

Table of Contents

Volume 24

PART I. INTRODUCTION

CHAPTER 1. INTRODUCTION TO ELDER LAW

- § 1:1 What is elder law?
- § 1:2 Relevant law both federal and state
- § 1:3 Elder law is about seniors
- § 1:4 Elder law is a growth field
- § 1:5 Issues of aging clients
- § 1:6 Specialization
- § 1:7 Finding an elder law attorney

PART II. PAYING FOR MEDICAL CARE

CHAPTER 2. MEDICARE

- § 2:1 Introduction
- § 2:2 Medicare coverage: Part A—Eligibility
- § 2:3 Medicare coverage: Part A—Part A benefits
- § 2:4 Medicare coverage: Part A—Scope of benefits
- § 2:5 Medicare coverage: Part A—Part A deductibles and coinsurance
- § 2:6 Medicare coverage: Part B—Eligibility
- § 2:7 Medicare coverage: Part B—Part B benefits
- § 2:8 Medicare coverage: Part B—Premium, deductible, and coinsurance
- § 2:9 Medicare coverage: Part C
- § 2:10 Medicare coverage: Part D
- § 2:11 Claims and appeals

CHAPTER 3. MEDICAID

COLORADO ELDER LAW AND PRACTICE

I. INTRODUCTION

- § 3:1 Medicaid basics
- § 3:2 HCBS & PACE

II. ELIGIBILITY

- § 3:3 Medical test
- § 3:4 Financial test
- § 3:5 Financial test—Income test
- § 3:6 Financial test—Resource test

III. SPOUSAL IMPOVERTISHMENT PROTECTIONS

- § 3:7 Generally
- § 3:8 Resource protection
- § 3:9 Income protection: The Minimum Monthly Maintenance Needs Allowance (MMMNA) and the Monthly Income Allowance (MIA)

IV. PLANNING FOR MEDICAID ELIGIBILITY

- § 3:10 Generally
- § 3:11 Transfers of assets
- § 3:12 Exempt transfers
- § 3:13 Spending down
- § 3:14 Medicaid's treatment of annuities
- § 3:15 Medicaid's treatment of annuities—Annuities purchased prior to April 1, 1998
- § 3:16 Medicaid's treatment of annuities—Annuities payable to community spouse and purchased on or after April 1, 1998
- § 3:17 Medicaid's treatment of annuities—Payable to Medicaid recipient and purchased on or after February 8, 2006
- § 3:18 Medicaid's treatment of trusts
- § 3:19 Medicaid's treatment of trusts—Trusts not subject to strict laws on self-settled trusts
- § 3:20 Medicaid's treatment of trusts—Use of trusts in Medicaid planning
- § 3:21 Long-term care insurance
- § 3:22 Reverse mortgages

V. MEDICAID ESTATE RECOVERY

- § 3:23 Generally

TABLE OF CONTENTS

VI. MEDICAID APPEALS

- § 3:24 Generally
- § 3:25 Initial action
- § 3:26 Fair hearing and initial decision
- § 3:27 County conference, mediation, and prehearing conference
- § 3:28 Review by the Office of Appeals and final agency decision
- § 3:29 Judicial review

CHAPTER 4. OTHER HEALTH COVERAGE

- § 4:1 Continuing employer coverage when 65
- § 4:2 COBRA coverage
- § 4:3 Medicare supplement a.k.a. Medigap insurance
- § 4:4 CoverColorado
- § 4:5 Colorado Indigent Care Program

PART III. PENSIONS AND OTHER FINANCIAL ISSUES

CHAPTER 5. SOCIAL SECURITY

- § 5:1 Introduction
- § 5:2 Eligibility for coverage
- § 5:3 Old-age benefits for worker
- § 5:4 Old-age benefits for worker's spouse or former spouse
- § 5:5 Benefits for survivors
- § 5:6 Disability under Social Security
- § 5:7 Eligibility for Social Security disability benefits
- § 5:8 Supplemental Security Income
- § 5:9 Application and appeal

CHAPTER 6. FEDERAL AND RAILROAD RETIREMENT

- § 6:1 Federal employee retirement—Legislation
- § 6:2 Federal employee retirement—Eligibility
- § 6:3 Federal employee retirement—Retirement benefit
- § 6:4 Federal employee retirement—Disability benefit
- § 6:5 Federal employee retirement—Spousal and family benefits
- § 6:6 Civil service retirement—Eligibility

COLORADO ELDER LAW AND PRACTICE

- § 6:7 Civil service retirement—Retirement benefit
- § 6:8 Civil service retirement—Disability benefit
- § 6:9 Civil service retirement—Spousal and family benefit
- § 6:10 Railroad retirement—Legislation
- § 6:11 Railroad retirement—Eligibility
- § 6:12 Railroad retirement—Retirement benefit
- § 6:13 Railroad retirement—Disability benefit
- § 6:14 Railroad retirement—Spousal and family benefits

