due to rising costs of real estate taxes, home maintenance and age-related modifications (grab bars, wider doorways, accessible bathrooms and ramps) The strategic use of a HECM Reverse Mortgage to allow retirees to remain home will be discussed along with the sales process from listing to closing. We will also review obtaining a reverse mortgage on a trust owned property and selling the family residence out of an estate/trust.

20. Should I stay or Should I go?

A discussion on the decision-making process to see if you can and want to "Age in Place" in your current home. This program will cover the stages of retirement and housing, home design and accessibility, budgets, taxes, and the decision's financial effect on your retirement plan. A brief overview of housing, long-term care, and Medicaid planning options are included in the presentation.

21. What are the best and most Affordable Housing Options as you age?

A review of home and community-based housing options. This program will discuss traditional options, including assisted living, HUD subsidized housing and continuing care retirement communities, and explore some innovative options which help seniors to remain in their own home.

22. Update for New York Renters on Laws and Operations (Including Evictions)

In response to the pandemic, all branches of government have made changes in laws and operations affecting renters, some temporary, some permanent. The court rules and operations, new legislation, and special Covid era government programs have continued to evolve extremely rapidly. In this program, we will address the current legal landscape of tenants' rights, eviction proceedings, and possible future changes to the landscape.

Health Care Planning/Medicaid/Medicare

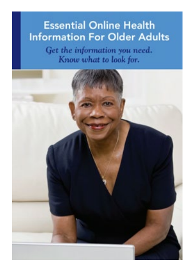
23. Take Charge: Planning in Advance for your Health care

What tools are available for making sure that your wishes are honored? This program will cover Health Care Proxies, living wills, the MOLST form and decision-making by family members. Law students will assist those who wish to sign health care proxies and living wills.

24. Health Insurance Considerations on the way to Retirement

This presentation covers the basics of Medicare and then shifts to how Medicare works with COBRA, retiree plans, and the Affordable Care Act (for a pre-retirement audience).

25. Essential Online Health Information for Older Adults



This session will provide a review of essential sources of information for general health topics, medical literature, and comparison of health providers and services. Participants will learn where to go for what they need and discover practices that will keep them safe online. The lecture portion will be followed by an online tutorial where participants can become hands-on and ask questions.

26. On End-Of-Life Planning: Education on Legal Advanced Directives and Medical Directive Forms

This session will provide detailed information on New York State advanced directives (health care proxy, power of attorney, living will, disposition of remains) that an attorney can prepare to help you express your health care wishes and the medical limitations of these forms. We will also discuss the New York State Nonhospital Order Not to Resuscitate form (DNR) and the Medical Orders for Life Sustaining Treatment (MOLST) form as well as the medical decisions that can be made by you in conversation with your medical provider on these forms that contain medical orders. We will also review what to do in a life-threatening emergency when 911 is called and the person in distress has a medical directive form and when they do not have a medical directive form.

27. How do I pay for long term care? Planning with and Without long term care Insurance

This program examines the various options for financing long term care, including what is available from Medicare, the basics of Medicaid planning, and the use of long term care insurance. If time permits, the topics of New York State Partnership policies and hybrid or combination policies will be introduced. View last year's presentation here!!

28. Nuts and Bolts of Medicaid Planning

A program examining the basics of Medicaid planning including asset protection, the Medicaid Home Care Program, pooled income trusts and how to qualify for Medicaid in a Skilled Nursing Facility.

29. Do you need home care? How to Obtain Benefits Through the Medicaid Personal Care Program.

This program will provide an overview of the eligibility rules to qualify for Medicaid home care. We will also discuss how to protect your assets and income, advocate during the Conflict-Free Evaluation, and enroll in Medicaid Long Term Care (MLTC) Programs. Benefits available from Medicaid will be explained.

30. Medicare Basics

This session will provide an overview of the basics of Medicare and options for enrolling. We will provide information on Medicare changes related to coronavirus, such as tips on how to enroll in Medicare remotely and access telehealth services.

31. Medicare Open Enrollment - Making Changes for your needs now

Do you know the importance of tracking the changes in your Medicare coverage? What does it mean to enroll in a Medicare Advantage Plan? When should you purchase a Medicare Supplement? How much coverage do you need? This program provides answers to questions about coverage for Medicare enrollees.

