



**26th Annual**  
**ELDER LAW  
FORUM**

**MAY 21 & JUNE 4th, 2021**  
**8:30AM - 12:00PM**

**FROM CRISIS TO RECOVERY:**  
MEETING LTC NEEDS FOR NEW YORK'S  
SENIORS AND SPECIAL NEEDS POPULATION

*At the Forum, we bring together leaders in the elder care, legal, government, advocacy and financial worlds to get you up to speed on these vital topics, and more.*

## WORDS FROM LOUIS W. PIERRO

*"The care and treatment of New York's aging and disabled populations was thrust under the microscope by the Covid-19 pandemic. As nursing homes and care facilities faced monumental challenges, the need for expanded Home and Community Based Services (HCBS), and the ability to provide and pay for those services, became a priority for state and federal governments, the providers of care and the families seeking solutions for their loved ones.*

*The 26th Annual Elder Law Forum commences as New York State prepares to implement drastic changes to the rules governing eligibility and access to Medicaid home care benefits. Meanwhile, President Biden and Congress prepare to debate an infrastructure bill that would provide \$400 Billion to states to expand HCBS and Medicaid services; labor shortages in the home care industry continue to plague providers and challenge caregivers; and politics is in a state of turmoil rendering meaningful long-term solutions virtually impossible.*

*All is not lost, however, and the uniquely qualified slate of speakers at this year's forum will bring the most current information, the freshest ideas and hope that each of us can play a part in creating a world where aging with dignity, independence and financial security is the norm.*

*Thank you for joining us in the fight."*

## PIERRO, CONNOR & STRAUSS, LLC. YOUR TRUSTED COUNSEL



[www.pierrolaw.com](http://www.pierrolaw.com)

Estate Planning • Estate & Trust Litigation • Elder Law • Estate & Trust Administration  
Long-Term Care Planning • Aging at Home / Caregiving • Medicaid Planning • Special Needs

Albany  
43 British American Blvd., 2nd Fl.  
Latham, NY 12110

(518) 459-2100

New York City  
488 Madison Ave., 11th Fl.  
New York, NY 10022

(212) 661-2480

Offices also in: Hudson, Lake Placid, Kingston, Long Island, Fort Lee, NJ, Falmouth, MA, Clearwater, FL



## **SESSION I: Medicaid Eligibility in New York : New Rules, Current Trends and Future Challenges**

<b>Welcome by Louis W. Pierro, Esq., Founding Partner, Pierro, Connor &amp; Strauss</b> <i>Recognition of Sponsors</i>	<b>8:30AM</b>
<b>Medicaid Update: New York's New Home Care Rules and Other Developments</b> <i>Valerie Bogart, Director, Evelyn Frank Legal Resources Program, New York Legal Assistance Group (NYLAG)</i>	<b>8:40AM</b>
<b>The Future of Home Care in a Post-Covid World: Overcoming the Challenges Faced by New York's Home Care Providers</b> <i>Al Cardillo, President and CEO, Home Care Association of New York State</i>	<b>9:20AM</b>
<b>Q+A</b>	<b>9:55AM</b>
<b>Coffee Break</b>	<b>10:05AM</b>
<b>Anatomy of a Home Care Application: The Impact of Dramatic Rule Changes Illustrated through a Case Study</b> <i>Moderator: Peter J. Strauss, Esq., Senior Partner, Pierro, Connor &amp; Strauss Frank E. Hemming III, Sr. Associate Attorney, Pierro, Connor &amp; Strauss Nadia Arginteanu, Director of Legal Affairs, NYSARC Trust Services Suzanne Paolucci, LCSW, Owner, NY Care Consultants Nora Baratto, LCSW-R, Director of Client Services, EverHome Care Advisors Frank Melia, Vice President, Quontic Bank</i>	<b>10:15AM</b>
<b>Fair Hearings and Appeals: Winning Strategies For Advocates Under Current Law, and After January 2022</b> <i>Moderator: Peter J. Strauss, Esq., Senior Partner, Pierro, Connor &amp; Strauss Valerie Bogart, Director, Evelyn Frank Legal Resources Program, New York Legal Assistance Group (NYLAG) Suzanne Paolucci, LMSW, Owner, NY Care Consultants Frank E. Hemming III, Sr. Associate Attorney, Pierro, Connor &amp; Strauss</i>	<b>11:25AM</b>
<b>Q&amp;A and Preview of Session II</b>	<b>11:50AM</b>

