#### 27th Annual ELDER LAW ELDER LAW EDER LA

### MEDICAID CHANGES. WORKFORCE SHORTAGES. URGENT NEEDS. **NEW SOLUTIONS.**

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.

# WELCOME

Pierro, Connor & Strauss is pleased to welcome you to the 27th Annual Elder Law Forum, where we are thrilled to once again offer a line-up of preeminent speakers to bring you the most current information on topics vital to New York's aging and disabled citizens. Following two years of holding the program virtually, it is exciting to bring together professionals and consumers in a new "hybrid" format, both 'live and in person' in the Capital City of Albany and live-streaming statewide and beyond.

The education and information brought to you by our expert speakers and panelists couldn't come at a more urgent time, as New York recovers from a devastating pandemic that has cost the lives of thousands of our friends, loved ones and clients, and strained resources to the brink. Today, labor shortages in health care and home care cause daily challenges for families desperate for necessary services, and for our health care providers attempting to hire and retain qualified staff. All while the home care industry braces for a shift from fee-for-service to Home Health Value Based Purchasing (HHVBP), and dramatic changes are enforced to the Medicaid home care program, restricting eligibility and altering the rights of applicants - the lifeline for our most vulnerable citizens including the middle class to obtain long-term care.

Against these daunting challenges you'll hear from innovators determined to change the way we think about aging with independence and dignity. Can historically cash-strapped entitlements like Medicare and Medicaid keep pace with advancements in telehealth and home care technology? Will Value Based Billing in health care bring the desired collaborations among hospitals, doctors, emergency services, social services, home care providers and others that can transform our "sick care system" into one that values the person, and rewards keeping the most vulnerable patients healthy? Each year we learn things at the Forum that surprise us, and take away ideas that expand our knowledge of these vital topics. Thank you for being part of the experience.



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# **TAGENDA**

Registration & Breakfast	8:00AM
<b>Welcome</b> Louis W. Pierro, Founding Partner, Pierro, Connor & Strauss, LLC	8:30AM
NYS Legislators – Hot Topics in Long-Term Care Moderator: Dan Bazile, Spectrum News Anchor • John T. McDonald III, NYS Assembly • Sue Serino, NYS Senate • Ron Kim, NYS Assembly; Chair, Committee on Aging	8:40AM
<b>Medicaid Update: New York's New Home Care Rules</b> Valerie Bogart, Director, Evelyn Frank Legal Resources Program, NYLAG	9:20AM
<ul> <li>View From the Executive Branch: New Frontiers Of Aging in NY</li> <li>Greg Olsen, Director, NYS Office for the Aging</li> <li>Adam Herbst, Special Advisor to the Commissioner on Aging and LTC, New York State Department of Health</li> </ul>	10:00AM
Coffee Break & Networking	10:45AM
Coffee Break & Networking Remarks From U.S. Senator Kirsten Gillibrand, Ranking Member, Senate Committee on Aging	10:45AM 11:00AM
Remarks From U.S. Senator Kirsten Gillibrand, Ranking Member,	

# AGENDA

Lunch & Exhibitors	12:30PM
<b>Remarks: Lunch Sponsor</b> Frank Melia, Division Manager, Contour Mortgage	1:00PM
<ul> <li>PANEL - Innovation and Automation: Can Models Like Medicare and Medicaid Keep Pace With Advancements in Care?</li> <li>Moderator: Lou Pierro, Founding Partner, Pierro, Connor &amp; Strauss, LLC</li> <li>Becky Preve, Executive Director, Association on Aging in New York</li> <li>Bob Vandy, President, Advisors Insurance Brokers</li> <li>Keith Algozzine, CEO, UCM Digital Health</li> <li>Nick Kraft, Chief Sales &amp; Marketing Officer, CDPHP</li> </ul>	1:10PM
<ul> <li>PANEL - Medicaid Case Study: The State of Play in Home Care: Will Mom and Dad Realize Their Dream of Never Leaving Home?</li> <li>Moderator: Aaron Connor, Managing Partner, Pierro, Connor &amp; Strauss, LLC</li> <li>Sarah Szewczyk, Director of Outreach &amp; Community Relations, NYSARC</li> <li>Sue Vail, Life Care Coordinator, EverHome Care Advisors</li> <li>Frank Hemming, Sr. Associate Attorney, Pierro, Connor &amp; Strauss, LLC</li> <li>Denise Figueroa, Executive Director, Independent Living Center of the Hudson Valley</li> </ul>	2:05PM

