

CHAIRPERSONS: Senator Derek Slap
Representative Quentin Phipps

SENATORS: Cohen, Daugherty Abrams, Lopes

REPRESENTATIVES: Bolinsky, Case, De la Cruz,
Fusco, Garibay, Hughes, Leeper,
Phipps, Vargas, Wilson

REP. PHIPPS (100TH): So we'll call this meeting to order. Once again, I am Representative Q. Phipps for the 100th district, Co-Chair of the Aging Committee. We have 18 people signed up today to share testimony about the topics on the agenda. Remember, you can find the agenda right on the Connecticut General Assembly website in the calendar. So, if you have questions or concerns, or just wanting to get an update for those that are in a YouTube land, once again, please go to -- right to our website so you can see our agenda there.

I wanna remind everyone that this meeting is streaming live on YouTube, and you can keep up right there when all the activities are going on in the General Assembly. So first, let me give an opportunity for the Co-Chair, Senator Slap. Did you wanna share anything before the Public Hearing?

SENATOR SLAP (5TH): No, I don't think so. It's good to see everybody virtually. I look forward to a good, productive, educational public hearing. That's all. Thank you, Mr. Chair.

REP. PHIPPS (100TH): Thank you, Senator. And now, for our Ranking Members, Representative Wilson, would you like to share anything?

REP. WILSON (66TH): Just to say good afternoon to everyone. Mr. Chair, thank you. It's good to be here. And looking forward to getting the input from the people who have signed up to speak with us

today. So I'm all set to get on with it. Thank you.

REP. PHIPPS (100TH): Thank you, Representative Wilson. I do not see Senator Kelly --

REP. BOLINSKY (106TH): Thank you very much. I appreciate the comfort. And -- all right, thank you, Sir. Bye-bye,

REP. PHIPPS (100TH): I think, Bolinsky -- Representative Bolinsky wanted to be on mute, but that's okay.

JOE PERKUS: I just muted him.

REP. PHIPPS (100TH): There you go. But Senator Kelly is not here, but if he does come in, we'll give him an opportunity to introduce himself in a moment or two. I just wanna give some -- I'm just gonna go over quick rules and some guidelines for what's going on.

Remember that this meeting is live, but there may be a slight lag between the live meeting here in YouTube. If you do encounter any technical difficulties or are having trouble being identified, please reach out to our Clerk, he'll let the speaker know through the functions on the side.

All participants should remain muted in order to hear the speaker that has been called on and been recognized by the Chairs. Raise your hand in the participant box in order to be recognized, once again, by the Chairs. If we do not see you, once again, I guess that a hand wave will work too. But the preferred way is raising your hand in the participant box.

For all of our speakers, if this is your first time, smile, have fun with it, but also, please be sure to introduce yourself, identify who you are, if there's an organization that you're with, and what Bill you

will be addressing. That will help us be able to keep things organized and will be able to help us recall your testimony in the near future.

All speakers will have a time limit. Each person will be giving in a lot of three minutes each after their introduction of who they are and who they're with. While we all do have a freedom of speech, we will ask that we still keep this professional and keep this friendly for all ages. We do have our youth watching at home.

And -- oh, and please do not use the chat function. I think it looks like it's already disabled. Oh no, it's not disabled. But please refrain from using the chat function.

With that, are there any other questions or concerns, or anything for the good of the order in terms of the Public Hearing? Clerk, do you have anything?

JOE PERKUS: I would just say, if anyone runs into technical difficulties, they can send me an email at joe.perkus@cga.ct.gov, that's J-O-E, dot, P-E-R-K-U-S @cga.ct.gov.

REP. PHIPPS (100TH): Thank you, Clerk. So, with that, I have nothing. Once again, just glad to have everyone here, and to be able to discuss these very important topics.

Also, I just did wanna give one quick reminder for those that want -- do testify, would like to testify, please be mindful of the deadlines, that is very important for us all in order to keep this work orderly and efficient. So, please do be mindful of those deadlines. We do wanna hear from the public; it's probably one of the most important parts of this process. But in order for us to do our jobs effectively, we do need that -- those signups and testimonies in on time. So, with that, I pass the mic to Senator Slap.

SENATOR SLAP (5TH): Thank you, Representative. And we will call our first speaker now. And I think what we're gonna do is have our Clerk put a few speakers who are on deck, so to speak. You know, if you could admit them, that'll help, I think, in terms of making it run smoothly and so they can be up next.

But our first speaker is Beverly Streit-Kefalas. Forgive me if I mispronounced your name. Welcome, good afternoon to you. And I'm glad you're here in front of the Aging Committee.

JUDGE BEVERLY STREIT-KEFALAS: Good afternoon. Thank you, Senator Slap, Representative Phipps, Senator Kelly in absentia, and Representative Wilson, and Members of the Aging Committee. I am Judge Beverly Streit-Kefalas, the Probate Court Administrator for the State of Connecticut.

Thank you for the opportunity to testify this afternoon on Raised Bill 418, AN ACT INCREASING THE PERSONAL NEEDS ALLOWANCE FOR CERTAIN LONG-TERM CARE FACILITY RESIDENTS AND AUTHORIZING A DEDUCTION FOR CONSERVATOR EXPENSES FROM THE AMOUNT OF INCOME A MEDICAID RECIPIENT APPLIES TO THE COST OF CARE.

This legislation specifically embodied in section 3, provides for federal Medicaid reimbursement for monies expended in providing conservators for indigent conserved persons. We calculate the estimated recovery on this federal Medicaid reimbursement to be approximately \$885,000 annually to the state's benefit.

Conservatorships play a very critical role in the state safety net for seniors with dementia, individuals with mental illness, and intellectual disabilities. In Connecticut right now, there are approximately 21,000 individuals in conservatorships that rely on a conservator to arrange housing,

medical care, nutrition, personal safety, and sometimes even just basic financial management.

Those who are indigent, the conservators will typically also apply for Medicaid and other public assistance programs. A conservator managing finances can be the difference for an individual with mental illness from being homeless or having safe housing. For many seniors with dementia, nursing home care is a necessity, except for the home care services that conservators will often put into place to allow the elder to age in home. And the services of conservators save the state millions of dollars every year by avoiding more costly services. The probate court system alone by meeting what we call the safety net -- safety net actually nets the state a savings in excess of \$1.5 billion dollars a year in the variety of services the probate courts offer.

This particular Bill provides for the deduction from applied income for an individual who is conserved in a nursing home certain Medicaid eligible expenses, court-approved compensation for a conservator, probate court fees, probate bond premiums, and other fiduciary expenses.

By allowing the payment of these items directly from the conserved person's income, it relieves the probate court system of expense outlay. This, in turn, can cause the state's Medicaid spending to increase by an equivalent amount. But what the Bill proposes is that the state present a Medicaid plan, such that the state would receive a 50% federal Medicaid reimbursement for those expenses.

The bill then provides that the State of Connecticut Department of Social Services would calculate the annual amount of those deductible expenses, and then the probate court system would reimburse the state one-half of that allowance.

The net to the State of Connecticut entirely is that you would have 100% reimbursement by allowing these deductions from their applied income because 50% would come from probate court fee revenue. The other 50% is a federal Medicaid reimbursement. It would be a savings to the court system because right now we outlay many of those expenses. And our indigent expenses in the State of Connecticut have had an escalator of almost 5% year over year.

So, this Bill has been proposed in the past, my office and my predecessor has testified in support in the past, and we continue to offer our support for this Bill No. 418. And I thank you for this opportunity.

SENATOR SLAP (5TH): Thank you, Your Honor. And I apologize for not including the Honorific when I first introduced you. But thank you very much for being here with this. Does anybody have any questions?

JOE PERKUS: Representative Case has his hand up.

SENATOR SLAP (5TH): Oh, okay. My apologies for not seeing that. Thank you, Mr. Clerk. Representative.

REP. CASE (63RD): Thank you, Mr. Chair. A couple of quick questions in trying to understand and hear the Bill. And being a ranking on human services, we've heard a lot of these concepts prior. So would we -- would you know if we would have to solicit the federal government for a waiver for DSS in order to offer this reimbursement to happen?

JUDGE BEVERLY STREIT-KEFALAS: My understanding is the State of Connecticut's Department of Social Services would submit approval to the federal Medicaid plan to allow for these deductions.

REP. CASE (63RD): Correct. So that would have to go through CMS, and that would have to be approved by the FEDS first before we could actually do it.

JUDGE BEVERLY STREIT-KEFALAS: Yes. A number of neighboring states have already engaged and obtained this approval. Rhode Island, Massachusetts, I think Vermont has also already initiated these types of deductions.

REP. CASE (63RD): Yeah. And those waivers do take some time because they have to go through multiple hoop.

And then getting back to the allowances. So, the allowances for people to use, it's been a big topic because the allowances -- are they still -- I believe they're \$65 right now, per month?

JOE PERKUS: Sixty.

JUDGE BEVERLY STREIT-KEFALAS: The personal needs allowance, although I'm not speaking on that part of the Bill right now, is \$60 a month. That has been set at that rate since 2011.

REP. CASE (63RD): Right. Well, we moved it up, and the Governor's office moved it back down through OPM. But we thought that it should be up in the \$75 to \$80 range, if not a hundred because all services are going up, services aren't going down. And you know, it's sort of depressing that we can't give the people in the nursing home, you know, these personal allowances are for a haircut, they're for -- to go get something done within the facility, maybe to buy a card for somebody to mail out.

So, I'm just concerned with the waiver, it's gonna take a long time to do that for the fees to be paid. And it's something that we'll have to get a lot of people interested in, and especially Commissioner Gifford on the DSS side, because it's gonna take some federal coaxing to get it done. But thank you for your testimony.

JUDGE BEVERLY STREIT-KEFALAS: Thank you, Representative Case.

SENATOR SLAP (5TH): Any other questions? No? Okay. Well, thank you very much for your testimony and your advocacy. We appreciate it.

JUDGE BEVERLY STREIT-KEFALAS: Thank you. Have a good afternoon.