## SESSION II: Paying for Long-Term Care: How Can New York Lead the Way?

<p><b>Welcome by Louis W. Pierro, Esq., Founding Partner, Pierro, Connor &amp; Strauss</b> <i>Recognition of Sponsors</i></p>	<b>8:30AM</b>
<p><b>Welcome and Remarks (Video)</b> <i>Senator Kirsten Gillibrand, U.S. Senate Special Committee on Aging</i></p>	<b>8:35AM</b>
<p><b>Washington Update: Current Developments and Proposals from Congress and the White House</b> <i>David Goldfarb, Director of Advocacy, National Academy of Elder Law Attorneys</i></p>	<b>8:40AM</b>
<p><b>Live Interview with State Lawmakers: Policies that Support Seniors and Disabled New Yorkers</b> <i>Sue Serino, New York State Senate, District 41</i> <i>John McDonald III, New York State Assembly, District 108</i></p>	<b>9:10AM</b>
<p><b>The Nursing Home Dilemma: Providing Safe, Affordable Care in a Post-Covid World</b> <i>Moderator: Aaron E. Connor, Esq., Managing Partner, Pierro, Connor &amp; Strauss</i> <i>James Clyne, President, LeadingAge New York</i> <i>Beth Finkel, State Director, AARP New York</i></p>	<b>9:45AM</b>
<p><b>Coffee Break</b></p>	<b>10:20AM</b>
<p><b>The Impact of Covid on Aging in New York: The Current State of Affairs at NYSOFA and NYSDOH</b> <i>Moderator: Louis W. Pierro, Esq., Founding Partner, Pierro, Connor &amp; Strauss</i> <i>Greg Olsen, Director, New York State Office for the Aging</i> <i>Adam Herbst, Special Advisor to the Commissioner on Aging and Long-Term Care, NYSDOH</i></p>	<b>10:25AM</b>
<p><b>Providing Insurance Options for Long-Term Care</b> <i>Moderator: Louis W. Pierro, Esq., Founding Partner, Pierro, Connor &amp; Strauss</i> <i>Shawn Britt, Director of LTC Initiatives, Advanced Consulting Group, Nationwide</i> <i>Darcy Soltys, Brokerage Health Sales Director, Mutual of Omaha</i></p>	<b>11:00AM</b>
<p><b>LTC's Holy Grail: A Public/Private Financing Option that Accomplishes the Triple AIM</b> <i>Moderator: Louis W. Pierro, Esq., Founding Partner, Pierro, Connor &amp; Strauss</i> <i>Gail Holubinka, LTC Financing Consultant</i> <i>Alan Evans, Vice President, Technology, ApolloCare LLC</i> <i>Susan Vail, LMSW, EverHome Care Advisors</i></p>	<b>11:35AM</b>
<p><b>Elder Law Forum Wrap Up and Introduction of Break-out Sessions</b> <i>Open Forum: Private Insurance Options for LTC</i> <i>Open Forum: Technology Solutions for LTC</i> <i>Open Forum: Public Policy: Medicaid, Medicare &amp; Alternative Solutions</i></p>	<b>12:10PM</b>  <b>12:10PM - 12:40PM</b>

**Session Notes:**

---

---

---

---

---

---

---

---

**My Questions:**

---

---

---

---

---

---

---

---

**My Takeaways:**

---

---

---

---

---

---

---

---



# SPEAKERS: SESSION I



## **LOUIS W. PIERRO, ESQ.**

*Founding Partner, Pierro, Connor & Strauss*

Louis W. Pierro is the Founder and Principal of Pierro, Connor & Strauss, LLC, a law firm with offices in New York City, Albany, Long Island and other locations that serves clients in the areas of Estate Planning, Estate and Trust Administration, Business Succession Planning, Elder Law and Special Needs Planning. Mr. Pierro is a frequent speaker across the country on legal issues relating to estate planning, elder law and business planning.

Mr. Pierro is also a Founder and Director of ElderCounsel, a national membership organization of Elder Law and Special Needs law firms, which provides proprietary document drafting software and education to over 1400-member firms in all 50 states. Most recently, he founded ApolloCare, LLC, a business that integrates home care coordination (EverHome Care Advisors), with connected home health technology (VivaLynx) providing seniors, families, and caregivers unique opportunities to live independently in their own home.

Mr. Pierro has been selected to the Best Lawyers in America, The Best Lawyers in New York, Super Lawyers of the Hudson Valley, Top 25 Lawyers in Upstate New York, NY Times Top Attorneys in NY, and he has maintained an AV preeminent rating from Martindale-Hubbell since 2001. In addition, Mr. Pierro was selected by his peers as "2018 Lawyer of the Year" for Elder Law in New York's Capital Region.

A graduate of Lehigh University and Albany Law School, Mr. Pierro was admitted to the New York State Bar in January of 1984 and is licensed to practice in all New York State Courts, the US Supreme Court and the Second Circuit Court of Appeals.

## **VALERIE BOGART**

*Director, Evelyn Frank Legal Resources Program, New York Legal Assistance Group (NYLAG)*



Valerie directed EFLRP since it was founded by Selfhelp Community Services, Inc. in 2002 through its move to NYLAG in April 2013, and continuing to date. EFLRP is a comprehensive legal services program that advocates for access to long-term care and other health care services for seniors and people with disabilities through a combination of direct representation, policy advocacy, professional legal education, and online resources through the website NYHealthAccess.org. Earlier, Valerie was a litigator and trainer on Medicaid long-term care for the Legal Aid Society Brooklyn Office for the Aging and Legal Services for the Elderly in Manhattan (part of Legal Services-NYC) and was a Reginald Heber Smith Fellow at the Legal Aid Society in Minneapolis. She lectures and writes extensively for bar and social services organizations and has taught adjunct courses at CUNY and Fordham law schools.

## **AL CARDILLO**

*President and CEO, Home Care Association of New York State (HCANYS)*



Al Cardillo is President of the Home Care Association of New York State (HCA), a statewide health association comprised of over 300 organizations and health care providers (hospitals, nursing facilities, individual agencies, hospices, and health plans) providing home and community based-care to several hundred thousand New Yorkers annually. HCA works to support providers in the delivery of high quality, cost-effective home and community-based care for the state's citizens. Al has worked in the health field for over 35 years, with positions in both the public and private sectors, including roles in health services development, administration, legislation, budget, provider association and other.