**Wrap Up** Lou Pierro, Founding Partner, Pierro, Connor & Strauss, LLC

2:55PM



#### **Session Notes:**

My Questions:

My Takeaways:



#### 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 the Capital Region, New York City and additional locations in New York, Florida, New Jersey and Massachusetts. His Firm serves clients in the areas of Estate and Trust Planning, Estate and Trust Administration, Estate and Trust Litigation, Business and Tax 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.

Lou is also a Founder of ElderCounsel, a national membership organization of Elder Law and Special Needs law firms, where he now serves as a consultant. It provides proprietary document drafting software and education to over 1400 member firms in 50 states. He is also founder and the CEO of ApolloCare, LLC, a company that recently launched the VivaLynx App which provides 24x7 tech-enabled care management designed to keep people in their own homes as they age, with integrated home care coordination by EverHome Care Advisors to provide seniors and disabled individuals unique opportunities to live independently in their own homes.

Lou has been selected by his peers as Best Lawyers "2022 Lawyer of the Year" for Elder Law in New York's Capital Region; an honor he also received in 2018. He has been recognized by Best Lawyers for Elder Law and for "Trusts and Estates" and by Super Lawyers for 15 years, and 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, and New York Times "Top Attorneys in New York." In addition, Lou has maintained an AV preeminent rating from the Martindale-Hubbell since 2001.

He is currently a member of the National Academy of Elder Law Attorneys; the American Bar Association, Probate and Trust Section; the NYS Bar Association Trusts and Estates and Elder Law Sections; and the Albany County Bar Association.

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

# **EXERCISE**

#### 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 was the long-time 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.

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#### 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.



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

Committees on Aging (Ranking), Finance, Insurance

As the Ranking Member of the Senate's Committee on Aging, Senator Serino cares deeply about the health and welfare of New York's seniors. Throughout her time in office, Senator Serino has focused extensively on combatting the issue of elder abuse, and throughout the pandemic especially, she has redoubled her efforts to be a voice for residents of New York's nursing homes and residential healthcare facilities. Senator Serino is particularly passionate about issues related to aging, and has made it her mission to ensure our seniors have access to the tools and resources they need to age with dignity in the communities they know and love.

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.



### RON KIM, NEW YORK STATE ASSEMBLY, DISTRICT 40

Chair, Aging Committee

Assembly Member Ron Kim was elected in 2012, becoming the first and only Korean American member of the New York State Legislature. He is the Chair of the Assembly Aging Committee, and he has been a strong and persistence advocate for the safety, rights, and quality of life of older adults in New York. He also serves on the following Committees: Education; Governmental Operations; Housing; Corporations, Authorities and Commissions; the Black, Puerto Rican, Hispanic & Asian Legislative Caucus and the Puerto Rican/Hispanic Task Force.

Prior to holding office, Assemblyman Kim spent the majority of his adult life in public service. Raised in Flushing since the age of 7, he graduated from the Riverdale Country Day School before receiving a B.A. from Hamilton College, a Masters in Public Administration from Baruch College, and graduating from the National Urban Fellows Program. He currently lives in Flushing with his wife, Xilou Alison Tan, and their three daughters.



#### **VALERIE BOGART**

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

Valerie Bogart has been Director of the Evelyn Frank Legal Resources Program (EFLRP) since 2002. The EFLRP program moved to the New York Legal Assistance Group from Selfhelp Community Services, Inc. in 2013. EFLRP advocates for access to long-term care for low-in-come seniors and people with disabilities through direct representation, policy advocacy, legal education, and its website http://NYHealthAccess.org. Earlier, Valerie was an attorney for the Legal Aid Society Brooklyn Office for the Aging, Legal Services for the Elderly in Manhattan, and the Legal Aid Society in Minneapolis (Reginald Heber Smith Fellow). A graduate of NYU School of Law, she lectures extensively for bar and social services organizations, has taught adjunct courses at CUNY and Fordham law schools, and has received numerous awards. She is a member of the Executive Committee of the New York State Bar Association Elder Law & Special Needs Section.