CHAPTER 7. PENSION AND RETIREMENT BENEFITS AND FINANCIAL PLANNING ISSUES

- § 7:1 Pensions in general
- § 7:2 Pension law
- § 7:3 Public Employees Retirement Program of Colorado (PERA)
- § 7:4 Colorado Old Age Pension
- § 7:5 Individual retirement accounts (IRAs)
- § 7:6 Annuities
- § 7:7 Life insurance

CHAPTER 8. MILITARY RETIREMENT AND VETERANS BENEFITS

- § 8:1 Military retirement—Programs
- § 8:2 Military retirement—Medical retirement
- § 8:3 Military retirement—Survivor Benefit Program
- § 8:4 Military retirement—TRICARE
- § 8:5 VA disability—Compensation
- § 8:6 VA disability—VA Nonservice Connected Pension
- § 8:7 VA disability—Basic Nonservice Disability Pension
- § 8:8 VA disability—Housebound
- § 8:9 VA disability—VA Aid and Attendance
- § 8:10 VA medical benefits
- § 8:11 VA burial benefits
- § 8:12 VA nursing homes
- § 8:13 Colorado State Veterans' Homes
- § 8:14 Other issues to note regarding VA benefits

PART IV. PLANNING ISSUES

CHAPTER 9. POWERS OF ATTORNEY—

TABLE OF CONTENTS

FINANCIAL

- § 9:1 Introduction
- § 9:2 Colorado statutes
- § 9:3 Problems associated with powers of attorney
- § 9:4 Best practices
- § 9:5 Uniform Power of Attorney Act

Appendix A. Colorado Statutory Power of Attorney

CHAPTER 10. HEALTH CARE DECISION MAKING

- § 10:1 Medical power of attorney
- § 10:2 Mental health issues
- § 10:3 Best practices
- § 10:4 Living wills
- § 10:5 Best practices
- § 10:6 Medical proxy and surrogate decision-making
- § 10:7 Directive Relating to Cardiopulmonary Resuscitation
- § 10:8 Do not resuscitate order
- § 10:9 Health Insurance Portability and Accountability Act of 1996

Appendix A. Declaration as to Medical or Surgical Treatment

CHAPTER 11. LIFETIME TRANSFERS

- § 11:1 Generally
- § 11:2 Outright transfers
- § 11:3 Outright transfers—Annual exclusion gifts
- § 11:4 Outright transfers—Uniform Transfers to Minors Act
- § 11:5 Outright transfers—2503(c) trusts
- § 11:6 Outright transfers—Educational savings plans
- § 11:7 Lifetime gifts in trust
- § 11:8 Lifetime gifts in trust—Taxation of lifetime gifts in trust
- § 11:9 Lifetime gifts in trust—Advantages of lifetime gifts in trust

CHAPTER 12. REVOCABLE LIVING TRUSTS

- § 12:1 Revocable living trusts generally
- § 12:2 RLT used as a probate avoidance device
- § 12:3 Ancillary probate avoidance
- § 12:4 RLT used for continuing asset management

COLORADO ELDER LAW AND PRACTICE

- § 12:5 Determining incapacity of the grantor/initial trustee
- § 12:6 Standby RLTs
- § 12:7 Other reasons for creation of a RLT
- § 12:8 Problems, misconceptions, and misuse of revocable living trusts
- § 12:9 Trust mills and other sources of misinformation
- § 12:10 Actions upon death of the grantor

CHAPTER 13. SPECIAL NEEDS PLANNING

- § 13:1 General information
- § 13:2 Establishing special needs trusts, general rules
- § 13:3 First party special needs trusts
- § 13:4 Pooled income trusts
- § 13:5 Third-party special needs trusts

CHAPTER 14. WILLS

- § 14:1 General, requirements, and formalities
- § 14:2 Types of devises
- § 14:3 Lapse and ademption
- § 14:4 Other statutes relative to interpretation and contents of a will—Tangible personal property memorandum
- § 14:5 Other statutes relative to interpretation and contents of a will—Certain devises automatically terminated
- § 14:6 Other statutes relative to interpretation and contents of a will—Contracts to make a will

CHAPTER 15. DISPOSITION OF LAST REMAINS (INCLUDING ANATOMICAL GIFTING)

- § 15:1 Introduction
- § 15:2 Individual may direct disposition of final remains in writing
- § 15:3 Who may make decision absent instructions from decedent
- § 15:4 Anatomical gifts made by donor (regarding his or her own organs)
- § 15:5 Anatomical gifts made by others

PART V. THE ROLE OF THE COURTS

TABLE OF CONTENTS

CHAPTER 16. PROBATE ADMINISTRATION

I. INTRODUCTION

- § 16:1 Generally
- § 16:2 Formal vs. informal proceedings and supervised vs. unsupervised administration
- § 16:3 Supervised administration

II. INFORMAL PROCEEDINGS

- § 16:4 Initiation of informal proceedings
- § 16:5 Informal appointment of personal representative
- § 16:6 Mandatory filings for initiation of informal probate
- § 16:7 Informal closing

