

Helping Communities of Color Access Opportunity: An overview of the Lifeline program and current threats to its scope and purpose

February 7, 2018

Communities of color often face challenges connecting to and maintaining affordable broadband and voice service. The federal Lifeline program has been around since the mid-1980s. While it started as a low-income program to help households afford voice service, it has been expanded to include wireless voice and broadband Internet support. The program is available in every state and territory and has helped over 1.5 million households in 2016 with low-cost, and in some cases free voice (750 minutes a month) or voice and data services (for example, 3G and 1 GB/data in a wireless voice and data bundle). Now some of the most popular Lifeline products are under attack, particularly the universal availability of these low-cost/no-cost products. Hear from our panel of experts about the Lifeline program and how it works and what potential changes could emerge in the near future and what steps you can take to defend affordable access for low-income people.

Presenters:

Kham Moua, Associate Director of Policy and Advocacy (OCA - Asian Pacific American Advocates)

Carmen Scurato, VP, Policy and General Counsel (National Hispanic Media Coalition)

Cheryl Leanza, Policy Advisor (United Church of Christ OC Inc.) and President (A Learned Hand, LLC.)

Moderator: Olivia Wein, Staff Attorney (National Consumer Law Center)



More Lifeline resources (.zip file)

Nursing Home Debt: What to Watch Out for and Strategies for Defending Collection

Lawsuits

September 12, 2017

This training focused on the growing area of debt collection resulting from stays in nursing home facilities. The training reviewed potential bases for liability for a nursing home resident or their families, preemptive strategies to avoid the creation of unnecessary debt, and strategies for defending these lawsuits. The training focused on how to help clients plan for a nursing home stay to avoid debt, particularly for family members who might later be pursued for debt, including an overview of the type of paperwork family members might be asked to sign when admitting someone to a nursing home, the various insurance programs that might come into play, and pitfalls that could lead to the creation of additional debt. The second section of the training focused on defending debt collection lawsuits, emphasizing identifying defenses to these suits.

Speakers:

Sarah Rosenthal, New York Legal Assistance Group

Michelle Weinberg, Consumer Practice Group

Moderator: April Kuehnhoff, National Consumer Law Center



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A Changing Lifeline: 21st Century Update for an Important Low-income Phone Assistance Program

August 8, 2016

Presenters: **Cheryl A. Leanza** (A Learned Hand Consulting), **Andy Lomeli** (National Hispanic Media Coalition), **Olivia Wein** (National Consumer Law Center)

The low-income Lifeline telephone assistance program has been increasing the affordability of telephone service since the Reagan and Bush administrations. Starting at the end of 2016, the Obama Administration has modernized the program to support the affordability of broadband service.

The need for broadband access is greater than ever to access opportunity and education, yet there is

a digital divide for low- income, African American and Hispanic households. In recent years there has been a drop in home broadband service for African Americans households (54%), Hispanic households (50%) and low-income households (41%), and the trend is to rely more on mobile devices for internet access even though those devices are often inferior for critical needs such as homework or applying for employment. For example one in seven teachers assigns homework requiring the internet, thus the broadband gap is a “homework gap.”



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Student Loan Debt Collection and Seniors

July 27, 2016

Presenters: **Kate Lang**, Justice in Aging, **Michael Walters**, Center for Elder Rights Advocacy and Pro Seniors, Inc. and **Persis Yu**, National Consumer Law Center

The Treasury Offset program provides for collection of Federal debts through offset of Social Security benefits. One of the more common scenarios for hotline advocates involves clients who are facing garnishment of their Social Security benefit due to default on a student loan. In many cases, the senior may have guaranteed the loan for a child. The National Consumer Law Center, Justice in Aging, and the Center for Elder Rights Advocacy present a webinar regarding how to advise clients who are facing this significant problem. These cases present unique challenges for hotline attorneys due to the complexity of the rules governing beneficiaries seeking forgiveness of a Federal debt due to disability or other reasons. The webinar is particularly directed toward legal hotline advocates and managers.

This webinar addressed:

- A review of the rules for treasury offset and forgiveness of student loan due to disability.
- A review of recent changes in Federal policy and proposed changes to the law.
- A discussion of other remedies that may be available to a senior threatened with garnishment of Social Security due to a student loan debt.
- Giving competent advice to clients faced with a potential garnishment who call a senior hotline



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Legal Responses to Elder Abuse: The Role of APS, Legal Aid, and Protection and Advocacy

June 30, 2016

Presenters:

Betsey Crimmins, Senior Attorney, Elder, Health, and Disability Unit, Greater Boston Legal Services

A.J. Ruben (center), Supervising Attorney, Disability Rights Vermont

Andrew Capehart, Assistant Director, National Adult Protective Services Association

It has been said that we cannot prosecute our way out of the problem of elder abuse. A myriad of complex legal issues arise from typical scenarios of elder abuse, neglect and financial exploitation that are uniquely addressed by civil legal providers working in collaboration with APS and P&A attorneys. Legal remedies such as asset recovery, revoking PoAs, removal of abusive guardians, restoring public benefits, rescission of property transactions, contracts and wills, housing fairness, and Olmstead remedies are at the very center of assuring the independence, safety, and financial security of older adult and people with disabilities who fall victim to elder abuse. This webinar explored best practice models of collaborations between legal provider, adult protective services, and protection and advocacy networks in responding to the most difficult legal issues arising from elder abuse.