SENATOR SLAP (5TH): You as well. Thanks for your comments, Representative Case. Without the -- you know, personal needs allowance, I know this Committee is gonna keep trying to make progress on that. We have been talking a lot about virtual visitation and ensuring that that's something that residents can do. And you know, it's -- the cost of that just in terms of the technology could be eat up almost all of their personal needs allowance if you think about just the internet and that kind of thing, and at least short-term. So, very important as you -- as you mentioned.

REP. CASE (63RD): But -- and Chair, I don't wanna get into this, we get into this later.

SENATOR SLAP (5TH): Yeah.

REP. CASE (63RD): But while it is on here, you know, it's very important because this is the later part in life, and the more we cut from their benefits that they have, the less things they have that they can do. So this is a very important part of that part of life, if you can understand what I'm saying.

SENATOR SLAP (5TH): I do, Representative. And the next person who's going to be speaking, I know, agrees with you as well. Mairead Painter, who is Connecticut's Long-Term Care Ombudsman. Thank you, Mairead, for joining us, and we look forward to your testimony.

MAIREAD PAINTER: Thank you both. You helped me out there. Good afternoon, Senator Slap, Representative Phipps, Senator Kelly, and Representative Wilson, as well as all of the distinguished Members of the Aging Committee. As you said, I'm Mairead Painter, the State Long-Term Care Ombudsman, and I'm here to testify before you stay on Bill 418, AN ACT INCREASING THE PERSONAL NEEDS ALLOWANCE FOR CERTAIN LONG-TERM CARE RESIDENTS. As well as authorizing the deduction for the conservator expenses out of that income as you were discussing earlier related to the Medicaid recipients.

I wanna thank you for raising this Bill again this year. We fully support this as well as have been asked by residents and resident councils to support this Bill. Back in 2010, the personal needs allowance was temporarily decreased from \$69 a day down to \$60 a day, and they removed something called the COLA, which is the cost-of-living allowance, which let it go up in small increments every year.

And I must respectfully ask that it be restored to where it should be, which is \$72.5 at least. We would love to see it go higher, but at least there - - which is where the residents would have seen the growth over this period of time with the COLA.

As you can imagine, trying to live on \$60 a month, which comes out to be about \$2 a day. For what residents have to purchase themselves, clothing, shoes, personal items, all of that comes out of these funds, as well as, as they talked about earlier, any kind of connection to cable TV, phone access, those types of things. If a resident wishes to leave a nursing home and go out into the community for a day and get transportation, it costs more in a one-way trip than they have for that day. For that reason, we are asking that you really look at this and are able to move it forward.

I acknowledge the current challenges related to the state's financial status. However, we really think

that the residents have done their part. Right? This temporary decrease has gone on long enough, and that's the reason why we feel it should be restored at this time.

Also, in reladotion [sic] to the conservators and the ability to fund that out of the applied income prior to it going to the nursing home, we absolutely support that.

We've had a challenge over the past few years in having the ability to find conservators and have appropriate conservators available to residents. We know that it's been a struggle for probate court, and that many individuals don't have a family member or someone that is able to do that. For that reason, we need to have a variety of professional conservators. Right now, due to the limited number, many have hundreds of residents that they support, and it's very difficult for them to, you know, track them, keep up on them, get back to, and to know them individually, which is really important.

So I urge you to consider this change. It does come out of the overall amount, not the -- what we would hope would be the 72.5%. It would come out of the additional monies. And so it would allow for the residents to live in a holistic way. So, thank you. And I'm available for any questions you might have.

SENATOR SLAP (5TH): Great, thank you, Mairead. Any questions from Members of the Committee? I see Representative Hughes. Representative, the floor is yours. And then, Senator Abrams will be right after Representative Hughes.

REP. HUGHES (135TH): Thank you. Thank you, Co-Chairs. And thank you, Mairead, for your steadfast work throughout this pandemic and this crisis, and your continued advocacy, especially for the residents, like you said. It struck me that you said they've done their part in restricting their

own needs or just basic essential needs, and that, we need to do our part and invest, at least restore a little bit of dignity to the personal needs allowance. And especially as our colleagues have pointed out, just basic essentials, like a phone plan has -- will eclipse that \$60 a month. And that's not to count on things like, you know, getting a card or a little present for family members or people like that.

And I will say that your -- I wanted to ask you about the burden on the conservators. What do you think -- 'cause we know firsthand, yeah, the professional conservators are handling hundreds of -- hundreds of cases, and what do you think this will do in terms of the Medicaid reimbursement for maybe even reducing that caseload? I don't even know what I'm asking, but I'm just trying to see if this -- if this will be enough. My guess is it won't be enough. But what's your -- what's your perception?

MAIREAD PAINTER: I believe it'll help. I think it'll bring individuals back in, that maybe, are limiting how many conserved individuals they take on. In most cases, they're not reimbursed at a level-- one, that they were historically, and two, that makes a lot of sense for them to carry many cases. And in order to do it professionally, then they have to take on a great deal of cases. So there's not as much personalized attention.

They try very hard. This is a group of people that work really hard with individuals who need sometimes a great deal of assistance and follow-up. So this would allow them to be able to apply for those funds to come out of the applied income prior to it going to the nursing home, and to be reimbursed in that way, which may encourage more people -- although it's not maybe the same reimbursement that they'd love to see. If we can increase it a little bit and make that a more appropriate amount, we would have more people that engaged in that way and supported these individuals.

REP. HUGHES (135TH): And would this streamline that reimbursement to those conservators so they're not trying to recoup it from the nursing homes? Is that -- is that eliminating that middleman kind of thing?

MAIREAD PAINTER: Not positive about the system they have set up, but it would be nice if it could be in that way, if it would be directly to DSS. And then --

REP. HUGHES (135TH): Who pays the conservators?

MAIREAD PAINTER: Right. Who could -- we could do it in that way. And then, if it wasn't -- as long as it was approved by probate court, we would wanna see people made whole and have access to that in order to better support these individuals.

REP. HUGHES (135TH): And I will say, coming out of the human services for adults with developmental disabilities, who a lot of their parental caregivers are, you know, have passed away, and they don't have children to take on this role. And we're running out of family members, siblings, or whatever to do this.

And also, an awful lot of the clients that have dementia. So again, we're -- that is our clientele that we are trying to adequately serve. And by doing it too -- stretching that too thin, we really leave a lot of these folks at risk of abuse and neglect, mostly neglect.

MAIREAD PAINTER: Thank you.

REP. HUGHES (135TH): Yeah. Thank you.

SENATOR SLAP (5TH): Representative, thank you. All right, Senator Daugherty Abrams, you're up.

SENATOR ABRAMS (13TH): Thank you very much. I just have to take this opportunity to publicly thank you

in the incredible job that you've done. I can't believe that it -- we're almost hitting the year mark of all the phone calls and all the meetings to try to take care of the residents of long-term care and their families. And you have just been incredible, and people should know what an amazing advocate you are.

And with that in mind, I want you to know that anybody on this Committee who doesn't already know you, should pay very close attention to those things that you support, 'cause I think that you have your finger on the pulse of what the people of this community need. And so I thank you very much for your time, and I really need to thank you for all you've done over this year.

MAIREAD PAINTER: Thank you so much, Senator Abrams. That was very, very kind. I appreciate it. And it's -- been working with our entire team together, so thank you.

SENATOR ABRAMS (13TH): Well, it's well deserved, and I don't know that people might not know the role that you've taken, but really, it was incredible. And everything from our working group and, you know, to phone calls constantly. And just really, you're an incredible advocate. So, thank you so much.

MAIREAD PAINTER: Thank you.

SENATOR SLAP (5TH): All right. Thank you, Senator. Any other questions for our long-term care ombudsman? No? I don't -- I don't see any on my screen. Mr. Clerk, do you see any? No?

JOE PERKUS: I do not.

SENATOR SLAP (5TH): Okay. All right. Well, thank you again, Mairead. And we'll talk again very soon, I'm sure.

MAIREAD PAINTER: Thank you very much.

SENATOR SLAP (5TH): All right. Have a good afternoon. Okay. And I think what I'm gonna do, just so people who are waiting in line know that they're up next. We're gonna have Senator Formica in just a moment, then Christine Dileone, I hope I pronounced your name correctly, is after that. And then, Matt Barrett will be after that. Okay. So -- But let's go back to Senator Paul Formica now. Senator, good afternoon.

SENATOR FORMICA (20TH): Good afternoon, Mr. Chairman. Nice to see you always. Good afternoon, everyone else. So, I'll begin my testimony. Chairman Slap, and [such] Ranking Members Kelly and Wilson, and the distinguished Members of the Aging Committee, I'm Paul Formica, the current Senator of the 20th district. And I wanna thank the Members of this panel for their advocacy on behalf of Connecticut seniors.

We value and cherish our senior population, and you understand the challenges they face. Our state has a high cost of living, and as we seek to make Connecticut more affordable for middle-class families, a key part of that effort must focus on our seniors.

Part of that positive message to our seniors involves increasing their access to affordable and vital healthcare. Passing policies which provide seniors with fiscal relief and improve their quality of life while allowing them to age in place, will help Connecticut to become a role model for this nation.

Connecticut Senate Republicans, led by this Committee's Ranking Senator Kelly, are again advocating solutions, which make our state more hospitable for our elderly residents in our families. We are pleased to know that some of our ideas already have bi-partisan support, and we appreciate that from the Committee.

We urge today -- or I urge today, your support of SB 274, AN ACT CONCERNING AN INCOME TAX DEDUCTION FOR THE COST OF HOME HEALTH CARE. Cost-effective home and community-based services can keep seniors at home where they prefer to live and stretch limited state resources. This proposal addresses that common-sense goal by allowing for a state income tax deduction for the cost of full-time health -- home health care. This policy choice will allow for more seniors to stay in their homes and stay out of nursing homes, which could generate significant long-term savings for the state.

SP 900, AN ACT INCREASING FUNDING FOR AGING IN PLACE INITIATIVES, would assist nearly 90% of the people who prefer to live on their own home for as long as they can. Helping seniors and their caregiving families to achieve this goal will save taxpayers money in the long run.

