2019 National Aging and Law Conference

October 31 - November 1, 2019
Crystal Gateway Marriott
1700 Jefferson Davis Highway
Arlington, Virginia 22202
www.ambar.org/NALC
Welcome from the Program Chair

Come join us at the 2019 National Aging and Law Conference!

“Empowerment” is the theme of this year’s conference. Empowerment encompasses everything we do to help our clients with income security, access to quality health care, and other benefits and services. Empowerment is about giving our clients a voice in decisions affecting their lives, from advance planning to supporting decision making. Empowerment is about helping our clients avoid abuse, neglect and exploitation, and providing empowering and healing interventions when bad things happen. Empowerment is about assuring that our clients’ voices are heard, loud and clear. Empowerment is about helping people age with dignity. Empowerment comes from the work we have dedicated our lives to.

In the agenda for 2019, you will find four plenary sessions and 30 workshops, with a mix of sessions on elder abuse, consumer law, legal ethics, supporting decision making, health care, benefits, and legal service development and delivery. I hope you will agree that the agenda has something for everyone.

By popular request, NALC returns to the Crystal City area of Arlington, Virginia, for the first time in more than a decade. We are just one subway stop from Ronald Reagan Washington National Airport. An enclosed walkway takes you directly from the subway station to the hotel lobby.

The hotel provides free shuttle service to and from the airport. The Crystal Gateway Marriott has recently completed a total renovation. The room rate of $179 per night, plus tax, is a great value for the location and quality of the hotel. The meeting space is in one area on one floor.

The Wednesday pre-conference is on Supplemental Security Income (SSI). The session will focus on challenges to obtaining and retaining benefits and emerging issues such as special needs trusts and ABLE accounts. This full-day program includes lunch and CLE credits and requires a separate registration from the main conference.

Join us to explore and celebrate Empowerment in our work and in supporting and helping our clients.

Looking forward to seeing you soon!

All the best,

David Godfrey
Senior Attorney
ABA Commission on Law & Aging
Financial Sponsors

Gold Sponsors

- AARP Foundation
- Albert and Elaine Borchard Foundation Center on Law & Aging

Printed Conference Program Sponsor

The Weinberg Center for Elder Justice at the Hebrew Home at Riverdale

Break Sponsor

Camilla O. McRory, Attorney at Law

Planning Committee Co-Sponsors

AARP Foundation
Borchard Foundation Center on Law & Aging
Center for Excellence in Elder Law at Stetson University
Center for Medicare Advocacy
Gobbs Law PLLC
Indiana Legal Services, Inc.
Justice in Aging-Grant
National Academy of Elder Law Attorneys
National Center on Law and Elder Rights
National Consumer Law Center
Securities Industry & Financial Markets Association
Shepherd Elder Law Group, LLC
Syracuse University College of Law
The Center for Social Gerontology
The Weinberg Center for Elder Justice at the Hebrew Home at Riverdale

ABA Entity Co-Sponsors

Commission on Disability Rights
Health Law Section
Pro Bono & Public Service
Section of Civil Rights and Social Justice
Section of Family Law
Section of Real Property, Trust and Estates Law
Senior Lawyers Division
Solo, Small Firm and General Practice Division
Speakers

Mary Ashkar
Senior Attorney
Center for Medicare Advocacy
Willimantic, CT

Ellen Cheek
Elder Justice Coordinator
Bay Area Legal Services
Tampa, FL

Catherine Christian
Special Assistant District Attorney
for External Affairs, Chief, Elder
Abuse Unit, New York County
District Attorney’s Office
New York, NY

Mary Jane Ciccarello
Director
Borchard Foundation Center on
Law & Aging
Burbank, CA

Alfred Cutturini
Elder Law Project Director North
Mississippi Rural Legal Services
Oxford, MS

Kati Daffan
Assistant Director
Division of Marketing Practices
Federal Trade Commission
Washington, DC

Hilary Dalin
Director
Office of Elder Justice and Adult
Protective Services
Administration for Community
Living Washington, D.C.