In prior positions, he served as Executive Director for Health for the New York State Senate Health Committee, Executive Director for Health for the State Council on Health Care Financing, and as program development staff for the State Division of Medical Assistance, among other public health positions. Al holds a Master of Social Work Degree in Direct Practice from the University at Albany, and is a New York State Licensed Master Social Worker.



## **PETER J. STRAUSS**

*Senior Partner, Pierro, Connor & Strauss, LLC*

Peter J. Strauss is Senior Partner at Pierro, Connor & Strauss, headquartered in its New York office. He has practiced trusts and estate law since 1961 and has special expertise in the legal problems of aging and persons with disabilities, end of life issues and the capacity of persons with disabilities to execute legal documents with respect to health care.

Mr. Strauss is a founding member of the National Academy of Elder Law Attorneys, a Fellow of the American Academy of Trust and Estate Counsel (ACTEC) and Distinguished Adjunct Professor of Law at the New York Law School, where he teaches Elder Law and is director of the guardianship clinic. Mr. Strauss has been honored by the New York State Bar Association with the 2019 "Attorney Professionalism Award," awarded to one attorney in the State each year. From 2007 to 2019 he has been one of the New York Metropolitan area's "Best Lawyers," and "Super Lawyers."

Mr. Strauss is a prolific author and has written articles for various publications including the New York Law Journal and Bottom Line Personal and has addressed many national professional and consumer organizations. He is the author of the consumer book, "The Complete Retirement Survival Guide: Everything You Need to Know to Safeguard Your Money, Your Health and Your Independence," (Facts-on-File, Inc. 2003). Mr. Strauss presently serves on the Executive Committee of the Elder Law & Special Needs Section of the New York State Bar Association, the Board of Directors of End of Life Choices New York and JALBCA (Judges & Lawyers Breast Cancer Alert) and the Steering Committee of the Louis Armstrong Center for Music and Medicine.



## **SUZANNE PAOLUCCI**

*Owner and Operator, NY Care Consultants, LLC*

Suzanne Paolucci is a licensed Social Worker with over two decades of geriatrics and life care planning experience. She specializes in Medicaid Managed Long Term Care eligibility and Appeals, with more than 150 Appeals successfully overturned in 2019, 2020, and 2021. Suzanne's firm identified a niche in the industry for a patient focused advocate as a go-between to help establish and monitor care requirements. Now NY Care Consultants works with a select group of law firms dedicated to helping individuals and caregivers advocate for the best long-term care possible. In prior roles, Suzanne was a Care Coordinator at the Estate Planning and Elder Law Center, and a Board Member of The Life Enrichment Center at Oyster Bay. She earned a Master's degree in Clinical/Medical Social Work from Adelphi University, a Certificate in Social Work Field Instruction from Columbia University and a BA from Hofstra University.



## **FRANK E. HEMMING III**

*Senior Associate Attorney*

Frank Hemming concentrates his practice on helping clients of Pierro, Connor & Strauss prepare and file both community and chronic care Medicaid applications. Mr. Hemming received two Bachelor of Arts degrees in Psychology (summa cum laude) and Criminal Justice (summa cum laude) and his Master of Arts in Criminal Justice from the University at Albany. He received his Juris Doctor (magna cum laude) from Albany Law School in 2013.

While in law school, Mr. Hemming interned for the Orange County District Attorney's Office and the Honorable Jeffery G. Berry, one of three County Court judges based in Orange County, New York. Prior joining Pierro, Connor & Strauss Mr. Hemming worked as an associate attorney at a medical malpractice defense firm in Albany, New York. He is admitted to practice before all New York state courts, and is a member of the New York Bar Association.



# SPEAKERS: SESSION I



## **NORA BARATTO**

*LCSW-R, Director of Client Services, EverHome Care Advisors*

Nora Baratto has over 30 years of Leadership and Clinical experience within the Health and Aging field. Nora is a Master's prepared, Licensed Clinical Social Worker (LCSW-R), Accredited Care Manager (ACM-SW) in Hospital and Health Systems (ACM-SW) and Aging Life Care Coordinator.

Her expertise in Geriatrics includes developing one of the first hospital-based care management programs for at risk older adults in the Capital Region, with the primary focus of keeping older adults independent within their own home. Nora has become known in the community for her advocacy on behalf of older adults and caregivers to ensure they have the guidance and tools necessary to make informed care choices and can access the care and services they deserve. As Director of Client Services for EverHome Care Advisors, Nora has helped create one of the most creative and comprehensive care management companies in the market. She leads a team that conducts in-home assessments and develops individualized plans of care that enable clients to age in the comfort of their own homes, utilized an innovative approach that integrates home care technology to monitor activity and care in the home, connecting families, caregivers and care providers to ensure clients' the goals are achieved. She holds a Master's Degree in Clinical Social Work from the University at Albany.



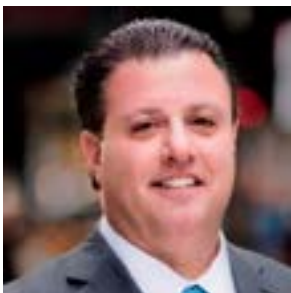
## **NADIA ARGINTEANU**

*Director of Legal Affairs, NYSARC Trust Services*

Nadia I. Arginteanu, Esq. is in house counsel at NYSARC Trust Services, a division of the ARC New York. Ms. Arginteanu received her Juris Doctor from Albany Law School of Union University, cum laude, where she served as Editor-in-Chief of the Albany Law Journal of Science & Technology. She received her Bachelor's degree in Political Studies from Bard College.