SB 418, as you've heard by the previous speakers, AN ACT INCREASING THE PERSONAL NEEDS ALLOWANCE FOR CERTAIN LONG-TERM CARE FACILITY RESIDENTS AND AUTHORIZING A DEDUCTION FOR CONSERVATOR EXPENSES FROM THE AMOUNT OF INCOME APPLIES TO THE COST OF CARE.

The personal needs allowance is the monthly personal care allowance given to elderly nursing home residents who have exhausted their financial resources. This is the money seniors depend on for personal items. You've heard testimony from the previous speakers. I don't think I need to go into the detail that I have in my written testimony, which you all have.

We have as a caucus long advocated for this increased needs allowance. And I am really glad to see that the Committee has embraced that, and hope that together, we can get this over the finish line.

So, I thank you for the opportunity to speak in front of you today. And I urge support for 274, 900, and 418. Thank you once again, Mr. Chairman.

SENATOR SLAP (5TH): Senator, thank you very much. Any questions for Senator Formica?

JOE PERKUS: Representative Bolinsky has a question.

SENATOR SLAP (5TH): Great. Thank you. Representative, floor is yours.

REP. BOLINSKY (106TH): Thank you, Mr. Chairman. I don't have as much of a question as I -- as I just have an observation. And I wanted to thank Senator Formica. And of course, great thanks to the prior two speakers.

Quality of life issues and the aging in place personal care needs allowance; the need for all of this to be addressed is great. For those that know me, I have spent the last 10 years of my life as a caregiver, a primary caregiver to three parents. And, as a matter of fact, before this, I was on the telephone wrapping, still wrapping up pieces of my parents' estates in regard to 2020 tax season. But I've -- I have experienced all of this in the difficult choices that are made in regard to home care, which is far superior to institutional care.

And I've -- we've hit the bottom of the well financially in one or two occasions. And every time we talk about the personal needs allowance, we as a Committee forward it. It goes before us, another Committee of mine in appropriations, and that's where it goes to die because of the fiscal note. But, you know, it's something that we do need to reckon with, you know.

And I just -- I just wanted to put in my -- you know, my place marker that says that these initiatives are not going away, they're becoming more intensive, and there are more and more

residents in the State of Connecticut that are in the process of dealing with these initiatives.

So, Senator Formica, thank you so much for taking the time to speak and bring this to everybody's attention. And of course, to all the other speakers who are going to, you know, backstop these needs, it's time for Connecticut and the greater legislature to start listening. Thank you, Mr. Chairman.

SENATOR SLAP (5TH): Thank you, Representative. Thanks for sharing your personal experience. And your perspective is so valuable to this Committee. And does anyone else have a question for Senator Formica?

JOE PERKUS: Representative Wilson has his hand up.

SENATOR SLAP (5TH): Okay. I'm missing a lot today, so Mr. Clerk, thank you for keeping me on my toes. Representative, you got it.

REP. WILSON (66TH): Thank you, Senator. And thank you, Senator Formica. You know, as a Committee in our deliberation, we have many of these Bills before us this year, as we have in past years, many with fiscal notes on them. And we don't even have the latest fiscal notes.

I'm gonna ask you a really hard question. On the Bills that you're testifying before us for today, if you had to pick, which was your highest priority? Could you share that with us?

SENATOR FORMICA (20TH): I'm not sure that I could share that because they seem -- one seems to feed on the other. You know, for example, an income tax deduction would save state dollars, which would open up opportunities for programs to be provided.

The personal needs allowance, well, the good representative just spoke passionately about his

experiences. You know, there is certainly a need for institutional care. And the need for this personal care allowance, I think, was very eloquently talked about by speakers prior to mine -- prior to me, and we've tried to do it. So there are ways that we can, you know, ratchet down a little bit of other expenses that would more than enough cover the personal needs allowance.

And then, the other one -- you know, again, any dollar that I think you spend to age in place is more of an investment instead of an expense, because it does open up new dollars that can support the budget. So while it's hard for me, you know, to give away two of these items that I spoke about that might be more investment-related than expense-related. Certainly, improving the life of the people there with a few dollars from the personal needs allowance, probably, I could say, would be my favorite.

REP. WILSON (66TH): All right. Well, thank you very much. I wasn't trying to put you on the spot. I'm just looking for help for all of us here, because before we're done, I think, as a Committee, we're gonna have to make some hard decisions. And of course, as Representative Bolinsky indicated, our past experiences the -- a lot of these get passed over to appropriations, and that's where the train seems to run off the tracks. So, thank you for helping us out here today in that thought process.

SENATOR FORMICA (20TH): I'm not sure how much help I gave you, but I appreciate the good bipartisan work this Committee does. Thank you.

SENATOR SLAP (5TH): Thank you, Senator. Thank you, Representative. If no further questions for Senator Formica, we will --

JOE PERKUS: Representative Case has his hand up, Senator Slap.

SENATOR SLAP (5TH): I'm sorry, you said [crosstalk]. I must not be seeing them in the bottom -- So, all right, well, thank you. So, it was -- Representative Case.

REP. CASE (63RD): I think we've gotta change the color of the hand, then you can see it.

SENATOR SLAP (5TH): Yeah. I'm not picking them up. I apologize. I'm scanning and not seeing them.

JOE PERKUS: That's why I'm here.

REP. CASE (63RD): Senator Formica. There he is. So, you know, and I -- and talking to Rep. Wilson's point, you know, I totally get it, and I used to be on appropriations with you. You know, some of us are on human services, and we just -- we're hearing 10 Bills right now that have costs of tens of millions of dollars. One of them is three-million alone.

So we have a Governor's budget that said \$46 million dollars. When I was talking to people on this, you know, projects -- people before projects. But when we have these Bills, we have to sort of look at it as a Committee; what can we do to offset the costs of what we're going to do? Because we have a budget. A budget that's have -- gonna have to be torn down.

I mean, we fought for years for the allowances to go up. We even lost our game with OPM on indigent burials, which is burials that people can't afford, that went down to a little over \$900, which is the cost of a funeral home to do it. The cost of it. So, funeral homes were dropping out left and right from taking on business from the state because they couldn't do it.

So I think, you know, and -- what Wilson said it, and Senator Formica, I'm not gonna put you on the spot. But we had some heavy lifts to do with human

services Representative Abercrombie and myself. But, you know, we have a lot of Bills that come forward, a lot of Bills that have cost. We have a budget that's in place. And we're just gonna have to find what we can choose to move out of there.

But I always ask people, and I'll ask Senator Slap, you know, at some point, you know, what can we do? What do we have that we can toss-up in order to get some of these priorities done? And in the human service world, I'll be honest with you, there's not a lot to toss up. There's not a lot to get rid of.

So -- and especially the Aging, as I said earlier, this is the stage of people's lives that we really need to take care of them. But finding the money always seems to be the problem, and that shouldn't be, 'cause we're giving people false hope when we put the Bills forward. But thank you for your time, Senator Slap. And thank you, Senator Formica, for coming.

SENATOR FORMICA (20TH): Thank you, Sir.

SENATOR SLAP (5TH): Great. Thank you. Mr. Clerk, are there others? I don't see anybody. Apparently, I'm not seeing hands for whatever reason. Maybe I have the outdated app or something. I don't know.

SENATOR ABRAMS (13TH): If you -- did you open the participant list? If you open that, you could see them.

SENATOR SLAP (5TH): I'm looking at a speaker list on the left of my computer, but I'm not seeing the participant. I'll check it out.

REP. WILSON (66TH): Senator, down at the bottom of your window is a participant list. If you -- if you click on it, it opens up to the left -- excuse me, to the right, a whole list, and the raised hands appear there.

SENATOR SLAP (5TH): I'm sorry.

JOE PERKUS: We don't have any other hands at the moment.

[laughter]

REP. HUGHES (135TH): I saw Representative Vargas's hand up, but it got lowered, and so I don't know if he's still --

SENATOR SLAP (5TH): Okay.

SENATOR FORMICA (20TH): I think we need some -- we need some teenagers around here to help us get through these technical difficulties here.

SENATOR SLAP (5TH): Yeah, you never expect this on the Aging Community, right, Senator? [laughs]

SENATOR FORMICA (20TH): Thank you all very much.

SENATOR SLAP (5TH): Thank you, Senator. I appreciate it. Have a good rest of your afternoon.

SENATOR FORMICA (20TH): Thank you.

SENATOR SLAP (5TH): Okay. So, we are gonna go to Christine Dileone in just a moment. Matt Barrett is on deck. And then, Joelen Gates is on double deck. But we'll go back now to Christine. Christine, good afternoon. And my apologies if I mispronounced your last name.

CHRISTINE DILEONE: Oh yeah, it's fine. Hey, Senators Slap, Representative Phipps, Members of the Aging Committee. I'm Christine Dileone. I'm a nurse and a faculty member at UConn School of Nursing. And I'm also an advocate for The Alzheimer's Association Connecticut Chapter. So today, I'm speaking out in support of Raised Bill 900, AN ACT INCREASING FUNDING FOR AGING IN PLACE INITIATIVES, which would expand access to the

Alzheimer's Respite program by adding additional funding.

So I'll share with you on a personal note that my mom is one of 15 children, and seven of those children have suffered with Alzheimer's disease. My mom passed about three years ago with it. One of them still has it, is suffering with it. And one actually died a couple weeks ago with COVID. So my family has suffered for quite a long time with this disease. Oh, am I there?

SENATOR SLAP (5TH): Yes, you're here. We can still hear you.

CHRISTINE DILEONE: Okay. For some reason, my video went off. But I'm sorry. So yeah, my family has suffered with the challenges and struggles of this disease that it brings. My mom was a real estate broker in Upstate New York, and she owned her own business. And until -- she started forgetting appointment -- important details on contracts and forgetting appointments. And this began in almost 11-year journey of decline.

So, I moved her into my home with me when she was in early stages of the disease. You know, as a nurse, I was able to maneuver the healthcare system, but I was not able to care for myself, or get the much-needed respite that I needed. I literally was a walking anxiety attack, working and going to school, getting a master's degree, I was raising two adolescent boys and taking care of mom. So I didn't get a break. And the grief of watching my mom fade away from me, and the anxiety that accompanied that, led to me being unable to work for six months. It was so paralyzing.