#### **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). In this role, he is responsible for the development, implementation, and administration of programs and policies that help older New Yorkers and overseeing the administration of federal and state funded programs that assist more than 4.6 million older adults and 4+ million informal caregivers across New York State. Working with public and private partners at the state and local level, Greg is leading the effort to combat ageism, generalizations, and stereotypes about what aging is and demonstrating the value of not only the older population to their families, communities, and the state, but also the value of the network of aging services professionals in addressing social determinants of health and their role in helping older adults maintain their independence with dignity. With almost 30 years of experience in a variety of capacities serving older New Yorkers and their families, Greg served as chief of staff and legislative and policy director for Assemblyman Steve Englebright, former chair of the Assembly Standing Committee on Aging. He was the first executive director of the New York State Alliance for Retired Americans and served as executive director of the New York State Coalition for the Aging, a nonprofit membership organization representing more than 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. He is a seasoned health care professional with extensive knowledge of public health, hospitals and I ong-term care policy and programs.

Adam 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.



#### 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 health-care 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.



#### AL CARDILLO

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

Al Cardillo 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.

He leads the Home Care Association of New York State (HCA), a statewide health association comprised of over 300 organizations comprised of home care agencies, hospices, managed long term care plans, waiver service programs, allied organizations and individuals providing home and community based-care. As President, oversees and leads the organization's program, policy and administrative functions, in conjunction with the HCA Board of Directors, and professional team. Engages federal and state government officials; collaborates with health leaders across sectors; and works with Board, membership and health professionals to advance the organization's mission of promoting accessible, quality health care and support at home and community.

In prior roles, Al 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 also currently serves on numerous professional and governmental committees in health care, and as adjunct faculty to the University at Albany School of Social Work, and as a presenter with Duke University faculty in New York sessions of the Duke Population Care Coordinator Program.

He 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.



#### **JOSEPH TWARDY**

#### Executive Vice President, Health Plans & Chief Tranformation Officer, Nascentia Health

Joe Twardy has over 20 years of executive experience working in multiple aspects of healthcare: the top executive leading a provider organization, executive management in hospital administration, and organizing and directing the care of the most costly, highest need populations in managed care.

He is currently overseeing the health plan operations of at Nascentia, a health plan serving 48 counties of New York State. One of the largest Managed Long Term Care plans in New York State with Special Needs Plan Medicare Advantage plans. In this role, Joe leads a team working to transform models of care, managed care innovations and operational efficiencies.

In previous roles, Joe has led teams in administering large and complex teams delivering care to the most at-risk population across the State of New York. He served as Vice President of Managed Long-Term Care and Assistant Vice President of Managed Long-Term Care at Fidelis Care of New York. Other positions include President and CEO of Visiting Nurse Service of North-eastern NY, and Vice President of Post Acute Services at Ellis Medicine. Joe holds an MBA from the University at Albany and a BS in Accounting from Liberty University.



#### **JEAN MOORE**

Director, Center for Health Workforce Studies

Jean Moore, DrPH, FAAN, is the Director of the New York Center for Health Workforce Studies at the School of Public Health, State University of New York (SUNY) at Albany. She serves as the Principal Investigator for two Cooperative Agreements funded by the Health Resources and Services Administration, the Oral Health Workforce Research Center and the Health Workforce Technical Assistance Center.

Jean has worked as a health workforce researcher for more than 20 years and has served as director of CHWS for over 15 years. Her experience as a researcher and leader has allowed her to make substantive and sustained contributions both nationally and internationally through the generation, synthesis and dissemination of data and research on the health workforce. She brings a wealth of experience in health workforce program administration, planning, research and policy development. Jean studies health professions regulation and its potential to constrain effective delivery of health and oral health services. She has authored or co-authored over 25 peer-reviewed journal articles, 35 reports and is the author or co-author of three books and chapters.