Additional sponsorship for these Webinars are provided by a grant from the Administration for Community Living. This webinar is part of a series of National Elder Rights Training Project webinars for the National Legal Resource Center.



Capacity and Vulnerability to Elder Abuse



Presenters:

Daniel Marson, J.D., Ph.D., Department of Neurology at the University of Alabama at Birmingham (UAB)

Erica Wood (center), Assistant Director, American Bar Association Commission on Law and Aging

Lori Stiegel, J.D., Senior Attorney, ABA Commission on Law & Aging

Incidences of elder abuse, exploitation, or other forms of mistreatment of older adults by family members, friends and other trusted adults, are on the increase. Uncovering and remedying elder abuse or exploitation often involves determining what an older person that may be experiencing cognitive decline understands or understood in the past. For example, signing a contract or other legal document which transfers significant legal rights may constitute exploitation if the person did not fully understand the transaction or comprehend the implications of what they were doing. This webinar will discuss the legal standards of capacity necessary for valid transactions involving wills, contracts, Powers of Attorney, and guardianship or conservatorship. Diminished cognitive capacity may contribute to an older adults vulnerability to undue influence and other instrumentalities of elder abuse and exploitation. The speakers will discuss cognitive capacity, consent and undue influence.



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Additional sponsorship for these Webinars were provided by a grant from the Administration for Community Living. This webinar is part of a series of National Elder Rights Training Project webinars for the National Legal Resource Center.

Event Properties

Event Date 2016-06-29 14:00:00

Event End Date 2016-06-29 15:30:00

Financial Frauds and Scams Against Elders:

Government Responses and Resources



Presenters:

Naomi Karp (Office of Older Americans, Consumer Financial Protection Bureau)

David Kirkman (Consumer Protection Division, North Carolina Department of Justice)

Financial exploitation of older adults is the most common form of elder abuse and costs older adults billions of dollars each year. Victims are robbed of their resources, independence and dignity. State and federal governments are often first responders and can play key roles in protecting older consumers. Government agencies have developed the expertise and tools to fight scammers, help victims, and make policy and practice recommendations to key stakeholders. Additional sponsorship for this Webinar is provided by a grant from the Administration for Community Living. This webinar is part of a series of National Elder Rights Training Project webinars for the National Legal Resource Center.



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Event Properties

Event Date 2016-06-15 14:00:00

Event End Date 2016-06-15 15:30:00

Cut off date0000-00-00 00:00:00

Recognizing and Remediating Elder Financial Abuse in Medicaid Denials

Speakers: **Jennifer Goldberg** (Directing Attorney, Justice in Aging), **Amy Kurlansky** (Attorney at

Law, Pro Seniors, Inc.)

Additional sponsorship for this Webinar is provided by a grant from the Administration on Aging/Administration for Community Living. This webinar is part of a series of National Elder Rights Training Project/Elder Abuse Prevention webinars for the National Legal Resource Center.



Event Properties

Event Date 2016-02-16 14:00:00

Event End Date 2016-02-16 15:30:00

Cut off date0000-00-00 00:00:00

Legal Remedies to Financial Exploitation of Property: Let's Get Grandpa's House Back!

This webinar focused on fraudulent real property transactions commonly perpetrated by family members and trusted fiduciaries. We will provide an overview of elder financial exploitation related to property, talk about prevention measures, and explain strategies and tactics successfully used to handle cases and recover assets.



Protecting Your Bank Account from

Unauthorized and Recurring Payments

The constant news about data breaches and scams targeting seniors has left people worried about their rights if an unauthorized charge is taken out of their account. Consumers also face problems when a gym, unwanted membership club or payday lender will not stop debiting the account. This webinar will cover consumers rights to challenge unauthorized payments and to stop recurring payments.



Speaker: **Lauren Saunders** (Associate Director, National Consumer Law Center)

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Additional sponsorship for this Webinar is provided by a grant from the Administration for Community Living. This webinar is part of a series of National Elder Rights Training Project/Elder Abuse Prevention webinars for the National Legal Resource Center.

Event Properties

Event Date 2015-11-24 14:00:00

Event End Date 2015-11-24 15:00:00

Cut off date0000-00-00 00:00:00