So the decline in my own wellbeing caused me to make the difficult decision to move her into assisted living, and later into long-term care. Had I had the benefit of respite, I may have been able to keep her at home with me. As a researcher, and like I

said, as a faculty member at UConn School of Nursing, my Ph.D. dissertation research last year focused on daughters caring for a parent with Alzheimer's at home. And I can tell you that these women are suffering. Their blood pressures are high, they're on antidepressants, they're in counseling. Not to mention that the grief that they're dealing with as they're watching their parent fade away from them.

They don't get the expected help that they thought they would get from family members. They're trying to keep their family members safe at home, safe from taking the wrong medications, safe from doing damage to the home, and safe from wandering outside the home. They've lost friends, their social life, their own life goals, and plans are put on hold, and their jobs are affected.

One of the participants in my study literally put cameras in her home and in her -- at her office at work, so she could watch her mom from work when she came home from adult daycare. So, these are some of the experiences that the daughter shared with me.

You know, my next study, which literally will begin next week, is gonna focus on [crosstalk].

JOE PERKUS: -- but you're reaching the end of your three minutes. If you could, just please wrap up your last thought.

CHRISTINE DILEONE: Okay, yeah. So I suspect there's unmet needs there. And I just -- to emphasize that the caregiver's subjective sense of wellbeing really needs to be preserved -- be preserved, and this funding will help do that. Thank you.

SENATOR SLAP (5TH): Christine, thank you very much for your testimony. All right, I'll ask if there's any questions. And I did find the participant list, so I think -- hey, Representative Hughes, I see your hand.

REP. HUGHES (135TH): [laughs] There was great rejoicing. Thank you, Sir.

[laughter]

SENATOR SLAP (5TH): Representative Hughes, go for it.

REP. HUGHES (135TH): Thank you, Christine, for your testimony, really heartfelt. And I know you echo thousands and thousands of others. So you weren't -- I just want to clarify for the record, you weren't able to access the Alzheimer's Respite Care Program 'cause it wasn't there when your mother was --

CHRISTINE DILEONE: Well, it was there. But that it was limited, and I don't -- didn't qualify financially.

REP. HUGHES (135TH): Got it. And do you know how many folks -- do -- I know you're part of the Alzheimer's Association, do we know how many folks currently are in Connecticut with the disease?

CHRISTINE DILEONE: I believe it's around 72 or 76 thousand.

REP. HUGHES (135TH): That sounds about right. And do we know how many are currently eligible for this program?

CHRISTINE DILEONE: I do not. But I think Christy Kovel could answer that question for you. She's speaking later.

REP. HUGHES (135TH): Excellent. Okay. Yeah, my point is it's very small. So this is -- this would increase the access to at least a few more families that are really living on the edge with compounded health impacts on the whole family. And yeah, it's very -- Thanks. Thank you.

SENATOR SLAP (5TH): Thank you. Any other questions for Christine? No? Okay. Thank you very much for your testimony.

CHRISTINE DILEONE: Thank you.

SENATOR SLAP (5TH): Have a great rest of your afternoon.

CHRISTINE DILEONE: Thank you.

SENATOR SLAP (5TH): Okay. So we're gonna have Matt Barrett in just a moment, and then Joelen Gates. And then Cindy Prizio is after that. And so, we'll hand it off to Mr. Matt Barrett. Mr. Barrett, good afternoon.

MATT BARRETT: Good afternoon, Senator Slap, Representative Phipps, and to the distinguished Members of the Aging Committee. My name is Matt Barrett. I'm the president and CEO of the Connecticut Association of Health Care Facilities. And I appreciate this opportunity to submit testimony on Senate Bill 418, AN ACT INCREASING THE PERSONAL NEEDS ALLOWANCE FOR CERTAIN LONG-TERM CARE FACILITY RESIDENTS AND AUTHORIZING A DEDUCTION FOR CONSERVATOR EXPENSES FROM THE AMOUNT OF INCOME A MEDICAID RECIPIENT APPLIES TO THE COST OF CARE.

First, we support sections 1 and 2 of the Bill that would provide a long-overdue increase in the nursing home resident personal needs allowance from \$60 to \$72.65. Next, section 3 of the Bill requires the Department of Social Services to permit the deduction of certain conservator expenses when calculating a Medicaid eligible nursing home resident's applied income. This Bill alters the applied income arrangement by requiring that a deduction of the enumerated conservator expenses be deducted from the applied income amount.

The practical effect of these deductions will be to reduce the amount of applied income going towards

the cost of nursing home care for Medicaid recipients. And consequences -- consequently, the Medicaid portion of the payment would increase to the nursing home, as the applied income would -- is reduced in an equal amount. Otherwise, the nursing home would be uncompensated for the cost of care when such conservator expenses are deducted from the applied income.

And to assure that the Medicaid payments of the nursing home is increased as the applied income is reduced, which is the impairment intended outcome of the Bill, we are requesting that language in the Bill be amended as follow -- follows, and I submitted this substitute language in my written testimony. On line 36, if we can add; whenever such conservator fees and expenses are deducted from the applied income, the Medicaid payment to the nursing home shall be increased in an amount equal to the reduced applied income.

And with that, Senator Slap, Representative Phipps, and Members of the Committee, I, again, thank you for the opportunity to testify. And I'd be happy to answer any questions you might have.

SENATOR SLAP (5TH): Mr. Barrett, thank you. And thank you for that suggestion. And I think we are in receipt of that language. So appreciate that. Does anyone have any questions for Mr. Barrett? I'm scanning the raised hands here now, and I do not see any. Okay. Mr. Barrett, thank you again very much. And we'll be in touch soon, I'm sure. Have a good afternoon.

MATT BARRETT: Thank you.

SENATOR SLAP (5TH): Great. Okay. So, Joelen Gates, just a moment. Cindy Prizio, on deck. And then, Patty Bauch is after that. But we will go back to Joelen. And good afternoon to you. Welcome to the Aging Committee. Oh, you are on mute. So wanna make sure we hear what you have to say.

JOELEN GATES: Thank you. Good afternoon, Senator Slap, Representative Phipps, and Members of the Aging Committee. My name is Joelen Gates, and I'm an attorney with Connecticut Legal Services in Willimantic, Connecticut. Connecticut Legal Services is a private non-profit law firm that provides free legal services to low-income and elderly people, including people in nursing homes on Medicaid. And on behalf of nursing home residents, we urge you to support the increase in the personal needs allowance from \$60 to \$72.75.

This would be the first increase since 2011, and the -- when the legislature cut the nurse -- the personal needs allowance from \$69 to \$60. The legislature also eliminated the annual increase based on the cost of living at that time. \$72.75 now reflects the amount nursing home residents should be receiving at the inflation rate allowed by Social Security have been followed.

Section 3 of this Bill, which you've heard testimony about, would allow conservator fees and related probate expenses to be deducted from the applied income that nursing home residents pay to the nursing home for their cost of care. Our main concern about this section is that we would want to make sure that the conservator fees and expenses would be deducted only after all other federally permitted expenses were deducted.

For example, many nursing home residents who are married, support their spouse in the community, or they pay their rent for their apartments in the community when they're expected to go home in six months. Or they pay for a minor child. They have a family allowances allowed, or unpaid medical expenses. Sometimes in the Medicaid process, there are unpaid medical expenses to the nursing home itself that come out of the applied income that's due. So our main concern is that the conservator

fees not deter. Those expenses are not be taken out before those other expenses are paid.

We also propose additional -- adding a [inaudible] -- a sentence at the end of section 3 subsection A, to say, basically; any such qualified deduction for probate court fees and expenses shall only be made to apply to income after all other deductions provided in the State Medicaid Plan, in effect on January 1st, 2021, have already been made.

So that really summarizes my testimony. Thank you.

SENATOR SLAP (5TH): Great. Thank you, Ms. Gates. And that language suggestion, is that in your testimony or in your [permission]?

JOELEN GATES: Yes, it's the last paragraph in my written testimony.

SENATOR SLAP (5TH): Okay. Wonderful.

JOELEN GATES: Page two.

SENATOR SLAP (5TH): Glad we have that. Thank you very much. Any questions for Ms. Gates?

JOE PERKUS: Representative Vargas.

SENATOR SLAP (5TH): Oh, Representative Vargas. Okay. I got it. Good to see you, Representative.

REP. VARGAS (6TH): Good to see all of you. I just have a quick question for Ms. Gates. The -- was there a rationale as to why the -- it didn't increase to \$72, did you -- can recall that was offered at the time?

JOELEN GATES: The increase, I believe was based on the cost of living that Social Security gives people every year. That's my understanding.

REP. VARGAS (6TH): But do you recall why it wasn't adopted locally?

JOELEN GATES: I believe it was adopted because the cost of living goes up, and people wanted nursing home residents to enjoy also a cost-of-living increase. And we know that nursing home residents already struggle to meet their personal needs on such a basic allowance. So it's basically to help nursing home residents meet their needs for --

The other thing I think also is that life has changed so much for nursing home residents and for all of us, in terms of having internet and personal cell phones and the things that we enjoy to communicate with our loved ones. And so, having the access to an internet and Zoom and iPads and all of those kinds of things, the technology that we need to communicate with family members who may not even live in Connecticut, these -- this money that they need to pay for those services is expensive. And it would help if -- help them live their lives in a more dignified and, you know, social way that they can communicate with their loved ones.

REP. VARGAS (6TH): Well, thank you, Ms. Gates. And thank you, Mr. Chairman.

SENATOR SLAP (5TH): Thank you, Representative. Any other questions for Ms. Gates? Okay. Seeing none. Thank you very much.

JOELEN GATES: Thank you.

SENATOR SLAP (5TH): Thanks for your testimony. Have a good afternoon. And we will be going to Cindy Prizio in just a moment, followed by Patty Bauch. And then Samantha Tamulis, hopefully, I got that correct. But Cindy, welcome to the Aging Committee, and good afternoon.