She holds a DrPH in Social, Behavioral and Community Health from the School of Public Health at the University at Albany, a Masters in Psychiatric and Mental Health Nursing from Sage Colleges, a Masters in Nursing Education in Maternal and Child Health from Sage, and a BS in Nursing from the SUNY College at Plattsburgh.



#### **DORA FISHER**

#### Director, Post-Acute & Continuing Care, HANYS

Dora Fisher is the director of post-acute and continuing care for the Healthcare Association of New York State, supporting members with nursing homes and other post-acute services. She also oversees HANYS' grant-funded projects aimed at improving healthcare for older adults. Dora is a public service leader with eighteen years in the field of aging and long-term care, with experience in advocacy, government administration, and program oversight on the national, state, and local level. She holds a Master of Public Health degree and is a Certified Professional in Healthcare Quality.



#### **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.

Peter 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. Peter 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 2021 he has been one of the New York Metropolitan area's "Best Lawyers," and "Super Lawyers."

Peter 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).

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#### PETER J. STRAUSS

Senior Partner, Pierro, Connor & Strauss, LLC

Peter 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.



#### **FRANK MELIA**

#### Division Manager, Contour Mortgage

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 mort-gage 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.



#### **BECKY PREVE**

#### Executive Director, Association on Aging in New York

Becky Preve is a seasoned executive leader with extensive knowledge and skill in management of program and fiscal operations. Skills include fiscal management, policy analysis, governmental relations, advocacy, and grassroots organization. As Executive Director for the Association on Aging in New York, a member organization representing the 59 area agencies on aging in NY, she has led the mission of the Association to support and enhance the capacity of New York's local area agencies on aging and to work in collaboration with the aging network to promote independence, preserve dignity, and advocate on the behalf of aging New Yorkers and their families.

Prior to joining the Association, Becky was Director for Franklin County Office for the Aging, where she was responsible for program operations of all aging services and supports, and management of \$3.2 million in funding, and managed the day-to-day operations of county government department, including reporting to local legislature and New York State Office for the Aging. Becky was also a key member of the Governor's task force regrading the Office of Community Living. In another role, she was an acute care social worker at Alice Hyde Medical Center in Malone, NY.

Becky earned her Bachelors of Science degree from Clarkson University in 2002, and has also received certification from the Institute for HealthCare Improvement, and Boston University of Social Work. Becky is a Board member for Adirondack Health Institute, Hospice of the North Country, Cornell Cooperative Extension, Cerebral Palsy of the North Country, and the Joint Commission for Economic Opportunity.



#### **BOB VANDY**

President, Advisors Insurance Brokers

Bob has over 30 years of experience in insurance & financial services, having been a personal producer, as well as serving in field and home office sales & marketing support and management capacities, supporting agents and advisors throughout the Northeastern U.S.. He is responsible for the overall day to day operations of AIB, and for business development through the individual producer space, as well as through strategic partnerships in the independent broker-dealer, RIA, insurance agency, financial planning firm, benefit broker areas and more.

Bob earned his LUTCF (Life Underwriter Training Council Fellow) designation in 1993, his CLU (Chartered Life Underwriter) designation in 1997, his ChFC (Chartered Financial Consultant) designation in 2000 and his CLTC (Certified in Long Term Care) designation in 2006. Each of these designations signifies the completion of advanced coursework and successful exam completion in the areas of life, health and long-term care insurance and investments, as well as the broader areas of retirement, business, pension, estate, and long-term care planning.

Bob is a member and past President of the Eastern New York Chapter of the Society of Financial Service Professionals (FSP) and a member and past director of the National Association of Insurance & Financial Advisors – Capital Region/NYS. Bob serves on the NAIFA National LongTerm Care Working group, and is on the Legislative Committee for NAIFA-NYS. He is also a member of the Estate Planning Council of Eastern New York.