Juanita Davis
Associate Director
National Clearinghouse on Abuse
in Later Life
Madison, WI

Kent Eiler
Project Director
City Bar Justice Center Veterans
Assistance Project
New York, NY

Sarah Everett
Staff Attorney, Indiana Legal
Services, Inc.
LAVA Project
Indianapolis, IN

Donald Ferfolia Jr.
Principal
Donald B. Ferfolia, Jr., LTD
Brecksville, OH

Robert Flowers
Professor of Law and Director of
the Center of Excellence in Elder
Law Stetson College of Law
Gulfport, FL

Gregory French
Certified Elder Law Attorney
Law Office of Gregory S. French
Cincinnati, OH

Leslie Fried
Senior Director
National Council on Aging
Arlington, VA

Sarah Galvan
Senior Staff Attorney
Justice in Aging
Washington, DC

David Godfrey
Senior Attorney
ABA Commission on Law and
Aging Washington, D.C.

Jennifer Goldberg
Deputy Director Justice in Aging
Washington, DC
Speakers

Richard Goralewicz
Senior Law Project Attorney Legal Aid Services of Oklahoma
Oklahoma City, OK

Fay Gordon
Project Manager
Justice in Aging
National Center on Law and Elder Rights
Oakland, CA

Vicki Gottlich
Director
Center for Policy and Evaluation
Administration for Community Living
Washington, D.C.

Paul Grabowski
Attorney
Center for Medicare Advocacy
Willimantic, CT

Tracy Gronniger
Economic Security Director Justice in Aging
Washington, D.C.

Sarah Halsell
State Legal Services Developer
Florida Department of Elder Affairs
Tallahassee, FL

Candace Heisler
Assistant District Attorney (ret.)
Heisler and Associates
San Bruno, CA

Richard Heitstuman
Legal Services Developer Montana Department of Public Health and Human Services
Helena, MT

Deborah Cuevas Hill
Staff Attorney
Legal Counsel for the Elderly
Washington, D.C.

Laura House
Program Analyst
Administration for Community Living
Washington, D.C.

Cora Hume
Attorney
Consumer Financial Protection Bureau
Washington, D.C.

Barbara Jones
Senior Attorney
AARP Foundation
Washington, D.C.

Bruce Jones
Staff Attorney
Indiana Legal Services, Inc.
Bloomington, IN

Naomi Karp
Senior Policy Analyst
Consumer Financial Protection Bureau
Washington, D.C.

Tovah Kasdin
Director
ElderSAFE Center
Charles E. Smith Life Communities Rockville, MD

Peter Kempner
Elderly Project Director
Volunteers of Legal Service
New York, NY

Kata Kertesz
Policy Attorney
Center for Medicare Advocacy
Washington, D.C.

Catherine Kilgore
Adjunct Professor
University of Mississippi School of Law
Oxford, MS

Nina Kohn
David M. Levy Professor of Law
Associate Dean for Online Education
Syracuse University College of Law
Syracuse, NY

Wey-Wey Kwok
Senior Attorney
Center for Medicare Advocacy
Willimantic, CT

Jennifer Kye
Attorney
Community Legal Aid Society, Inc.
Wilmington, DE

Ann Laatsch
Justice System Coordinator
National Clearinghouse on Abuse in Later Life
Madison, WI

Eva LaManna
Aging Program Services Specialist
Administration for Community Living
Washington, D.C.
**Speakers**

**Eleanor C. Lanier**
Associate Dean for Clinical Programs and Experiential Learning, Clinical Professor and Director, Mediation Practicum University of Georgia School of Law
Athens, GA

**Camilla McRory**
Attorney
McRory Elder Law
Rockville, MD

**Amy Mix**
Supervising Attorney
Legal Counsel for the Elderly
Washington, D.C.

**Barbara Mulitz**
Vice President and Trust Officer Sandy Spring Trust
Bethesda, MD

**Leah Myers**
Manager
Legal Hotline, Legal Counsel for the Elderly
Washington, DC

**Nancy Needell**
General Adult Psychiatry Payne Whitney
Manhattan
New York, NY

**Richard Neuwirth**
Partner
Lebau & Neuworth, LLC
Towson, MD

**Diana Noel**
Senior Legislative Representative AARP
Washington, D.C.

**Merry O'Brien**
Grants Administrator and Elder Justice Coordinator
Network for Victim Recovery of D.C.
Washington, D.C.