CINDY PRIZIO: Good afternoon, Senator Slap, Representative Phipps, Ranking Members Kelly and

Wilson, and distinguished Members of the Aging Committee. I'm here to provide testimony in strong opposition of SB 899, AN ACT CONCERNING SENIOR SAFETY ZONES.

My name is Cindy Prizio. I'm the executive director of One Standard of Justice, a statewide civil rights advocacy organization. We work with men and women arrested or convicted of sexual offenses and their families. I also identify as a member of a justice impacted family, on both sides of the coin.

This group, as a whole, has many walls and barriers to living any kind of healthy, productive lives. Possibly the biggest barrier to reintegration is a sex offense public notification laws while invoking public safety as the reason for their existence. The simple truth is that public notification fails to create safer communities or to prevent any sexual crime. Instead, the untoward harm to those mandated to register in their families, including their children, is a travesty. There is no evidence that public notification keeps us safer.

The international multidisciplinary organization Association for the Treatment of Sexual Abusers, ATSA, has issued a research policy paper in 2020 on reform recommendations of the sex offense registration and notification laws. Primary, among its recommendations, was that registries should be returned to their original intent, a law enforcement only database. Connecticut's original registry was law enforcement only, with severe penalties for disclosure.

We've sponsored a couple of webinars and in my -- in my testimony, my presenters will be there with their credentials. But basically, what we've -- we learned, the number of people on the phone, was that sexual recidivism is low. It is just unlikely that these people will ever sexually re-offend again. And the longer offense-free in the community, the less likely to re-offend.

A massive 20-year longitudinal study by the State of New York, 10 years before the state created its registry, and 10 years after, found that 95% of sexual crime arrest were of people who had never been arrested before.

My second webinar was last week actually, another national expert busted the stranger danger as another widely believed myth. The fact is, the majority of sex crimes among adults and children are people -- by people known to the victim. That means, it could be law enforcement, coaches, family members, you know, you name it. The evidence supports --

JOE PERKUS: Sorry to interrupt, but you're reaching the end of your three minutes. If you could, please just wrap up your last thought.

CINDY PRIZIO: The evidence supports social proximity, rather than a geographic one. Notification schemes and the Bill being heard today, promote a false sense of security based solely on emotion, not facts. The overwhelming research on sexual re-offending, we must embrace solutions at work rather than emotion. We must move to upstream solutions.

So my testimony talks about primary prevention, prevention and treatment, including education. While SB 899 is well-intentioned, the state and its taxpayers will be throwing good money after bad and doing nothing to protect our vulnerable citizens, our seniors, and our children. For these reasons, One Standard of Justice strongly opposes the SB 899, and we request that you do too.

And part of my testimony has the two webinars that were held and co-sponsored by Senator Winfield of the Judiciary Committee, and the [AXA] paper. We encourage all legislators who will be voting on Bills like this to please invest in a couple of

hours of your time to hear what the experts say.
Thank you.

SENATOR SLAP (5TH): Cindy, thank you. Thank you very much. Are there any questions for Cindy? No? Okay. Well, thank you very much. Appreciate your time. Have a good afternoon.

CINDY PRIZIO: Thank you.

SENATOR SLAP (5TH): Okay. So, we have Patty Bauch. And then, Samantha Tamulis, if Samantha is -- can log-on if she's here. And then, we have Anna Doroghazi is after Samantha, and then Kathy Flaherty after that. So -- and if there is an Addison Rosenbluth, that she was on our list, but -- and if Addison is available, then we'll make that adjustment. So, but anyways, well, let's go back to Patty Bauch. Patty, are you here? Let me see, Patty. I am --

JOE PERKUS: Patty's online, we're just working on getting her un-muted.

SENATOR SLAP (5TH): Oh, okay. Okay. We'll just give her a second, and -- Great. Thank you, Mr. Clerk.

JOE PERKUS: No problem. Patty, you should see a prompt to click unmute, or it will be in your bottom left of your screen.

SENATOR SLAP (5TH): Oh yeah, I do -- all right. See her. We'll just give it a second then, and hopefully, Patty can join us.

JOE PERKUS: I'll send her an email, and then maybe we could put her next if she's able to figure out her audio.

SENATOR SLAP (5TH): Okay. Very good. We'll have her -- yup, stay on. So, Patty, don't worry, you won't lose your spot in line here. Is Samantha with

us? I do not see Samantha. And if not, then let's go to Anna, Anna Doroghazi. And I see her name on here. Anna, are you with us? There you are.

ANNA DOROGHAZI: I am with you. Hello.

SENATOR SLAP (5TH): Hello, Anna. Good to see you. The floor is yours.

ANNA DOROGHAZI: All right. Thank you very much. Good afternoon, Senator Slap, Representative Phipps, Ranking Members, Members of the Aging Committee. My name is Anna Doroghazi, and I am one the policy directors at AARP Connecticut. Thanks for the opportunity to be here today and share just a few brief comments about the several Bills on your agenda today that we'd like to comment on.

Regarding HB 6456, AN ACT ESTABLISHING A TASK FORCE TO PROTECT SENIOR CITIZENS FROM FRAUD. We agree that seniors should be protected from fraud, and we agree that there is potential for abuse when it comes to Medicaid planning, but we have a few concerns about this Bill as it's currently written. Almost half of people who receive Medicaid long-term services and supports are under the age of 65, so we're not comfortable framing any issues with Medicaid planning as a senior issue or suggesting that only elder law attorneys should be able to offer Medicaid planning advice.

Elder law attorneys are a great source of information, but they're not the only reputable source of Medicaid planning assistance. There are lots of great organizations like Area Agencies on Aging that are doing these services out in the community. And we wouldn't want to exclude the work that they do.

That said, you know, we would really appreciate the creation of a task force to look into who in Connecticut is offering Medicaid planning services, how they're advertising these services, what kind of

results they get for their clients, and whether or not they're encouraging people to spend down their assets in a way that's irresponsible, or that directly or indirectly spends down assets into their own pockets.

Regarding House Bill 6457, and Senate Bill 896, AN ACT CONCERNING NURSING HOME SERVICES, AND LONG-TERM CARE SERVICES. These are both really important topics, but we do not support these Bills because I think we already have the answers to most of the questions that these Bills contemplate. You have a few more details in the written testimony that we submitted, you know, regarding our position on those two Bills.

We strongly support sections 1 and 2 of Senate Bill 418, which would increase the personal needs allowance for long-term care facility residents. As others have mentioned, increasing the personal needs allowance would allow nursing home residents to better meet their personal needs, and to maintain higher levels of independence and dignity.

That Personal Need Allowance has been set at the same dollar amount for the past 10 years, and residents are just so overdue for an increase. It's a critical piece of legislation, and we hope -- we hope this is the year that we'll see it move through the process.

Senate Bill 897, AN ACT CONCERNING INCOME TAX DEDUCTION FOR LONG-TERM CARE INSURANCE PREMIUMS. Tens of thousands of Connecticut residents have long-term care insurance policies as a way to protect themselves from the very high cost of long-term care. But unfortunately, long-term care insurance premiums have themselves skyrocketed in recent years. I've talked to folks whose annual premiums are in excess of \$10,000, but they've been paying into --

JOE PERKUS: Sorry to interrupt, but you're at the end of your three minutes. If you could, please just wrap up.

ANNA DOROGHAZI: Okay, sure. They've paid into the policy for years, and they don't wanna cancel it right as they're, you know, hitting an age where they're -- they feel that they're more likely to need it. We would support anything to incentivize customers to purchase that insurance. We also strongly support anything that -- like Senate Bill 900, that would increase funding for Aging in Place initiatives. Thank you.

SENATOR SLAP (5TH): Yeah. Thank you. And let me -- I'll put you on the spot here. And no worries if you don't know the answer, but in terms of the long-term care insurance and giving some relief for folks who are paying these premiums, and as you mentioned, we've seen real steep increases. I know there's a lot of different approaches that other states take in terms of, you know, capping the amount of the premium, having it be age-related, so older folks get more of a break. Do you -- does AARP have a position as to which strategy is most effective in both helping people, which we wanna do obviously, and maintain -- it allowed them to maintain their policy because not only is that good for them, but it's also good for the State of Connecticut as well? So does the AARP have any position on that?

ANNA DOROGHAZI: I don't think, you know, we have a recommendation one way or another in terms of, you know, who should be targeted with any kind of relief for the insurance rates. You know, but just more generally, anything that either incentivizes people to purchase the product, you know, or to keep the product. I hear more from folks who are already policyholders, who feel like they've made, you know, in some cases, \$100,000 investments into these premiums, you know, they feel like they did the right thing.

You know, back in the eighties when their financial advisor said buy this product, they've paid into it for years. And, you know, now they're -- some of the folks I've talked to are, you know, 85, 90 years old, and they're saying, "You know, half of my income -- every -- you know, my fixed income every year is going to this policy, but I'm terrified to -- you know, to let it lapse because, you know, for how much longer I anticipate living, I could have just banked that money and paid for my long-term care out of pocket." So --

SENATOR SLAP (5TH): Right. Well, Anna, don't go anywhere because I know Representative Wilson has a question for you. Sorry.

ANNA DOROGHAZI: Okay.

SENATOR SLAP (5TH): Representative.

REP. WILSON (66TH): Well, thank you, Senator. And thanks for your testimony. Now, I don't really have a question, but I'd just like to do a little clarification for you 'cause if you do the math, I'm not sure how many of these policies that are on the books right now are Connecticut Long-Term Care certified policies. But if the -- and my number is probably slightly off, but if the average cost of care in the State of Connecticut today is around \$550 a day, that's over \$200,000 a year. So looking at the person who's paid in \$100,000, their payback on the benefits of that policy would come very, very quickly.

So, to me -- and my disclaimer is, I spent 40 years in the industry. I was certified in the Connecticut partnership in 1989. So I know the business well. I am retired now. And can, I think, speak, let's say, more objectively than if I had a salesman's hat on.