III. FORMAL PROCEEDINGS

- § 16:8 Formal opening
- § 16:9 Formal closing

IV. PERSONAL REPRESENTATIVES

A. IN GENERAL

- § 16:10 Priority for appointment as personal representative
- § 16:11 Responsibilities of personal representative
- § 16:12 Authority of personal representative
- § 16:13 Termination of appointment of personal representative

B. PARTICULAR POWERS AND DUTIES

- § 16:14 Sale or distribution of real property
- § 16:15 Estate distribution
- § 16:16 Creditors' claims
- § 16:17 Inventory
- § 16:18 Accounting
- § 16:19 Bond

V. OTHER MATTERS

- § 16:20 Special administrator
- § 16:21 Family allowance and exempt property allowance
- § 16:22 Election against will

COLORADO ELDER LAW AND PRACTICE

- § 16:23 Small estate
- § 16:24 Affidavit for transfer of personal property
- § 16:25 Ancillary proceedings
- § 16:26 Disposition of unclaimed assets
- § 16:27 Determination of heirs, devisees, and property interests by special proceeding

CHAPTER 17. GUARDIANSHIP AND CONSERVATORSHIP

I. IN GENERAL

- § 17:1 Introduction
- § 17:2 Payment of professional fees in guardianship and conservatorship

II. GUARDIANSHIP

- § 17:3 Generally
- § 17:4 Screening
- § 17:5 Filing guardianship petition
- § 17:6 Before guardianship hearing
- § 17:7 Guardianship hearing
- § 17:8 Limited guardianship
- § 17:9 Guardian's duties
- § 17:10 Guardian's powers
- § 17:11 Emergency guardianship proceeding
- § 17:12 Modification or termination of guardianship

III. CONSERVATORSHIP

- § 17:13 Generally
- § 17:14 Screening
- § 17:15 Filing conservatorship petition
- § 17:16 Before conservatorship hearing
- § 17:17 Protective proceeding hearing
- § 17:18 Limited conservator, single transaction, and other protective arrangements
- § 17:19 Duties of conservator
- § 17:20 Powers of conservator
- § 17:21 Modification or termination of conservatorship

IV. JURISDICTION, VENUE, AND INTERSTATE ISSUES

- § 17:22 Jurisdiction

TABLE OF CONTENTS

- § 17:23 Venue
- § 17:24 Transfer of jurisdiction
- § 17:25 Foreign conservator
- Appendix A. Defending Against Guardianship/Conservatorship Petitions
- Appendix B. Colorado Statutory Power of Attorney

VI. OTHER ISSUES

CHAPTER 18. ETHICAL CONSIDERATIONS IN AN ELDER LAW PRACTICE

I. IN GENERAL

- § 18:1 General ethical concerns
- § 18:2 Resources regarding ethics

II. COLORADO RULES OF PROFESSIONAL CONDUCT

- § 18:3 Generally
- § 18:4 Competence
- § 18:5 Communication
- § 18:6 Confidentiality
- § 18:7 Conflict of interest—Current clients
- § 18:8 Duties to former clients
- § 18:9 Client with diminished capacity
- § 18:10 Dealing with unrepresented persons

III. ATTORNEY—CLIENT PRIVILEGE

- § 18:11 Generally
- § 18:12 Expectation of confidentiality essential to privilege
- § 18:13 Exceptions to “third party” exception
- § 18:14 Agent/third party may not destroy privilege

CHAPTER 19. LONG-TERM CARE INSURANCE

- § 19:1 Reasons for purchasing long-term care insurance
- § 19:2 Long-term care partnerships

COLORADO ELDER LAW AND PRACTICE

- § 19:3 Colorado's authorization of long-term care partnerships
- § 19:4 Advising clients on long-term care insurance
- § 19:5 Who should buy long-term care insurance

CHAPTER 20. HOUSING CHOICES

- § 20:1 Living in the community—Remaining in the residence
- § 20:2 Living in the community—Transferring the residence
- § 20:3 Living in the community—Changing residences
- § 20:4 Independent living and congregate care
- § 20:5 Assisted living
- § 20:6 Skilled nursing facilities (SNFS)
- § 20:7 Ombudsman program

Appendix A. Colorado Area Agencies on Aging Regions

CHAPTER 21. TAXES

- § 21:1 Income taxes
- § 21:2 Credits for the elderly
- § 21:3 Other income commonly attributed to the elderly
- § 21:4 Gift taxes
- § 21:5 Estate tax
- § 21:6 Generation skipping transfer tax

CHAPTER 22. ELDER ABUSE AND NEGLECT

- § 22:1 Neglect and physical abuse
- § 22:2 Crimes against at-risk adults
- § 22:3 Civil protection orders
- § 22:4 Financial exploitation
- § 22:5 Misuse of the assets of a senior
- § 22:6 Why are seniors exploited?
- § 22:7 Civil remedies for financial abuse
- § 22:8 Criminal prosecution of financial exploitation
- § 22:9 Prevention
- § 22:10 Consumer fraud

CHAPTER 23. OTHER ISSUES

- § 23:1 Public resources
- § 23:2 Private resources
- § 23:3 URLs
- § 23:4 Recommended publications