Nadia is a member of the New York State Bar Association and its Elder Law and Special Needs, Trusts and Estates, and Young Lawyers Sections. She serves as a member of the Elderly and Disabled Committee of the Trusts and Estates Section and the Special Needs Planning Committee of the Elder Law and Special Needs Section. On behalf of the Young Lawyers Section, she serves as a liaison to the Trusts and Estates Section.

Nadia has presented on the topic of supplemental needs trusts and Medicaid eligibility for a variety of public and private organizations across New York State including the New York State Bar Association and the Surrogates Association of New York. Nadia also serves on the Board of the Junior League of Albany, a not-for-profit organization of women committed to promoting voluntarism, developing the potential of women, and improving the community through the effective action and leadership of trained volunteers.



## **FRANK MELIA**

*Vice President, Senior Lending/Reverse Manager, Quontic Bank*

Frank Melia has worked in the financial services industry since 1990 and was a financial advisor for the first 10 years of his career.

He has built a successful track record as a loan officer, with a focus on Irrevocable Trust Borrowing Options. In 2007, Frank received his certified mortgage planning specialist designation from the CMPS Institute in Ann Arbor, MI.

Today, he offers guidance on a range of lending programs, such as purchase and refinance loans, reverse mortgages, and portfolio lending Lite Documentation loan programs. Viewed as an expert on the mortgage industry, Frank can be heard on "Ask the Lawyer with Mike Connors," a weekly radio program broadcast on AM 970 The Answer and AM 570 WMCA in New York City. He holds a Bachelor of Science in Economics/Marketing from Wagner College.





## **SENATOR KIRSTEN GILLIBRAND**

*U.S. Senate Special Committee on Aging*

Senator Kirsten Gillibrand's top priorities in the United States Senate include creating more well-paying jobs to rebuild the middle class, increasing access to good, affordable healthcare and improving educational opportunities from pre-k to college or vocational training. From her seat on the Senate Aging Committee, Senator Gillibrand is committed to fighting on behalf of seniors. She introduced a bipartisan bill to crack down on senior fraud, and is committed to ending the crisis of unacceptably expensive prescription drug prices. She's fighting to allow the Secretary of Health and Human Services (HHS) to negotiate lower prices for prescription drugs under Medicare Part D; to level the market for Americans purchasing prescription drugs; and to allow patients, pharmacists and wholesalers to import safe, affordable medicine from Canada.

Senator Gillibrand has also been a leader in advocating for tax reform, accountability and transparency in open and honest government, strengthening America's armed services and national security, ending the sexual assault epidemic in the military and an end to gun violence. In addition, she has fought to pass laws that help protect Americans from the harms of toxic PFSA chemicals and to protect American's data privacy. As the mother of two school age sons, Senator Gillibrand is a champion for the economic empowerment of women and working families, and she has authored legislation to rewrite the rules of the workplace so it can keep up with our changing workforce. She is fighting to pass bills that would raise the minimum wage, make quality child care more affordable, and ensure equal pay for equal work. Senator Gillibrand also introduced the FAMILY Act, which would create a national paid leave program for all American workers for about the cost of a cup of coffee a week.

After attending Albany's Academy of Holy Names, Senator Gillibrand graduated in 1984 from the Emma Willard School in Troy, New York, the first all-women's high school in the United States. A magna cum laude graduate of Dartmouth College in 1988, Gillibrand went on to receive her law degree from the UCLA School of Law in 1991 and served as a law clerk on the Second Circuit Court of Appeals. Born and raised in upstate New York, Senator Gillibrand's home is in Albany, New York with her husband, Jonathan Gillibrand, and their two sons, Theo and Henry.



## **DAVID M. GOLDFARB**

*Director of Advocacy, National Academy of Elder Law Attorneys*

David M. Goldfarb is Director of Advocacy for the National Academy of Elder Law Attorneys (NAELA) where he advocates for individuals with disabilities and older adults, particularly as it relates to long-term services and supports. To date, he has overseen several successful advocacy campaigns including passage of the Special Needs Trust Fairness Act and most recently, the extension of the Medicaid's spousal impoverishment protections to home and community-based service waivers through 2023. He has served as co-chair for the Leadership Council on Aging Organization's Health Committee and the Consortium for Citizens with Disabilities Financial Security Task Force. Previously, he worked as a Pension Policy Analyst for the American Academy of Actuaries. He began his public policy career in the Senate as the Economic Policy Fellow for Bill Nelson of Florida. He was inducted into the National Academy of Social Insurance in 2017. He holds a J.D. from Seattle University School of Law and a degree in economics from the University of Colorado. He lives in Washington, D.C.



## **SUSAN SERINO, NEW YORK STATE SENATE, DISTRICT 41**

*Ranking Member, Committees on Aging (Ranking), Finance, Insurance*

Senator Sue Serino started working at age 15 and never stopped. She learned early on the value of being able to capitalize on her incredible work ethic and that understanding has served to shape her entire adult life. Sue began as a waitress in a small, local restaurant, quickly working her way up to become a manager. After the birth of her son Anthony, she opened her first successful business as a childcare provider.