And for the benefit of the Members of the Committee, I did look up today because I believe the way that

our proposal is written is to mirror the federal deductibility of long-term care premiums. And for our benefit, I looked it up today, under age 40 the deduction is up to a \$450 dollar of the annual premium.

So again, if you had a thousand-dollar annual premium, you'd only be able to deduct \$450 a year if you're under age 40. 41 to 50, it goes to \$850. 51 to 60, it goes to \$1,690. 61 to 70, it goes to \$4,520. And over age 71, it caps at \$5,640. But these are indexed. So, in other words, each year, those amounts go up a little bit. My contention is, for this legislation, this would at least be a start for the residents of Connecticut. So thank you for allowing me to do a little clarifying, Senator.

SENATOR SLAP (5TH): Thank you, Representative. Any other questions for Anna? No? Okay. Well, Anna, thank you very much. We appreciate your testimony. Have a good rest of your day.

ANNA DOROGHAZI: All right. Thank you, Senator.

SENATOR SLAP (5TH): All right. All right, let's go back to Patty Bauch. I see Patty is here, and ready to go. Patty, good afternoon to you.

PATTY BAUCH: Good afternoon. Good afternoon, Senator Slap, Formica, Representative Phipps, and distinguished Members. My name is Patty Bauch. I am 60 years old, and I live in a skilled nursing facility here in Newtown Rehabilitation in Newtown, Connecticut. And I am the President of the Resident Council, and I represent all the residents here. And I'm here to address the Senate Bill 418, for the personal needs allowance.

Money provides a sense of importance and independence. Many residents were, for example, corporate executives earning a yearly salary in excess of 60 to \$70 thousand dollars per year, and now, are reduced to \$60 per month, and cannot even

afford a decent cup of coffee or a carton of milk. Not to mention, gifts to give to their family members for special occasions, or to pay a monthly phone bill.

Our family's payout that are out of their pocket to help supplement these costs. A full hair service costs \$59. If I wanted to get any more than a monthly service for my family, once again, has to take from their own funds. Self-worth goes out the window. At \$2 or \$2.42 a day, there is very little that we may enjoy. An increase in personal needs account may provide a better quality of life.

Raising the personal fund account from \$60 to \$72 a month does not seem like an extraordinary request. It still may not provide us funds to address all personal needs, but it is a start. Fellow residents and I did not choose to be in a skilled nursing facility, health issues that require 24/7 clinical services brought us here. We had to give up everything.

In closing, I ask that you put yourself in our shoes. This is an opportunity to make things right, to treat skilled nursing residents with the dignity and the respect they deserve. So, I would say that, yes, life happens, but I'm hoping in closing today that you can make this happen for us. I thank you for your time and support.

SENATOR SLAP (5TH): Patty, thank you. One of the things that the Committee is going to be tackling here is, virtual visitation. I mentioned that earlier in the public hearing. Can you -- can you speak to the challenges that residents have with, you know, paying for technology, or being able to connect with loved ones, you know, yet at the same time, be constrained to this \$60 a month? Do you see that challenge play out in where you are?

PATTY BAUCH: Well, yes. There are resident here that have challenges in being able to afford a cell

phone, and the bill of the cell phone and their own landline here. That's a difficult cost for them.

SENATOR SLAP (5TH): Sure. I would imagine. Well, Patty, let me ask my colleague --

PATTY BAUCH: Excuse me, Senator. Also -- Excuse me.

SENATOR SLAP (5TH): Yeah.

PATTY BAUCH: Also, the cost -- the cost of TV expenses, if you wanted anything additional, you know, some certain channels like sports packages. A lot of residents are interested in sports and movies.

SENATOR SLAP (5TH): Sure. Understandable. Patty, thank you. Hang on, just one second. I wanna ask if any of my colleagues have any questions for you.

PATTY BAUCH: Sure. Sure.

SENATOR SLAP (5TH): And -- okay. I don't see any. Patty, thank you for your testimony, and for your patience. I'm glad that we got to hear from you today. Thank you again for --

PATTY BAUCH: Well, I thank you so much for your time and for hearing me.

SENATOR SLAP (5TH): Of course. Have a good rest of your day.

PATTY BAUCH: You too, Senators. Thank you so much.

SENATOR SLAP (5TH): Okay. So that was Patty. And Kathy Flaherty is gonna be next, followed by Mag Morelli, and then Christy Kovel. So, let's go back and have Kathy start. Kathy, good afternoon. And Kathy, you are on mute, so -- There you go.

KATHY FLAHERTY: That is the first time I messed that up on this session. I usually am a better -- do a better job of unmuting myself. Senator Slap, Representative Phipps, Senator Kelly, Representative Wilson, Members of the Aging Committee, my name is Kathy Flaherty. I'm the Executive Director of Connecticut Legal Rights Project. We provide legal services to people who are eligible for mental health services from the Department of Mental Health and Addiction Services.

I'm here in opposition to Senate Bill 899, because I don't think it's necessary. You heard from Cindy Prizio, who really is the expert in this area, and the consequences of sex offender registries. But, if you look at the language, especially in section 1, it's giving permission to do something that can already be done. So, section 1 is not necessary. If you wanted to provide additional information and education, as in the later sections of the Bill, no objection to that. But section 1, it does something that the law already permits, and is really unnecessary. Plus, as she said, you know, registries don't work. Elder abuse is a problem, elder sexual abuse, under-reported, but the registry system in that public notification is not the best way forward to address it.

Senate Bill 900, in support of, to support investments in aging in place. I know this is the Aging Committee, but I would just remind you as Anna did, all these rules also apply to younger people with disabilities. So, I'd encourage you, you know, it should also be exploring initiatives so that younger people with disabilities can get to the point where they're older and can remain in place in the community.

And I join my colleagues from legal aid in asking for an increase in the personal needs allowance. We shouldn't be balancing the budget on the people who are least able to bear it. And so, I encourage the

support of expanding the personal needs allowance.
Thank you.

SENATOR SLAP (5TH): Thank you, Kathy. Any questions for Kathy? And yes, I do see Representative Leeper. Good afternoon to you. The floor is yours.

REP. LEEPER (132ND): Thank you, Mr. Chair. Thank you, Kathy, for your testimony. I am new to this Committee. And when you said registries don't work, I was wondering if you could provide any data on that.

KATHY FLAHERTY: Thank you for the question, Representative Leeper. I would encourage you to look at Cindy Prizio's testimony because she provided a lot of the data and backing material. I also know my colleague Kelly Moore from the ACLU of Connecticut provided some of that information. I know areas in which I really, truly have expertise and know what the data sets are. This is not one of them. I'm here on a policy basis only.

REP. LEEPER (132ND): Okay. So then you can -- you can please feel free to defer this next question. But you mentioned there are other things that we could be doing to protect seniors and other vulnerable populations from sexual abuse, and I was -- other than a registry. And I was wondering, if you could share any of those ideas of more effective ways to protect these vulnerable people?

KATHY FLAHERTY: I think, like I said, the second sections of those Bills, which talked about providing information to people about, what does sexual abuse look like? What is it? You know, are these the things that shouldn't be happening? Making sure that there is support available to people when they do disclose, is always helpful. So education advocacy, fine. The mandatory reporting, and really kind of -- my understanding of the genesis of this Bill was, a group of people in a particular town who

didn't want other people moving to their town. And we see a lot of that happen in Connecticut, and it's based on bias and misperception about what those other different people are like.

So, I would just certainly urge you, you know, even going back and looking at the report that the task force, which was created back in 2014 to look at this issue, did. They made some recommendations. I did provide a link to that in my testimony.

REP. LEEPER (132ND): I will look into that. Thank you so much. We surely don't want laws that are targeting certain folks. But also, seniors can be a pretty unique population where they're dealing with dementia and Alzheimer's, and other -- and other things where, you know, education isn't necessarily always going to be adequate. So, thank you very much. Thank you, Mr. Chair.

SENATOR SLAP (5TH): Thank you. Any other questions for Kathy? No? Okay. Kathy, thank you very much. Have a good rest of your day.

KATHY FLAHERTY: Thank you. Take care.

SENATOR SLAP (5TH): All right. You as well. Okay, so we are going to -- in just a moment, go to a Mag Morelli. And then Christy Kovel is after that. And then, Jeanette Sullivan-Martinez after that. Mag, good afternoon. How are you?

MAG MORELLI: Good afternoon, Senator Slap, Representative Phipps, and the Members of the Aging Committee. My name is Mag Morelli. I am the president of LeadingAge Connecticut, an association of over 130 not-for-profit value-driven providers. Representing the full continuum of aging services, including senior housing. On behalf of LeadingAge Connecticut, I'm pleased to be here today. We submitted testimony in several Bills, and I want to just present two of them that are being heard today.

The first one, Senate Bill 418, AN ACT INCREASING THE PERSONAL NEEDS ALLOWANCE, and authorizing a deduction for conservator expenses. Section 1 and 2, I correct my written testimony of this Bill, would increase the personal needs allowance for nursing home residents from \$60 to \$72, and we support this proposal. The personal needs allowance can enhance an individual's personal experience and quality of life as a resident of a nursing home, and we support the effort to increase it.

Section 3 of the Bill is more concerning to us. It appears that the Bill is proposing to fund conservator expenses by deducting those expenses from the applied income calculation for the resident. We are concerned because it's unclear how the deduction would be funded. And we would object if the intent is to reduce the amount paid to the nursing home by the amount of the deduction.

We understand now that from hearing testimony, the intent to have the Medicaid payment to the nursing home increased by the amount of the applied income deduction, which would make the nursing home payment whole. If so, we would request that the -- that clear assurances be placed in the language of the Bill that the deduction from the applied income calculation will not in any way reduce the payments to the nursing home.

And Senate Bill 900, AN ACT INCREASING FUNDING FOR AGING IN PLACE INITIATIVES. LeadingAge Connecticut is supportive of the Committee's efforts to increase the funding for the Connecticut Home Care Program for elders in the Alzheimer's Respite Program.

We strongly believe in the principle of ensuring choice for persons seeking long-term services and supports, and we know that a strong and balanced continuum of care that provides the right care in the right place at the right time, will lead to more efficient and effective care delivery system.