#### **KEITH ALGOZZINE**

#### Founder & Chief Executive Officer, UCM Digital Health

Combining real-world medical experience with a visionary approach to care, Keith Algozzine is co-founder and CEO of UCM Digital Health (UCM), a leading digital health company that offers patients immediate access to care on their terms. Founded in 2015, UCM brings together clinical expertise, advanced technology, and compassionate care to offer powerful advantages for insurers, employer, patients and providers.

A board-certified Physician Assistant, Keith was formerly the Chief Physician Assistant of Emergency Medicine for St. Mary's Hospital in Troy, NY, where he witnessed firsthand the challenges of the modern health care system. An accomplished entrepreneur, Keith was also part of the national ER start up management team for Pegasus Emergency Medicine.

Keith currently shares his expertise on the national stage by representing UCM on the American Telemedicine Association Accreditation Advisory Board and as an advisor to the Clinical Practice Guidelines Committees dealing with telemedicine considerations for urgent and emergency care. He completed his PA degree at Springfield College and holds a BS in Sports Medicine and Athletic Training from the State University of New York College at Cortland.



#### **NICK KRAFT**

#### Senior Vice President, Chief Sales and Marketing Officer, CDPHP

Nick is a strategic and highly accomplished Senior Healthcare Marketing, Customer Experience and Growth Executive with vast expertise in marketing, sales, customer experience, product development, campaign management, analytics, and strategy. He brings strong product knowledge in Medicare Advantage, Medicare Advantage SNP, Medicaid, LTSS, commercial, and ancillary products to his position at CDPHP, joining the organization in 2022 and currently services as chief sales and marketing officer. In this role, Nick leads all efforts around member growth and retention, as well as underwriting and marketing, which have never been more important as CDPHP strives build an integrated delivery system that puts members' needs first. Nick comes to CDPHP from Healthfirst in New York City, where he most recently served (CONTINUE TO NEXT PAGE)



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#### **NICK KRAFT**

#### Senior Vice President, Chief Sales and Marketing Officer, CDPHP

as vice president of marketing and customer experience. Nick championed, led, and executed Healthfirst's data-driven, customer-centric transformation by driving customer experience improvements across the entire enterprise. Prior positions include marketing manager at Humana and Manager of Marketing Outreach at WellCare Health Plans.

He earned a B.A. in history from The Ohio State University in Columbus, Ohio. Nick also volunteers for the Big Brother Big Sister Foundation, Inc.

#### 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.

Aaron 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.

He 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.



#### SARAH SZEWCZYK

#### Director of Outreach and Community Relations, NYSARC Trust Services

Sarah Szewczyk joined NYSARC Trust Services as the Director of Outreach and Community Relations in 2016 to provide information and assistance to families and professionals who are seeking a pooled supplemental needs trust to qualify and maintain financial eligibility for Medicaid, Supplemental Security Income (SSI), and other means-tested benefits.

Sarah has presented on supplemental needs trusts and government benefit eligibility at events for the New York State Office for the Aging, at New York State Bar Association section meetings, and at various regional bar associations throughout New York State. She provides in-service trainings to attorneys, social workers, and service providers to raise awareness for the tools that can help people protect benefits and live independently in the community for as long as possible.

Sarah is responsible for cultivating relationships within the disability community to identify opportunities to enhance NYSARC's supplemental needs trust programs and to build a network of resources to fulfill its mission of improving the lives of people with disabilities. She is a strong advocate for trust beneficiaries, helping the individuals maximize the benefits they receive while using the funds in their trust to provide for life-enhancing items and services.

Sarah has been working professionally in the marketing field for over 10 years and the not-for-profit sector since 2015. Sarah graduated Magna Cum Laude with a Bachelor's in Science from Siena College School of Business (AACSB Accredited).





#### **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.



#### FRANK E. HEMMING III

Senior Associate Attorney, Pierro, Connor & Strauss

Frank Hemming concentrates his practice on helping clients of Pierro, Connor & Strauss prepare and file both community and chronic care Medicaid applications. He 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, Frank 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 he 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.