Having grown up in Dutchess County, Sue developed a distinct appreciation for the uniqueness of the area and its homes. The daughter of a hardworking immigrant, Sue was taught that homeownership was a critical component of achieving the "American Dream." Hoping to make that dream a reality for her neighbors in the community, Sue took an interest in the real estate industry. She began working in the industry in 1996 and opened her own office in the City of Poughkeepsie shortly thereafter. In 2003, she moved her office to Hyde Park to accommodate her growing team of 26 sales associates.

As a small business owner, Sue has had to deal with the harsh realities of doing business in New York. Like so many New Yorkers, she was frustrated with high taxes and bureaucratic red tape that always seemed to stand in the way of real progress. It was that frustration that drove her determination to make a difference in her local communities.

Sue was elected to the Hyde Park Town Board in 2010 and then to the Dutchess County Legislature in 2011. As a county legislator, she was a vocal advocate for hardworking taxpayers and consistently resisted efforts to raise taxes and fees at the local level. Sue firmly believes that like so many hardworking families in our communities, our government needs to learn to do more with less and needs to prioritize measures that will directly benefit our local communities.

Having spent her life in Dutchess, Sue cares deeply about ensuring our communities remain places where our young people can afford to start their lives and our seniors can afford to stay and enjoy the lives that they worked so hard to build. Residents of the 41st District should know that Sue will fight tirelessly in Albany to achieve that goal.



## **JOHN T. MCDONALD III, NEW YORK STATE ASSEMBLY, DISTRICT 108**

*Chair, Committee on Oversight, Analysis and Investigation; Member, Committee on Insurance, Health*

John T. McDonald III is serving his fifth term in the New York State Assembly representing the 108th Assembly District, which consists of parts of Albany, Rensselaer and Saratoga Counties. It includes Cohoes, his hometown where he previously served as Mayor for 13 years, sections of Albany, Troy and the communities of Green Island, North Greenbush, Rensselaer, Waterford and Watervliet.

A life-long resident of Cohoes, John is a graduate of Keveny Memorial Academy and the Albany College of Pharmacy where he received a BS in Pharmaceutical Sciences in 1985 and was awarded an Honorary Doctorate of Humanities as well. John is a practicing pharmacist and the President of Marra's Pharmacy. Marra's Pharmacy has been a resource for thousands over its 88 years focused their large selection and excellent customer service which John has carried into his time in government as well.

As Mayor of the City of Cohoes, John focused on financial accountability, improved quality of life, and expanding economic opportunity. He pursued an aggressive economic development agenda centered on downtown revitalization, adaptive reuse of historic buildings, Hudson and Mohawk Riverfront developments and gateway improvements. John created a platform for a more transparent and open process for conducting city business as well, which increased the city's financial stability when he left office in 2012. Just as importantly during John's tenure, the City of Cohoes' population grew by more than 8% which was the first population increase for the City of Cohoes since 1930.

(CONTINUE TO NEXT PAGE)



(CONTINUED)

## **JOHN T. MCDONALD III, NEW YORK STATE ASSEMBLY, DISTRICT 108**

*Chair, Committee on Oversight, Analysis and Investigation; Member, Committee on Insurance, Health*

John has also been an active member of the New York State Conference of Mayors where he served as President of the statewide organization. He has also chaired the Capital District Transportation Committee, RiverSpark, the Cohoes Industrial Development Agency and the Cohoes Local Development Corporation. In addition, he has served on the boards of the New York State Heritage Areas Advisory Board, New York State Workforce Investment Board, State Comptroller's Local Advisory Team, the NYS Local Government Records Management Council and the Board of Governors for the New York State Municipal Insurance Reciprocal as well as many other regional councils and commissions. John currently serves on the board of the Albany Convention Center Authority.

As a member of the NYS Assembly, John serves as the Chairperson of the Oversight, Analysis, and Investigations Committee and sits on the Alcoholism & Drug Abuse, Health, Insurance, Higher Education, Real Property Taxation, and Ways and Means committees. His focus is on his strengths in local government, health care, and small business. John has worked on legislation pertaining to reducing unfunded mandates to local governments, containing property taxes, job growth and creation, sensible health care and an aggressive and complete attack on the heroin/opioid crisis that is ravaging our state and our communities.



## **AARON E. CONNOR, ESQ.**

*Managing Partner, Pierro, Connor & Strauss*

Aaron Connor is a seasoned litigator, currently concentrating in the areas of guardianship, will/ trust contests and other estate related litigation. Mr. Connor is also head of the firm's Long-Term Care Planning Department where he advises clients on how best to preserve assets for themselves and their families. Mr. Connor regularly handles complex trust and estate litigation matters and assists clients in obtaining their fair share through discovery, litigation, and negotiation. Additionally, he utilizes sophisticated estate planning techniques in the establishment of estate tax avoidance vehicles and completing charitable giving in the most tax-efficient manner.

Mr. Connor is admitted to practice in the State of New York and the United States District Court for the Northern District of New York. He is a member of the New York State Bar Association, the Albany County Bar Association and is currently an Editor for the Elder and Special Needs Law Journal.

Mr. Connor has formerly served on the New York State Bar Association Committee on Legal Education and Admission to the Bar and was a board member of the Leukemia and Lymphoma Society of Northeastern New York. Mr. Connor received his Bachelor of Arts Degree from the University at Albany and his Juris Doctorate from Albany Law School. He was named a Partner in the firm in 2015.