This Bill would increase the funding for these initiatives, which is needed to expand access to more individuals and to their families. And we support this initiative. So, thank you very much. And thank you for your continued efforts to raise the importance of aging services and maintain the focus of the needs of older adults in the state. Thank you.

SENATOR SLAP (5TH): Thank you. Quick question for you. And then, some of my colleagues might have some as well. But your colleague, in representing long-term care and nursing home facilities earlier, Mr. Barrett, expressed some similar concerns in terms of the language with that Bill, in terms of the personal needs allowance, and ensuring that nursing homes didn't lose funding. And he had a -- as you may recall, he proposed language that would -- that would be, I guess, adequate from his perspective. Have you had a chance to review that language? And if so, do you have a position on that? Is that suffice for you as well?

MAG MORELLI: Yeah, I've heard Matt's testimony earlier. The language did sound like it would be exactly what we were looking for, but we will review it and get back to the -- to the Committee -- officially review it and get back to you as soon as possible.

SENATOR SLAP (5TH): That would be great. That'd be very helpful. Thank you. And hang on just one sec. I wanna make sure that if one of my colleagues has their hand up -- Now I'm an ace at this; I just scan up and down. I don't -- I don't see any, so I think you're off the hook. Thank you, Mag, very much. Have a good afternoon.

MAG MORELLI: Thank you, you too.

SENATOR SLAP (5TH): All right. Thank you. Okay, so Christy is gonna be up in just a second, and then Jeanette Sullivan-Martinez. And we have one

gentleman, if you're playing along at home here, Ed Lang, I believe who's not gonna be joining us. So then, I believe the last two speakers we'll have is Halley Allaire, and then Steve Rubin. So I think that's where we are right now. But I do see the Christy's up and ready to go. Christy, good afternoon to you.

CHRISTY KOVEL: Good afternoon. Good afternoon, Senator Slap, Representative Phipps, and Members of the Aging Committee. My name is Christy Kovel. I'm the director of public policy for The Alzheimer's Association Connecticut Chapter. The Alzheimer's Association leads the way to end Alzheimer's and all other dementia by accelerating global research, driving risk reduction in early detection, and maximizing care and support.

I am here today in support of a Raised Bill No. 900, which is the act increasing funding for aging in place initiatives. As many of you know, Connecticut is an aging state. We are currently the sixth oldest state, with our median age at 40.9. Most of New England is aging, Connecticut is aging, and 83% of the help that's provided to older adults in the United States comes from family members, friends, or other unpaid caregivers. Nearly half of these caregivers who provide help to older adults are doing this for somebody with Alzheimer's or other dementia.

There are right now, 80,000 people in Connecticut who are living with Alzheimer's disease or another dementia. We do anticipate that this number is gonna go up to 91,000 by 2025. And there are also about 178,000 family caregivers in Connecticut.

Given the trajectory of where we're going as a state, we strongly support increasing funding for both the Connecticut Home Care Program and the Alzheimer's Respite Program, as looking at caring for people in the way they wanna be cared for, and in the setting that they want to be cared for.

You know, the Connecticut Home Care Program for elders, many of these folks are at risk for nursing home placement, and there are a number of constituents who have Alzheimer's or another diagnosis of dementia and are receiving services and support. And as I testified a couple of weeks ago on the Alzheimer's Respite Care Program, expansion of this program so more people can receive these small grants, so that family members are given some type of respite so that they can continue to care for their loved one at home, is vitally important.

Looking at the cost of nursing home care, well over a \$100,000 a year, I saw a figure that was around \$130,000. Making the investment in the Connecticut Home Care Program and the Alzheimer's Disease Respite Program, while it is an additional funding source. We are looking at investing to save money on the other end. So, it's less costly than admitting somebody to a nursing home and then having the state have to pay for that when funds run out.

So, we believe that both of these options of increasing funding is good fiscal sense for the state, and it also really does support people who want to age in place in their homes and communities with dignity. And, of course, I'm always happy to answer any questions or serve as a resource. Thank you.

SENATOR SLAP (5TH): Christy, thank you. Thanks for your advocacy, as always. I see a few questions, so don't go anywhere here. Representative Leeper, I saw you first, followed by Representative Hughes.

REP. LEEPER (132ND): Thanks, Mr. Chair. Thanks, Christy. This was a lot of fantastic information. I just wanna -- I just wanna clarify something you said, 83% of care given to seniors is given by unpaid family members. Was that for specifically Alzheimer's care or just all senior care?

CHRISTY KOVEL: Well, Alzheimer's.

REP. LEEPER (132ND): Thank you. That's impactful.

CHRISTY KOVEL: It is in my -- That's in my testimony. Correct. Thank you.

REP. LEEPER (132ND): Thank you very much. Thanks, Mr. Chair.

SENATOR SLAP (5TH): You got it. Representative Hughes.

REP. HUGHES (135TH): Thank you. Thank you, Christy. Good to see you. Thank you, Chairman, for this opportunity to clarify the investment that we need to make in this under-invested care infrastructure. And it's going to require some, I would say, boldness on our part. But could you talk -- I mean, this is what I wanted to hear is the 80,000 people, we expect about 91,000 by 2025. What would it look like to scale up the Connecticut Home Care Program or the Alzheimer's -- both, the Alzheimer's Respite Care to begin to serve those kinds of numbers in Connecticut? You didn't talk to how many were already in the -- I think we're only talking a couple thousand, right? That we currently serve.

CHRISTY KOVEL: So the Respite Program is on the -- the report that I had gotten from the state department -- State Unit on Aging. I think last year, in the fiscal year, they served, I think, 650 people, which is a small number 'cause that program is much smaller. I'm going to say, the Connecticut Home Care Program, you know, I can get a better number, but the last I knew was about 18,000. That is obviously the program that serves the most individuals.

And it doesn't -- instead of just a one-time grant, people are on -- you know, they're receiving a care plan. It's an active care plan, so they're

supported throughout the year with ongoing services and supports. But I can get that statistic for you in terms of how many people are on the Home Care Program.

REP. HUGHES (135TH): I just wanted to sort of lift what it would look like to scale up the services to start to meet that need. And the way that -- the way that is paid now, it's a cap, right? There is a cap on that -- on that grant. So yes, it could be throughout the year -- the year, but it's capped.

CHRISTY KOVEL: The Respite Care Program is grant, and I believe there are income and eligibility guidelines for the Connecticut Home Care Program, but there's different categories. And I do believe, yes, depending on the category, there are their own limitations.

REP. HUGHES (135TH): So, when we look at, like you were saying -- and through you, Mr. Chair, I wanna make sure I acknowledge that I'm taking a lot of time. But that, when you look at what the cost to the State of Connecticut for institutionalization, like you say, at long-term care, which is what people end up with after they spent down all of their assets for the type of home care that -- We know Alzheimer's is basically a progressive disease. It's never getting any better. You're never going to need less care on the -- on the backend. You always going to need more care.

So, at -- the longer we can invest and support in those home care services at home, and the delay the, you know, the institutional care, we are saving money. But yes, it's going to require the state to invest in that in the short term to more people, to more people. So we should be expanding that to more people to start to meet that 91,000 that we're going to be facing.

CHRISTY KOVEL: I -- you know, I did -- Some legislators know on this Committee, I worked for the

commission -- former Commission on Aging for a number of years. So if you're looking at demographics in Connecticut, right? And you're looking at who's gonna need services and support and what that looks like, it really just makes to take a look at it.

And there are other states that have, you know, more robust investments in home and community-based services. So it's that rebalancing of the long-term care system. And what our constituents end up needing long-term care services, nursing home care, there's always going to be a need for that. And they do a wonderful job, but making, you know, increased investments in the community services will, in fact, let people age in place at home for longer periods of time.

REP. HUGHES (135TH): For longer. Exactly. Thank you. Thank you for that, Christy. Thank you for your work and your advocacy. And for making sure that we passed the Alzheimer's Dementia Training Bill in 2019.

CHRISTY KOVEL: Thank you.

SENATOR SLAP (5TH): So, Christy, quick question for you. The -- you know, the legislature can be myopic in many ways, think of -- thinking about one budget at a time. And this is just touching on Representative Hughes's question in terms of, you know, the cost savings when you make investments like this. And we hear that -- read as legislators a lot, about a lot of different issues. Invest in higher education and, you know, 20 years from now, it'll reduce what -- you know, right?

I mean, that all makes sense. But this is my question to you, it seems like the timeline here is very condensed in terms of that -- we don't even have to wait that long to just see savings. Can you touch on that at all in terms of how quickly do you

think the state would actually see savings by making an increase investment in these services?

CHRISTY KOVEL: I think it's a great question, you know. And I've been doing this work for a number of years, and we have made some progress in the increased investments in the home- and community-based services sector. There are still a number of challenges around, you know, because we haven't really kept pace with the demographics. I do think -- you know, I know there's facilities that have closed because of either needs.

So it's -- you know, it's a great question. I certainly am happy to do a little bit of research to see what those cost savings would be. But, you know, we're getting -- we're getting older. I mean, that's the bottom line. And so, either people are not accessing services, and they're going from home to crisis to nursing home, or, you know, we're able to have some services for them, and then they're not getting placed in an institution.

And as you know, nursing homes are the source with Medicaid payment, but assisted living, for the most part, is private pay.

SENATOR SLAP (5TH): Right. Right.

CHRISTY KOVEL: So people are going into these other facilities, which are also doing lovely jobs. But people are spending down all their assets, and then they have to be moved because there's no -- we don't have that system for assisted living.

SENATOR SLAP (5TH): Yeah. I mean, if we could only get the cost savings, you know, in the same budget, right? You know what I mean? In the second year of the biennium, you'd actually see it happen. I'm not saying we shouldn't otherwise; of course, we should. But anyway, this is our -- this is our challenge. So, well, Christy, thank you. Any other questions

for Christy? I see none. Thank you very much. Have a good rest of your day.

CHRISTY KOVEL: Thank you for your time.