#### **DENISE FIGUEROA**

Executive Director, Independent Living Center of the Hudson Valley

Denise Figueroa has been a leader in the disability rights movement for over forty years. For the past twenty 35 years, She has been Executive Director of the Independent Living Center of the Hudson Valley, with offices in Troy and Hudson, New York. Denise has been a member of the Board of Directors of the Capital District Transportation Authority since 2003 and served as Chair of the Board for three years. She is the former Chair and member of the New York State Independent Living Council. She is a public member of the Most Integrated Setting Coordinating Council and a member of the Justice Center Advisory Committee. Denise served as the Chair of the New York Association on Independent Living for five years. She served as President of the National Council on Independent Living for four years. During her tenure, the Council established an office in Washington, hired an Executive Director and more than doubled its membership. She has served as a Board Member of the American Association of People with Disabilities. Denise holds a Masters Degree in Rehabilitation Administration from the University of San Francisco and a Bachelor's Degree from Brooklyn College. She has lived in the Capital region since 1985.

# **CASE STUDY**



### **MEDICAL INFO:**

#### Robert

- Parkinson's Disease & Short Term Memory
- COPD
- Heart Disease

#### Nancv

- Mild Cognitive Impairment
- Diabetes

### **INCOME:**

#### Robert

- \$2,000 Social Security
- \$1.544 Pension
- Pension \$500
- IRA MD \$1,529

#### Nancy

 Social Security \$1,500

\$7,073/MONTH TOTAL INCOME

NO

NO

### **LEGAL DOCS:**

- Will YES Power of Attorney YES
- Health Care Proxy YES
- MOLST
- Trust

### **MEET ROBERT & NANCY:**

This couple, ages 76 and 73, lives in their East Greenbush, NY home and is struggling with health challenges. Robert especially needs assistance with worsening cognitive skills, transferring and toileting. Nancy can't keep up with all his needs.

Their adult children, Patricia and Doug, live locally and want to help as much as possible. Patricia would like to be a caregiver to her parents but can't afford to quit her job. Desperate for help, the family contacted agencies and was unable to find care for Robert. They hired a neighbor for four hours/day paid under the table out of Robert and Nancy's savings.

Stretched thin on caregiving and with financial concerns, they met with a Life Care Coordinator. who recommended a team approach with an elder law firm, trust services and community resources center.

**ASSETS:** 

- HOME (JOINT)
- IRA (ROBERT)
- \$450,000

\$500,000 (PAID)

- LIFE INSURANCE (ROBERT) \$50,000 (CASH VALUE)
  - \$50,000
- CASH (JOINT)
- CAR (JOINT)



**ROBERT SMITH, 76 NANCY SMITH, 73** East Greenbush, NY PATRICIA SMITH DOUGLAS SMITH Daughter Son

#### **PAGE 15**

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### Experts in Navigating Care

### Who We Are

EverHome Care Advisors is a team of passionate, caring Aging Life Care Professionals <sup>™</sup> who have knowledge, skills and expertise in health, aging and the disabled populations. What separates us from other professionals is we provide high touch care and utilize innovative technology that enhances the client's quality of life. When you call, you get an answer instead of another referral. We serve individuals in the greater capital region and beyond.



Nora Baratto, LCSW-R Director of Client Services Licensed Clinical Social Worker

### Meet Our Team



Susan J. Vail, LMSW Senior Life Care Coordinator Licensed Master Social Worker



Gina Lettieri, BSW Life Care Coordinator Bachelor Social Work



Mary Ellen Pierro, RN Life Care Coordinator Registered Nurse

### What We Do

We partner with you to assist your families and clients in navigating a complex and fragmented care delivery system. We solve everyday problems faced by individuals who want to stay in their home. The EverHome team:

- Provides in-home assessments, care planning and ongoing monitoring and care coordination
- Educates individuals and families to make informed decision regarding their care
- Teaches individuals and caregivers how to adopt technology that will keep them in their own home

### Our Technology Focuses On

- Teaching caregivers how to easily adopt adaptive technology, to coordinate daily care needs and communicate in real time to the care team
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- Providing direct access to tele-health MD visits
- Reducing social isolation and addressing social determinants of health





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