**Gwen Orlowski**
Executive Director
Disability Rights New Jersey
Trenton, NJ

**Hector Ortiz**
Policy Analyst
Consumer Financial Protection Bureau
Washington, D.C.

**Benjamin Orzeske**
Chief Counsel
Uniform Law Commission
Chicago, IL

**Dari Pogach**
Staff Attorney
American Bar Association Commission on Law and Aging
Washington, D.C.

**Curtis Prince**
Detective Grade One
D.C. Metropolitan Police Department, Financial & Cyber Crimes Unit
Washington, D.C.

**Mary Joy Quinn**
Director (ret.)
San Francisco Probate Court
California Superior Court, San Francisco County
San Francisco, CA

**Calissa Randall**
Staff Attorney
Senior Legal Services Baltimore, MD

**Erin Riker**
Staff Attorney
Center for Elder Law and Justice
Buffalo, NY

**Rima Rivera**
Regional Director
NYC Adult Protective Services
New York, NY

**Virginia Rosa**
Staff Attorney
Maryland Legal Aid
Landover, MD
Charlie Sabatino  
Director  
Commission on Law and Aging  
Washington, DC

Rashida West  
Director  
Pro Bono & Public Interest Programs  
Drexel University Thomas R. Kline School of Law  
Philadelphia, PA

Joanne Savage  
Senior Attorney  
Legal Counsel for the Elderly  
Washington, D.C.

John Whitelaw  
Advocacy Director  
Community Legal Aid Society, Inc.  
Wilmington, DE

Lisa Weintraub Schifferle  
Attorney  
Federal Trade Commission  
Washington, D.C.

Odette Williamson  
Staff Attorney  
National Consumer Law Center  
Boston, MA

Lori Smetanka  
Executive Director  
National Consumer Voice for Quality Long-Term Care  
Washington, DC

Veronica Spicer  
Senior Counsel  
Consumer Financial Protection Bureau  
Washington, D.C.

Erica Wood  
Assistant Director  
American Bar Association  
American Bar Association  
Commission on Law and Aging  
Washington, D.C.

Lori Stiegel  
Senior Attorney  
American Bar Association  
Commission on Law and Aging  
Washington, D.C.

Melissa Woods  
Paralegal  
Center for Elder Law & Justice  
Buffalo, NY

Judy Stein  
Executive Director  
Center for Medicare Advocacy  
Willimantic, CT

Nancy Wright  
Project Director  
Senior Medical-Legal Partnership  
Three Rivers Legal Services  
Gainesville, FL

Omar Valverde  
Aging Program Services Specialist  
Administration for Community Living  
Washington, D.C.

Teresa Yao  
Borchard Fellow/Attorney  
Legal Aid Chicago  
Chicago, IL

Richard Weishaupt  
Senior Attorney  
Community Legal Services of Philadelphia  
Philadelphia, PA

John Hardin “Jack” Young  
Of Counsel  
Sandler Reiff  
Rehoboth Beach, DE
Supplemental Security Income: A Vital Benefit for Older Adults and People with Disabilities

The Supplemental Security Income (SSI) program is more critical than ever for the financial security of millions of our nation’s most vulnerable individuals. Join experts from leading advocacy organizations for a special pre-conference designed for advocates who focus on establishing and maintaining clients’ eligibility for SSI.

9:00 – 10:30 am: Overpayments, Appeals, and Waivers

An overpayment of SSI benefits occurs whenever an individual receives money that SSA later claims he or she was not entitled to. This presentation will review overpayment options and steps advocates can take to enforce clients’ due process rights.

Kate Lang, Justice in Aging and John Whitelaw, Community Legal Aid Society, Inc. (DE)

10:45 am – 12:00

In-Kind Support and Maintenance Living arrangements matter!

Why do some individuals receiving SSI benefits only receive $540 each month instead of $771? In many cases, the reason is “in-kind support and maintenance” (ISM), a rule unique to SSI. We will explore the ins and outs of ISM, provide examples of how the rule works, and offer practice tips for dealing with the rule.