## **JAMES CLYNE**

*President, LeadingAge New York*

Under Jim Clyne's leadership, LeadingAge NY has represented not-for-profit, mission-driven and public continuing care providers, including nursing homes, senior housing, adult care facilities, continuing care retirement communities, assisted living and community service providers. Founded in 1961, LeadingAge New York, now has more than 400 members employing 150,000 professionals and serves more than 500,000 New Yorkers annually. Prior to LeadingAge, Jim worked at the New York State Department of Health as an Executive Deputy Commissioner and Deputy Commissioner in the Office of Health Systems Management. He also served as Deputy Secretary to the Speaker for Health and Human Services in the New York State Assembly. He earned a Bachelor of Arts degree from Colgate University.



## **BETH FINKEL**

*State Director, AARP New York*

As State Director, Beth Finkel leads the day-to-day operations of AARP New York, the most visible and successful organization in the state advocating for New York's 50 plus population. During her tenure as State Director, AARP's powerful lobbying efforts on behalf of their 2.6 million members have led to historic NYS reforms including passage of the Care Act, Assisted Living protections, Anti Predatory Lending, Paid Family Leave and Affordable Housing in NYC legislation and numerous bills on Kincare.

Prior to her appointment as State Director, Beth was the Senior Manager of Community Outreach for AARP New York where she was responsible for all community programs and activities that serve the organization's membership and engage its vast network of over 5,000 active volunteers across the state. In her role, Beth specialized in programming and advocacy for older New Yorkers around hunger, caregiving, grandparents raising grandchildren, multicultural outreach, livable communities, financial security, and long-term care. During her tenure at AARP New York, she led and developed the statewide Kincare Coalition and New York's Older Adults Hunger Stakeholders Coalition. She convened the first Older Adults Hunger Summit to find solutions to barriers to food insecurity. She also co-created the NYS Medicare Savings Program Taskforce, a consortium of government, public policy makers and advocates that works to break down obstacles to enrollment of low-income Medicare beneficiaries to this group of benefits. She also served on the Governor's Hunger Taskforce. Beth represents AARP New York as she serves on Governor Andrew Cuomo's Office of Community Living Advisory Committee, the Governor's SMART Commission and serves on Senator Kristen Gillibrand's Working Group for the Aging.

Beth has published numerous white papers and research reports including: Hunger Among NY State Older Adults, The State of the 50+ in NY State, Kinship Care in New York: Keeping Families Together, High Anxiety Gen X and Boomer Financial Stress and Crisis in Caregiving.

A native New Yorker, Beth holds a Masters of Social Work from Yeshiva University in Community Organizing and a Bachelor of Science from American University in Business Administration. She and her husband live in Manhattan.



## **GREG OLSEN**

*Director, New York State Office for the Aging*

Greg Olsen is the acting director of the New York State Office for the Aging (NYSOFA), where he oversees the agency's day-to-day operations and the administration of federal and state-funded programs designed to assist the more than 3.7 million older adult residents in the state, as well as programs that assist family members and others involved with helping older adults needing greater levels of assistance. NYSOFA assists older New Yorkers to be as independent as possible, for as long as possible, through advocacy and the development and delivery of programs and services that support and empower older New Yorkers and their families, in partnership with the network of public and private organizations that serve them. Greg has served in a variety of executive management positions within the agency.

Prior to joining NYSOFA, he served as chief of staff and legislative and policy director for Assemblyman Steve Englebright, former chair of the Assembly Standing Committee on Aging. Greg Olsen was executive director of the New York State Alliance for Retired Americans, a union supported organization representing hundreds of thousands of union retirees. He also served as executive director of the New York State Coalition for the Aging, a nonprofit membership organization representing over 200 community-based organizations providing non-medical long-term care to the state's older adult population. He received his master's degree in social work with a specialty in gerontology from Syracuse University's Maxwell School.



## **ADAM S. HERBST, ESQ.**

*Special Advisor to the New York State Health Commissioner on Aging and LTC*

In this position, Adam Herbst is responsible for advising on long-term care matters, including the future of service delivery, oversight of regulated providers, needs of caregivers, strategies for cost growth reduction, and overall connection with the health care system. Mr. Herbst is a seasoned health care professional with extensive knowledge of public health, hospitals and long term care policy and programs. He has worked on issues related to housing, education and economic development, and has trial experience in both federal and state courts. He is a frequent speaker on health care access and is an adjunct professor at Columbia University's Mailman School, New York Medical College and New York Law School. He teaches on health policy and bioethics



## **SHAWN BRITT**

*Director of LTC Initiatives, Advanced Consulting Group, Nationwide*

Shawn Britt has been engaged in the life insurance and long-term care industry for over 25 years. She joined Nationwide in 2000 and has been a member of Nationwide's advanced sales team since 2005. Shawn has been a major influence in the development and promotion of Nationwide's suite of long-term care product solutions.

Shawn is a frequently published author of white papers and articles on long-term care for Nationwide as well as the insurance industry. She has been widely published and interviewed regarding long-term care for numerous trade publications and nationwide media that include the CLTC Quarterly Digest, The National Underwriter, Financial Advisor, Center for Long-Term Care Reform, The Wall Street Journal, CBS New Money Watch, Market Watch Radio and LifeHealthPro.

Shawn is a frequent presenter and keynote speaker at numerous industry events and conferences including AALU and ILTCI. She has served on the Board of Financial professionals for CLTC and currently serves as a CLTC contributor. Shawn also served for several years as an adjunct professor at The Ohio State University and has been recognized as an alumnus of the month by the American College.