32. The Rights of Nursing Home Residents and Their Families Amidst the COVID-19 Pandemic

The program will reinforce that both state and federal resident's rights are still in full force and effect, and how to navigate interactions/communications with nursing homes, especially during the COVID-19 era, to ensure that residents are receiving the best care possible. The program will also provide an update on the current CMS and NYS Department of Health guidelines on visitation, including "compassionate care visits." We will also address what can be done if a family feels the nursing home is not being responsive and their loved one is at risk.

Emerging Topics in Aging

33. Legal and Financial Planning for the Newly Diagnosed Dementia Patient

Have you, your spouse or parent received a diagnosis of Alzheimer's or Dementia? Now is the time you should start planning for the future. It is important to take the time to make decisions about matters that will affect health care and finances when you or your loved one can no longer manage them. This lecture will cover topics including legal and financial planning, guardianship, geriatric care management, caregiver resources (respite care, support groups), and end-of-life planning.

Putting financial and legal plans in place now allows the person with dementia to express wishes for future care and decisions. It also allows time to work through the complex issues involved in long term care.

34. Caregivers Panel: Helping Those Living with Alzheimer's and Related Dementias During the COVID Era

This program is delivered jointly by the Senior Law Day Collaborative and Livable Communities Caregiver Collaborative. We will cover (a) an outline of caregiver resources available through Westchester County; (b) an overview of caregiving in today's challenging world, plus resources and tips available from professional associations; and (c) sharing of programs and resources (accessible through technology and other means) that can foster engagement in life-enriching experiences during periods of isolation.

35. How to Start the Conversation with Aging Parents: Adult Child and Parent Dialogues

Discussing health, legal planning, housing or finances with a parent can be intimidating to everyone involved - but it doesn't have to be. This panel discussion will cover helpful tips on how to get the conversation started, keep the discussion positive and productive and end the conversation with a plan.

36. Legal & Health Concerns for Seniors Raising Grandchildren

Many seniors have become the primary caregiver for their grandchildren, more so now in these changing and tough economic times. In this panel presentation, we will cover: (a) possible ways to structure the arrangement, including kinship, custody, and guardianship; (b) resources available to grandparents who find themselves in this situation, often suddenly; (c) practical aspects of assisting kids with homework, staying involved with their teachers, requesting accommodations for kids with special needs; and (d) free online resources for supporting student learning - from early literacy to homework help for all grade levels.

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37. Scammers Follow the Headlines: What to know. What to Beware

The program will focus on common scams and frauds that targets older adults - the warning signs, how to avoid becoming a victim, and where to seek help if you think you are a victim. There will be special emphasis on common telephone scams such as the "grandparent scam," the "Internal Revenue Service scam" and the "foreign lottery scam." The program will also cover issues such as identity theft and Internet safety. As a result, seniors will be provided with "do's" and "don'ts" to stay safe in their daily lives, especially when social distancing remains common.

38. Protecting Your Privacy: Staying safe While Navigating the Internet

In this presentation the user will learn about the risks encountered when using the Internet, tools available to combat those risks, and educated choices users can make to better protect themselves in their online life.

Programs Available in Spanish

39. Planificación de Estado: Testamentos, Cuidados Médicos y Finanzas

Vamos a ofrecer información sobre la planificación financiera y preservación de los bienes, incluidos los poderes financieros, poderes médicos, testamentos, fideicomisos, impuestos, y seguros. También vamos a ofrecer información sobre la planificación de Medicaid.

40. Cobertura Básica de Medicare

Información Básica de Medicare: Parte A & B, Parte C - Planes de Medicare Advantage (HMO/PPO), Parte D (Cobertura de las Recetas Médicas).

41. Los estafadores siguen los titulares: Que es lo que hay que saber, de qué hay que estar atento

El programa se enfoca en la estafas y fraudes usuales orientados a los adultos mayores – las señales de alerta, como evitar ser una víctima, y adonde buscar ayuda si cree haber sido víctima de una estafa. Se hará énfasis en las estafas y fraudes comunes que han obtenido ventaja en la era post-COVID tales como la "ayuda" reclamando Pagos por el Impacto Económico de parte del IRS (Servicio de Impuestos Internos). Como resultado, los participantes entenderán cómo evitar las estafas comunes, mientras se aplica la distancia social.

REVIEW SENIOR LAW DAY MATERIALS ON YOUR OWN

To listen to recordings of over 30 Senior Law Day programs at your leisure, visit https://www.seniorlawday.info/2020-2021-webinars/
Downloadable presentation materials often accompany the recordings.
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