Jennifer Kye, Community Legal Aid Society, Inc. (DE)

12:00 – 1:00 pm: Lunch and Networking

1:00 – 2:30 pm: Special Needs Trusts and ABLE Accounts

On far too many occasions, our clients receive funds from various sources (personal injury settlements, inheritances, lottery winnings) that threaten their eligibility for SSI. Special Needs Trusts and ABLE Accounts are two mechanisms that can avoid these problems. In this session, we will cover the basics of both of these options as a means of protecting SSI for vulnerable clients.

Caitlin McAndrews, McAndrews Law Offices, PC
Lesley Mehalick, McAndrews Law Offices, PC

2:30 – 3:00 p.m. afternoon break

3:00 – 4:30 pm: Cessations: Continuing Disability Reviews and 18 Year Old Reviews

In recent years, SSA’s administrative funding has required the agency to complete an increased number of Continuing Disability Reviews (CDRs) and 18 year old reviews. We will examine the sequence of review, the burden of proof required under a CDR and SSA’s duties in conducting CDRs. We will also cover what is included in an “age 18” review for those who started receiving SSI benefits as children.

Jennifer Burdick, Community Legal Services (PA), Richard Weishaupt, Community Legal Services (PA)

4:30 – 5:00 pm: Closing
Elder Justice Coordinating Council Listening Session with Edwin Walker

Grand Ballroom - Salon D & E
4:30 – 7:00 p.m.

The ACL wants to hear your best thoughts and ideas for the future activities of the Elder Justice Coordinating Council (EJCC). The EJCC coordinates activities related to elder abuse, neglect, and exploitation across the federal government. We want to know what issues you think the EJCC should prioritize over the next two years. We’re interested in comments, thoughts, and ideas about any aspect of the Elder Justice Coordinating Council. Please do not use this session to report suspicions of abuse, neglect, or exploitation. Any suspected abuse, neglect, or financial exploitation should be reported to your state’s Adult Protective Services.

Stay Connected to the Commission on Law and Aging

Subscribe to Bifocal, the Commission’s bi-monthly journal. Bifocal provides timely, valuable legal resources pertaining to older persons, generated through the joint efforts of public and private bar groups and the aging network. Email the Commission on Law and Aging and ask to be added to our Bifocal subscription list.

Discussion lists. The Commission provides a forum for legal professionals to communicate and share ideas on four active discussion lists:

- Elderbar: a discussion list for professionals in law and aging.
- Collaborate: a discussion list on aging, disability, and dispute resolution (jointly sponsored by the Commission and the Association for Conflict Resolution’s Elder Decisions Section)
- Elderlink: a discussion list for ABA members and staff to discuss law and aging programming being developed by ABA interest groups.
- AgingSolo: a discussion list for professionals working on the issue of persons aging without readily identifiable family or friends.
8-9:30 a.m. Coffee and Tea
Pre- Conference Area

9:30 – 10:45 a.m.

A Psychiatrist, a Prosecutor, an APS Director and a Lawyer Walk into a Room - Salon A, B, J & K

Elder abuse multidisciplinary teams (MDTs) have emerged as an effective strategy for addressing complex cases and improving high quality service delivery. In this session, participants will experience a mock MDT, staffed by leading professionals. Attendees will gain insight into working with community resources to improve client outcomes for civil attorneys. Catherine Christian, Malya Levin, Deirdre Lok, Nancy Needell, Merry O’Brien

Addressing Unmet Legal Needs Through Medical Legal Partnerships - Salon C

Many older adults face social isolation and barriers to accessing legal and health care services. Medical-legal partnerships (MLPs) provide an opportunity to identify and reach older adults with unmet needs. Panelists in this session will discuss how MLPs are connecting older adults with critically needed legal assistance and will offer practical guidance on creating an MLP for older adults, financial sustainability, and building strong relationships with medical partners. Sarah Galvan, Teresa Yao, Nancy Wright

10:45 – 11 a.m. break
Agenda | Thursday • October 31, 2019

11:00 AM Ballroom

NCLER Plenary Session:

A Conversation on Promoting Legal Empowerment through Practices - Salons A, B, J & K

Welcome and Introduction by: David Godfrey

At the National Aging and Law Conference, professionals with a variety of experience gather together, united by the goal to improve access to justice for older adults. Promoting access to justice includes the practice of legal empowerment. How can we, as attorneys, advocates, and older adults, empower others to access the legal system and find legal solutions? During this plenary, panelists will participate in a candid conversation. Panelists will share their vision and strategies for improving access to legal assistance and empowering older adults and communities. The plenary will offer participants an insight into different paths, illustrated by stories from panelists’ interactions with the legal system. Fay Gordon, Leah Myers, Calissa Randall,