## **DARCY SOLTYS**

*FLMI, Sales Director LTCi, Mutual of Omaha*

Born and raised in Lincoln, NE, Darcy has been in the insurance industry since graduating from the University of NE. She started her career working for a local brokerage agency where she developed a passion for working with advisors and clients to educate on asset protection and investment solutions. She continued her career working in insurance brokerage distribution and home office relations marketing several product lines including annuities, life insurance, health products and long term care insurance.

Most recently, Darcy joined Mutual of Omaha in 2016 as a Sales Manager working with marketers and agents to better serve clients with Long term care planning. Now more than ever is the perfect time to talk to clients about Long Term Care coverage and the benefits of a comprehensive plan! Please join Darcy to learn about how to teach clients about the need for long term care protection, learn product features that are currently driving sales and tools that can assist you in building your business. Darcy holds a Bachelor of Science in Marketing from the University of Nebraska – Lincoln.



## **GAIL HOLUBINKA**

*LTC Financing Consultant*

Gail has spent most of her career focused on the need to manage and reduce the financial impact of the need for long term care. Under a grant from the Robert Wood Johnson Foundation she established the New York Partnership for Long Term Care program which won the Innovation in Government Award from the Harvard Kennedy School of Government.

Following her work in the public sector, Gail moved to the private sector developing innovative LTC products for Prudential and MedAmerica insurance companies. Since that time she has focused on applying her knowledge of both sectors to the design of an inclusive financing that would create affordable consumer coverage and reduce Government expense.



## **ALAN EVANS**

*Vice President Technology, VivaLynx*

For over 25 years Al has been a technology management professional focused on the development of Web, Mobile and SaaS applications. His product and application development experience spans cleantech, healthcare, industrial, manufacturing, education, and government. In addition to ApolloCare, he is a Partner in the ReWire Group, which specializes in Energy Advisory and Digital Systems integration.

At VivaLynx, Al is leading a team of developers that is building an app designed to integrate a variety of home care tech products and coordinate the data and communications through a unique multi-user interface. The app is due to be market ready by fall of this year, and will be utilized in a pilot program involving 400 chronically ill individuals receiving care in their own homes. Al has worked in numerous high-visibility projects including engagements with GE, GlaxoSmithKline, Vice President Al Gore's Reinventing Government Project (REGO), CBS Radio, SUNY Research Foundation and various Regional Hospitals and Healthcare Systems.

He is a Member of the Board of Trustees of miSci | Museum of Innovation and Science, where he supports the leadership and the Museum's overall educational mission and community development efforts. He graduated from Cornell University's School of Industrial & Labor Relations.



## **SUSAN VAIL**

*LMSW, Aging Life Care Coordinator, EverHome Care Advisors*

Susan is EverHome Care Advisors' in-house Care Manager / Life Care Coordinator. A lifelong resident of the Capital region, she is a member of the Aging Life Care Association as well as NASW, and has been a social worker for over 20 years. As a social worker, she has worked in the fields of foster care, physical rehabilitation, and medical social work.

As a member of the EHCA team, Susan works closely with families to navigate the complex health and long-term care systems, providing a range of services including a comprehensive in-home assessment, development of a personalized care plan to address short and long-term needs, as well as advocacy in crisis situations. Through the EverHome system, Susan is able to identify appropriate services, evaluate the possible need for alternative living options, and coordinate services for an improved quality of life for aging and disabled clients, while eliminating uncertainty and reducing stress for caregivers. Susan holds a Bachelor's Degree from Concordia College and an MSW from Fordham University.



## MEET BETTY:

Betty is an 83-year-old widow who lives alone in Colonie, New York.

She has two children who live remotely, and can't provide enough care. She has a cousin, Karen, who lives next door and checks on Betty.

Recently, Betty was hospitalized and declined short term rehab due to concerns of Covid and quarantining in a facility.

At the time of her discharge, a VNA referral was made to a Certified Home Health Agency, but Betty's family thought she had too much income to qualify for Medicaid despite having 24/7 chronic home care needs.

## MEDICAL INFO:

- COPD
- CONGESTIVE HEART FAILURE
- POOR SHORT TERM MEMORY

## INCOME:

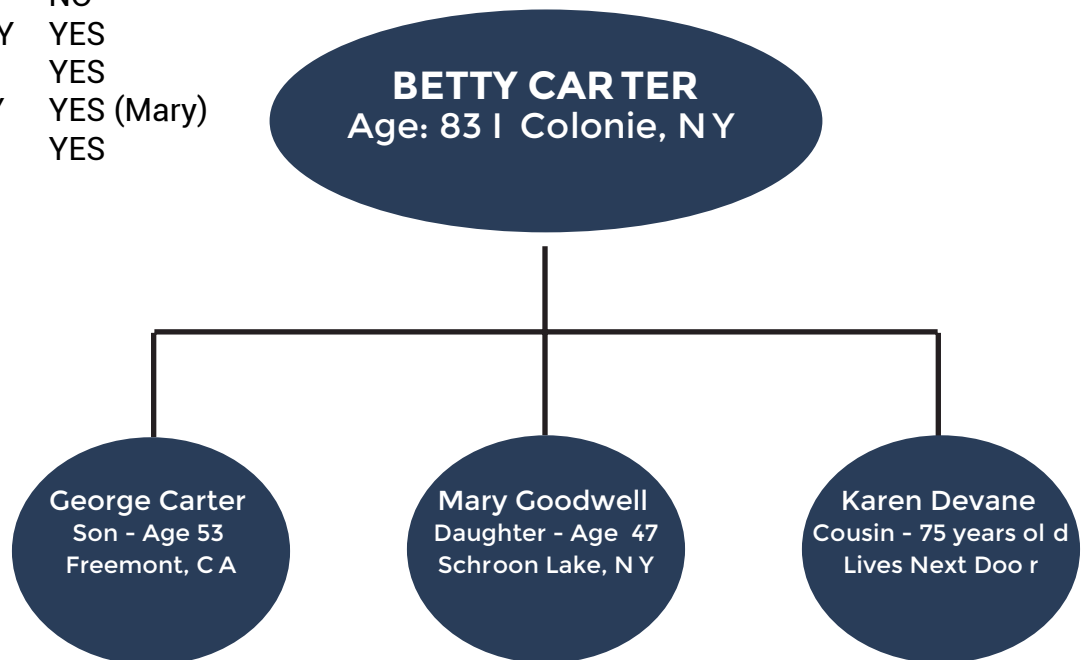
- SOCIAL SECURITY \$1,615
- PENSION \$1,500
- RMD \$385
- **TOTAL INCOME \$3500/MONTH**

## LEGAL DOCS:

- WILL NO
- POWER OF ATTORNEY YES
- GIFTING RIDER YES
- HEALTH CARE PROXY YES (Mary)
- TRUST YES

## ASSETS:

- HOME **\$350,000** (FMV)
- IRA \$75,000
- CHECKINGS \$10,000
- SAVINGS \$40,000
- BROKERAGE ACCT. \$300,000
- CAR EXEMPT





# OUR SPONSORS





A trusted leader  
in elder care  
since 1890

Nascentia   
Health

In-Home Nursing  
Home Health Aides  
Medicare Advantage Plans  
MLTC Plans



(888) 477-4663

[nascentiahealth.org](http://nascentiahealth.org)

**AARP**<sup>®</sup>  
New York

**Get the Family  
Caregiving Support You  
Need, When You Need it.**

**Your caregiving journey can be  
challenging in all kinds of ways.**

At AARP Family Caregiving, we're here to help you get answers, connect with New York 2.5 million family caregivers and find local resources close to home. So you can take care of what matters most.

To learn more, visit [aarp.org/caregiving](http://aarp.org/caregiving)

 /aarpny)  @aarpny





*People with disabilities and older adults can use a pooled trust to qualify for Medicaid home care.*

## Why Choose NYSARC Trust Services?



Low enrollment and monthly fees

No limit on disbursement requests

No annual renewal or hidden fees



Electronic deposits

Timely processing and autopay options



Exceptional customer service

24/7 Online Portal & Automated phone line

Serves all 62 counties of New York



**Special Needs Trust  
Administration since 1972**

(518) 439-8323 | [www.nysarctrustservices.org](http://www.nysarctrustservices.org)



FOR HOMES IN IRREVOCABLE TRUSTS

# MORTGAGE FINANCING

MORTGAGE LENDING IN ALL 50 STATES

We offer Borrowing Options to Real Property held in an Irrevocable Trust as well as Loan Programs for Guardianships/Conservators

SCHEDULE YOUR 15-MINUTE WEBINAR!

Call 888-954-7463

Contact us at 888-954-7463



**Frank Melia - CMPS**

VP Senior Lending/Reverse Manager

NMLS ID: 62591

O: 631-794-3511 | M: 516-729-3438

F: 888-324-4677

E: [fmelia@quonticbank.com](mailto:fmelia@quonticbank.com)

425 Broadhollow Rd., Suite 302 Melville, NY 11747



**Michael Bocelli - CMPS**

VP Senior Lending/Reverse Manager

NMLS ID: 38416

O: 631-794-3519 | M: 516-242-4063

F: 888-320-6599

E: [mbocelli@quonticbank.com](mailto:mbocelli@quonticbank.com)

425 Broadhollow Rd., Suite 302 Melville, NY 11747

NMLS ID: 403503 • One Rockefeller Plaza 9th Floor | New York, NY 10020 • [QuonticBank.com](https://www.QuonticBank.com) • <https://info.quonticbank.com/trust-borrowing-options/>

Disclosure: All lending products are subject to credit & property approval. Rates, program terms & conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions & limitations apply. Information is accurate & effective as of March 25, 2020 & is subject to change without notice. Quontic Bank name & logo are registered trademarks. © 2020 Quontic Bank. All rights reserved.



# NYSILC's Third Disability Rights Hall of Fame

Congratulating our  
third class of inductees!

Robert Gumson   Edith Prentiss  
Susan Scheer   Melvyn Tanzman  
James Weisman

Visit our website to view the virtual  
induction event at: [www.nysilc.org/hof](http://www.nysilc.org/hof)

## CAREGIVING IS HARD!

### *Do You Need Help:*

Coordinating Care at Home?  
Navigating a Hospital Discharge?  
Dealing with Nursing Home Care?  
Making sense of health care delivery,  
bills or coverage?



Serving the Capital Region

Call **EVERHOME CARE ADVISORS**  
Experienced Advocates  
Who Work For You!



Nora Baratto,  
Dir. of Client Services



Susan Vail,  
Sr. Care Coordinator

[Everhomecare.com](http://Everhomecare.com)

1-844-633-3852