Noon – 1 p.m. - Lunch Buffet

1 -2 p.m. Ballroom

Empowering Clients with Diminished Capacity by Applying Ethical and Professional Standards in Serving Them - Salons A, B, J & K

Participants will participate in an interactive discussion of case studies involving the ethical issues that arise when representing clients with diminished capacity. This presentation will highlight the importance of empowering these vulnerable clients by considering not only what the client cannot do, but more importantly, what the client can do. Gregory S. French, Roberta K. Flowers

Empowering Older Adults to Fight Scams and Financial Exploitation in Their Community - Salon C

Financial exploitation threatens many older Americans' economic stability. The FTC, CFPB and NCLC will share trends, tips, and tools to help empower older adults to reduce financial exploitation and safeguard economic security. Participants will use what they learned by role-playing final exploitation scenarios. Hector Otiz, Lisa Weintraub Schifferle and Odette Williamson

Reverse Mortgages: Regulatory Framework, Market Trends Enforcement Actions & Consumer Resources - Salon H

Reverse mortgages and alternative equity use products are being marketed to older homeowners who have their net worth tied up in their homes. Learn about reverse mortgages, including the existing regulatory framework, emerging market trends, CFPB enforcement actions, and available consumer resources. Cora Hume, Veronica Spicer

 Managed Care is Everywhere: Helping Your Clients Get the Health Care and Services They Need - Salons F & G

Navigating managed care systems is critical as number of older Americans receiving Medicaid and Medicare through managed care grows. Join us to share strategies for handling Medicaid administrative hearings with managed care plans and get issue-spotting tips, including recent rule changes in Medicare Advantage. Jennifer Goldberg, Gwen Orlowski

2:00 – 2:15 p.m. break

Thursday, October 31

2:15 – 3:45 p.m. Ballroom

My client may be a victim of elder abuse or exploitation: How do I know and what I do about it? Salons A, B, J & R

This interactive presentation will provide an overview of elder abuse and financial exploitation to heighten participants’ awareness of an underreported and often
overlooked issue. Using a hands-on case study, participants will learn how to identify signs of abuse and exploitation, while gaining tools to deliver trauma-informed services to victims of abuse. **Tovah Kasdin, Amy Mix, Barbara Mulitz, Curtis Prince**

**Supplemental Security Income - Salon C**

Supplemental Security Income (SSI) is a means-tested program based on financial need for seniors and people with disabilities. SSI benefits are an essential component of the economic security of many Americans. This session will provide a basic introduction to the SSI eligibility rules, special considerations for certain populations, and an introduction to the SSI appeals process. **Tracey Gronniger, Kate Lang**

**Preventing Nursing Facility Evictions: Strategies to Use in State Capitols, Administrative Hearings, and Daily Advocacy - Salons D & E**

This session will discuss advocacy strategies at multiple levels, from state-level policy advocacy to strategies in counseling residents and advocating with facility management. The session will include a specific case study – Mississippi – as one of the states participating in an ACL-funded project on preventing nursing facility evictions. **Tracy Bowen, Eric Carlson, Al Cutturini, Catherine “Ginny” Kilgore, Lori Smetanka**

**Advance Care Planning Tools You Can Use - Salon H. (Session description coming soon). Charlie Sabatino and Mary Jane Ciccarello.**

**Empowering Older Adults: Advancing Language Access Rights in Healthcare and Beyond - Salons F & G**

Over 5 million of America’s seniors are limited English proficient (LEP). Come to this session to learn how to empower older adults through language access: what rights exist in healthcare and beyond that LEP seniors are entitled to, the latest developments on nondiscrimination law, and tips on working with interpreters. **Denny Chan, Virginia Rosa**
7:30 a.m. - 8:30 a.m. Breakfast Buffet
Pre- Conference Room and Ballroom

8:30 – 9:45 a.m.

Opening remarks by Jack Rives

The Lightning-Round Plenary - Salons A, B, J & K
Facilitated by Louraine Arkfeld

This fast-paced, high-energy session kicks off the second day. Learn about new research, programs, policies and emerging technology to improve the legal assistance to older adults.

• Responding to the Opioid Crisis, John Hardin Young
• Transforming Guardianship Systems in Pennsylvania, Karen Buck
• Who Decides What Happens Next?” Decisions Concerning Rights to Disposition, Donald B. Ferfolia
• Empowering Older Consumers to Reduce Unwanted Calls, Kati Daffan
• Suspicious Activity Reports: What they tell us about elder financial exploitation, Naomi Karp
• Empowering Banks to Detect & Combat Financial Exploitation: the Senior Financial Safety Tool, Melissa Woods
• LGBT Experiences in Hospice and Palliative Care, David Godfrey
• Issues Impacting Reverse Mortgage Homeowners After a Disaster, Barbara Jones
• Secondary Trauma: Self-Care for Advocates for Older Adults, Eleanor C. Lanier

9:45 - 10:00 a.m. break

10:00 - 11:00 a.m.

Medicare Updates - Salons A, B, J & K

This session will provide timely information on the latest in Medicare, from a practical and policy perspective. The session will explore what to expect in 2020, including the landscape of Medicare Advantage and Part D plans, the latest about Medicare and health reform and updates regarding Skilled Nursing Facilities. David Lipschutz, Judy Stein, Kata Kertesz

Elder Justice: Using Trauma Informed Communications Skills - Salon C

This session will be an interactive training on the use of trauma-informed communications when working with survivors of abuse in later life. This presentation will focus on building rapport and interviewing older clients who are survivors, with particular focus on trauma through an intersectional lens. Juanita Davis, Ann Laatsch, Vivianne Mbaku

A New Era Coming in Data Reporting: What Legal Assistance Advocates Need to Know! - Salons D & E

Legal assistance advocates funded by the OAA need to know about changes coming to data they are required to report to ACL. The session will help participants better understand the new requirements scheduled for implementation on October 1, 2020. Join ACL for an Introductory Overview of the new SPR requirements. Hilary Dalin, Laura House, Omar Valverde

The Growing Crisis of Older Consumers and Student Loan Debt - Salon H

Although thought to be a young person problem, consumers age 60+ are the fastest growing age-segment of the student loan market. Today older consumers are
Ethical Duties in Elder Law Practice: There are Right Answers! - Salons A, B, J & K

Introduction by: Kelly Bagby, AARP Foundation

Attorneys working with elders and their families frequently encounter ethically challenging situations. While there may not be easy answers from a moral perspective, there are typically right and wrong answers from a professional responsibility perspective. This fast-paced, interactive session will help attorneys identify right answers to many frequently-encountered questions. Nina Kohn, Eric Carlson

Lunch 12:15 – 1:15 p.m.

Putting Victims in the Driver's Seat: Civil Legal Aid's Role in Combatting Elder Abuse - Salons A, B, J & K

Civil legal aid is a valuable tool in combatting elder abuse, and pursuing legal action often empowers survivors. This workshop illustrates how civil remedies can address elder abuse and how to partner with law enforcement. You will leave with an understanding of available remedies and sample pleading ideas. Jessica Brock, Sarah Everett, Bruce L. Jones

Advanced Training in Consumer Law and Health - Salon C

Consumer law and litigation are invaluable tools for protecting nursing facility residents, and Medicare beneficiaries. Join us to explore how consumer law can be used to enforce important provisions of federal nursing facility law, and push back against improper billing practices, facility overcharges, charges assessed against residents’ family members, illegal evictions, and improper Medicare billing. Eric Carlson, Denny Chan

Keeping the Doors Open: Creative Ways to Fund Legal Services Development - Salons D & R

Have you ever wanted to do more than you could afford? We did, so instead of giving up on our goals, we secured funds from independent sponsors, industry partners, and granting agencies. Our Legal Service Development Program is now heavily subsidized and we can do much more because of it. Katy Lovell, Richard Heitstuman

Empowering Guardianship Reform Through Collaborative Action by WINGS - Salon H

Guardianship reform is not a quick fix. WINGS (Working Interdisciplinary Networks of Guardianship Stakeholders) is an ongoing, multidisciplinary judicial partnership to change practices. This session will highlight 2019 evaluation findings, offer an in-depth look at WINGS and similar groups in action, and engage attendees in discussion about using WINGS for needed reforms in their state. Session includes highlights by four state WINGS stakeholders. Erica Wood, Lori Stiegel, Dari Pogach

Three Faces of Pro Bono - Salons F&G

Reach and serve more clients with law firm and law school pro bono collaboration. Learn how to partner with pro bono attorneys to represent individual clients, deliver direct services through clinics and other projects and engage in systemic advocacy to empower vulnerable older people. Learn to tap your unique set of resources and expand your reach. Nora Dowd Eisenhower, Wendy Bookler, Katharyn Christian McGee, Rashida T. West

11:00 – 11:15 a.m. break

11:15 – 12:15 p.m.

Carrying more student loan debt and in greater amounts. Learn about older consumers' increasing student loan debt and how it uniquely impacts the aging population. Cora Hume, Hector Ortiz

1:15 p.m. – 2:30 p.m.

Empowering Guardianship Reform Through Collaborative Action by WINGS - Salon H

Guardianship reform is not a quick fix. WINGS (Working Interdisciplinary Networks of Guardianship Stakeholders) is an ongoing, multidisciplinary judicial partnership to change practices. This session will highlight 2019 evaluation findings, offer an in-depth look at WINGS and similar groups in action, and engage attendees in discussion about using WINGS for needed reforms in their state. Session includes highlights by four state WINGS stakeholders. Erica Wood, Lori Stiegel, Dari Pogach
**Balancing Autonomy and Protection: In Search of the Least Restrictive Manner** - **Salons F & G**

Senior advocates must understand the dilemma of provided needed protection while maintaining the senior’s autonomy and dignity. We must recognize that dilemma, the stigma of ageism and guardianships perpetuated by judges, caregivers and other professionals, and balance legal responses for protection in the least restrictive manner possible.  
**Richard Goralewicz, Melissa Brooks**

2:30 p.m. – 2:45 p.m. break

2:45-4:00 p.m.

**Undue Influence Update: Research, Legislation, and Screening** - **Salons A, B, J & K**

This session will focus on recent undue influence research and legislation, and the development of an undue influence screening tool. Attendees will learn the four elements of undue influence as well as specific examples of each element. Case studies will be provided for attendees to apply the screening tool.  
**Mary Joy Quinn, Candace Heisler**

**Innovations in Legal Services for Older Adults** - **Salon C**

To meet the legal needs of low-income older adults, innovative methods to build the capacity of legal services delivery systems must be encouraged. This session will highlight innovative models, such as unbundled legal services, remote outreach innovations, centralized elder justice coordination, limited scope representation, clinics, helplines, and more.  
**Fay Gordon, Erin Riker, Ellen Cheek, Sarah Halsell**

**Serving Aging Veterans and Survivors: Integrating Veterans Cultural Competency and VA Benefits into Your Practice** - **Salons D & E**

An overview of VA benefits available to older veterans with a focus on the upcoming expansion of the VA caregiver benefits program to older veterans, a recent court decision which increases Vietnam veterans eligible for service connected disability benefits and ensuring
How To Register

Four Easy Ways to Register

1. Visit NALC2019
2. Call 800.285.2221
3. Fax this form to 312.988.5850
4. Mail form and payment to American Bar Association Event Registration Unit, 321 N. Clark St., Fl 16, Chicago, IL 60654-7598

2019 National Aging and Law Conference Registration Rates

<table>
<thead>
<tr>
<th></th>
<th>List price</th>
<th>ABA Member Rate</th>
<th>ABA Co-Sponsor Section &amp; Division Members</th>
<th>Government/Academic/Non-Profit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Early until 8/24/2019</td>
<td>$695</td>
<td>$535</td>
<td>$485</td>
<td>$435</td>
</tr>
<tr>
<td>Standard 8/25/19-10/22/2019</td>
<td>$685</td>
<td>$585</td>
<td>$535</td>
<td>$485</td>
</tr>
<tr>
<td>Late 10/23/2019 and onsite</td>
<td>$735</td>
<td>$675</td>
<td>$585</td>
<td>$535</td>
</tr>
<tr>
<td>Pre-Conference SSI</td>
<td>$125</td>
<td>$125</td>
<td>$125</td>
<td>$125</td>
</tr>
<tr>
<td>(Separate fees apply)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Step 2: Registrant Information

Name
Organization
Address
City/State/Zip Code
Telephone
Email Address

Step 3: Payment Information  Visa  MasterCard  American Express  Checks  (made payable to the American Bar Association)

Name as it appears on card
Account number/Expiration Date/Billing Zip Code
Signature
The ABA and many of its entities provide content through email. We do not share email addresses with anyone outside the ABA.

**MCLE**

The ABA will seek 17.50 hours of CLE general credit, including 2 hours of CLE ethics in 60-minute states and 21 hours of CLE general credit for this program, including 2.40 hours of CLE specialty credit in 50-minute states. Credit hours are estimated and are subject to each state’s approval and credit rounding rules. Please visit the program website at www.ambar.org/NALC2019 for program CLE details or visit www.americanbar.org/mcle for general information on CLE at the ABA. www.ambar.org/NALC2019

**Scholarships**

Financial scholarship applications are available for this conference. To request an application or receive additional information, please go to this link: www.americanbar.org/groups/cle/scholarship.

**Attire**

Business casual attire is appropriate for all activities.

**Cancellations**

Cancellations received five business days or more before the program will receive a full refund, less a $50 cancellation fee. No refunds will be provided for cancellations after that date; however, substitute registrants are welcome at any time. To cancel your registration or substitute another individual, please call the ABA at (800) 285-2221 or fax your request to (312) 988-5850. Registrants who do not cancel within the allotted time period and who do not attend the program will receive a copy of the program course materials after program completion.

**Attendees with Special Needs**

Please specify your special needs at ambar.org/hcf2019 or contact staff designee Donna Williams, Meetings Manager, at donna.williams@americanbar.org; or (312) 988-6210.

Every effort will be made to accommodate advance requests; onsite requests cannot be guaranteed.

I will need the following accommodations: Interpreters: ☐ ASL Transliterator ☐ Oral ☐ Tactile ☐ Trilingual ☐ Deaf

☐ Other (please specify):

☐ Communication Access Realtime Translation (CART) (realtime speech to text translation displayed on computer or large screen)

☐ Captioned videos ☐ Notetaker ☐ Reader

Assistive Listening Devices: ☐ Hearing/Induction Loops ☐ FM Systems ☐ Infrared Systems ☐ Other (please specify):

☐ Headphones/Earbuds to Connect to Assistive Listening System

Materials in Alternative Formats: ☐ Large Print (specify font size: )

☐ Braille ☐ Audio ☐ Digital Files ☐ Flash Drive/CD

☐ Orientation by staff to the facility/meeting site
Special Diet: [ ] Vegetarian [ ] Vegan [ ] Gluten-free [ ] Dairy-free [ ] Nut-free [ ] Pre-cut Meal [ ] Other (please specify):

[ ] Accessible Transportation: Event Date(s) Time(s) Location(s)

ADA Accessible Guestroom: [ ] Roll-in shower [ ] Shower/tub chair [ ] Visual alerts (fire and other emergency alarms, door knocks, phone calls) [ ] Audible alerts/alarms [ ] Scent free [ ] Wheelchair/Mobility Device Accessible [ ] Other (please specify):

[ ] A personal care attendant will be accompanying me.

[ ] A service animal will be accompanying me.

[ ] I will be using a mobility device at the conference.

[ ] Additional needs (please specify): ____________________________

Crystal Gateway Marriott

The ABA has reserved a block of rooms in the Crystal Gateway Marriott which is located at 1700 Jefferson David Highway, Arlington, VA. Completely renovated, this four-star hotel is located one subway station away from National Airport. The hotel is connected by an underground walkway with shops to the subway station, features high-speed internet access, city views, smart TVs and walk-in showers. Reservations can be made by calling the hotel directly at 703-920-3230, 800-228-9290 or by reserving online. Refer to the ABA National Aging and Law Conference to obtain the group rate of $179. Deadline is Tuesday, October 8, 2019. The room block is limited in size, and most likely will sell out. Make reservations early. We cannot control room prices once the room block is sold out.

https://book.passkey.com/event/49828744/owner/1487/home