SENATOR SLAP (5TH): Of course. Okay. So we are on our final three. And so, Jeanette I see Jeanette here. Jeanette, the floor is yours. Good afternoon. Thanks for joining us. We'll give Jeanette a second to get unmuted and put the camera on. There she is. All right. Now you just need to get unmuted, and you're ready to go.

JOE PERKUS: Jeanette, it should be in the bottom left-hand corner of your screen. A little microphone icon. [pause] We still can't hear you, Jeanette.

SENATOR SLAP (5TH): We could give her a -- we'll give her a second here.

JOE PERKUS: Yeah, well -- understood.

SENATOR SLAP (5TH): Yeah.

JEANETTE SULLIVAN-MARTINEZ: Can you hear me now?

SENATOR SLAP (5TH): We can. Yeah.

JEANETTE SULLIVAN-MARTINEZ: All right. I just dropped my screen, so, hold on a second.

SENATOR SLAP (5TH): I was hoping that you're okay. So that's -- I'm glad to hear that you are.

JEANETTE SULLIVAN-MARTINEZ: Let me just try to tilt my screen so you can at least see me.

SENATOR SLAP (5TH): No problem.

JEANETTE SULLIVAN-MARTINEZ: A little challenged with my hands.

SENATOR SLAP (5TH): Understood. No worries.

JEANETTE SULLIVAN-MARTINEZ: Okay. Sorry, it's a little frustrating. I had it all set.

SENATOR SLAP (5TH): I know. It's okay. Don't worry.

JEANETTE SULLIVAN-MARTINEZ: Can you see me?

SENATOR SLAP (5TH): We can see you and hear you.

JEANETTE SULLIVAN-MARTINEZ: Okay. Terrific. My name is Jeanette Sullivan -Martinez, and I am president of the resident council at Pendleton in Mystic. I also am president of the Statewide Coalition for resident council presidents for the state. It is my honor, and privilege to be able to talk to you today. Not only representing myself, but those that live in nursing homes throughout the state.

As -- I'm speaking to today with regards to the personal needs allowance. And this has been an issue for me, or concern for me, for many, many years. I have been a long-term resident at my nursing facility now for 12 and a half years. I am 57 years old. I have multiple sclerosis, and that was the reason that I ended up coming into long-term care because I had young adult children that were in college and were not able to care for me. I didn't have any other adult people that would be able to really care for me. And it was safer for me to be able to be in a nursing facility than to be home and have assisted care because they were not always as -- they didn't always show up to work, let's put it that way. They weren't always as competent as they could be.

As you know, the personal needs allowance in 2011 was reduced from \$69 a month to \$60 a month. A few years back, the government -- Governor also tried to reduce the personal needs allowance from \$60 to \$50,

and the residents bound together, and we were able to petition to keep it, at least at \$60. I believe that this is something that needs to be addressed and changed.

Residents that come to nursing homes experienced a tremendous amount of loss. And what they lose is their ability to be on the outside. They lose their ability to care for themselves. They lose their financial ability, as far as their freedom. And with that loss, we lose our freedom with just about everything. And so, increasing your personal needs allowance gives our residents a little more freedom to be able to purchase for themselves toiletry items, gifts for their loved ones, a day out with a friend, or pizza night with the boys, watching a movie or a game. There are many, many things. But the one thing that I think we need to realize is that this allows people in nursing facilities to be able to feel like participants in the world.

Nursing homes used to be a place where the concept was, people came here to die. Well, we have more younger and younger people living in nursing facilities. Nursing homes have now become places where people go to live to the best that they possibly can, for as long as they can. And this personal needs allowance affects me personally in that I can't even purchase a cup of coffee every day of the month if I wanted to. The \$60 would not allow that at \$2 a day. I take almond milk in my coffee, and so it's an added expense. So, therefore, I would not be able to purchase a cup of coffee if I even wanted to.

So, in thinking about these different things that would affect residents throughout the state, and what kind of life and adjustment it would be able to give them. \$12 may not seem like a lot to you, but you're talking four or five cups of coffee, for those that love coffee, you're talking about maybe renting a couple movies, or buying a pizza with someone. It is an experience. The money represents

experiences that residents have, or gifts that they can give to their loved ones, it's not just the dollars and cents. It needs to be thought of that it's affecting the people that are receiving it.

So if all you think of today is every time you have your cup of coffee, "Gee, I wonder if Jeanette got her PNA money so that she could have her cup of coffee today." Then that's a thought I'd like to leave with you. So please consider this Bill. It would greatly benefit, not only myself, but all those that I represent throughout the state. Thank you so much for your time.

SENATOR SLAP (5TH): Jeanette, thank you for your time. I know one of my colleagues has a question for you. So, if you can hang on for a few minutes, that'd be wonderful. Representative Hughes.

REP. HUGHES (135TH): Thank you, Chairman. And thank you, Jeanette, for your incredible advocacy, especially in our long-term care oversight working groups that you have --

JEANETTE SULLIVAN-MARTINEZ: Thank you.

REP. HUGHES (135TH): -- faithfully, faithfully shown up and given voice to all of those folks in long-term care settings of all ages like you -- like you testified to, that are being rationed, literally rationed care, both --

JEANETTE SULLIVAN-MARTINEZ: Yeah.

REP. HUGHES (135TH): We're gonna talk about this in another Committee. But in terms of the minimum care, direct care that you are given, and -- but also in this personal needs allowance, it's about dignity, and it's about giving voice to dignity. So, thank you for your really powerful testimony. But more than that, your work throughout the pandemic to make sure that the unseen, are heard through your voice.

JEANETTE SULLIVAN-MARTINEZ: Thank you so, so much. I greatly appreciate that very much, Representative. Thank you.

SENATOR SLAP (5TH): Great. Are there any other questions for Jeanette? Jeanette. I have one for you that's not actually directly related to the Bill, but --

JEANETTE SULLIVAN-MARTINEZ: Sure.

SENATOR SLAP (5TH): And it's related to, you know, just being able to -- for you, to be able to participate in the democratic process. And, you know, Winston Churchill once said, "Never waste a crisis." And I think that we need to, as legislators, look at how we can improve access to -- for people to be able to testify.

JEANETTE SULLIVAN-MARTINEZ: Yes.

SENATOR SLAP (5TH): And no Committee, is that more appropriate than I think the Aging Committee. So, I just wonder for you, if you could just briefly talk about your experience with being able to do this via Zoom. You know, is it easier for you than coming to the Capitol? And what would you like to see maybe going forward in terms of, you know, avenues for you to be able to testify and participate?

JEANETTE SULLIVAN-MARTINEZ: When I have testified in the past, I've had to come to the Capitol, which I enjoy doing. I think it's a beautiful building. I enjoy the process. I'm grateful that I get to participate as a citizen and resident of the state. Right now, especially with pandemic, for me today, this is just wonderful that I'm able to Zoom in and participate in this meeting because it would have meant for me to have to have been up very early this morning, arrange transportation, arrange for an aide to come with me to help adjust with, you know, bathroom transfers and things like that.

This avenue for right now, is very beneficial for me. And I would be willing to testify anything that would affect the disabled or the elderly via Zoom, anytime. I'd be more than willing to do that. I think it's a good avenue for us right now. I think we need a little more education on how it all works, at least me personally. But I've enjoyed the process, and I so appreciate this chance to speak with you today.

SENATOR SLAP (5TH): Well, you did great. And we're the ones who are grateful to you. And I'm just seeing if there's -- Representative Phipps, I do see has a question. So Representative, go for it. The floor is yours.

REP. PHIPPS (100TH): Oh, Ms. Jeanette, I just wanna say thank you for speaking up about the importance of being able to participate in general, but in particular, in an online way. We all know the numerous obstacles that it takes to be able to share your story, and how important your story is to make sure that we all have the best possible solutions for getting policy creation. Most solutions are gonna come from people like yourself sharing your story. So, I will continue to ask for your help in making sure that we can raise the alarm on making sure that we can lower any obstacles, and make sure everyone can participate just like yourself. So, thank you for bringing greater attention to that today.

JEANETTE SULLIVAN-MARTINEZ: Well, thank you so much.

SENATOR SLAP (5TH): All right. Any other questions? Okay. Seeing none. Thank you very much. I hope you have a good rest of your day.

JEANETTE SULLIVAN-MARTINEZ: Thank you. You as well.

SENATOR SLAP (5TH): Thank you. Okay, so we have two more speakers joining us here, and then that'll wrap it up. Halley Allaire, and then finally, Steve Rubin. So, Halley, good afternoon. And thanks for joining us.

HALLEY ALLAIRE: Sorry, let me just get my video going. Perfect. Okay. So, thank you all for having me. I do understand that things have gone a bit long, so I will get straight to it. My name is Halley Allaire. I'm a partner at Allaire Elder Law, which is my father's law firm. And I joined him about three years ago. But I've been in this community of caregivers for a very long time.

We are also members of Connecticut [NAELA], representing seniors and families in need of public benefits to ensure that they have seamless care coverage. Our goal is also to ensure that benefits which allow this coverage, to be obtained expeditiously, and once qualification requirements are met.

So, I'm mostly talking about HB 6456. Medicaid applications, in particular, can be very complex and time-consuming, so I'm supportive of any effort that reduces that burden on families, particularly as some find themselves planning while in crisis of care needs. To that point, I want to draw a distinction between free guidance, as to the programs that might be available to one, and free assistance to advise on and complete an application.

Helpful guidance is not the same thing as hiring a person to shepherd an application through from start to finish. It's much more involved and comes with a duty of responsibility to the correct completion of the work at hand. I have seen many examples of issues, in particular, with pool trust.

In Connecticut, an attorney must be hired to advise on how and when to utilize a pool trust, as well as to actually establish one. That process requires a

monthly board vote by the non-profit that runs pooled trust, and it costs \$1,050 to establish the trust on top of any attorney fees associated.

It, therefore, does not make sense to wait until after spending down to Medicaid limits to actually apply for this thing that might be needed. Waiting for the board vote, or even waiting to put the trust application together, causes delay and expense to the family when they might otherwise not have money. So yet again, family members being out of pocket.

In that situation, the family must provide again or pay for care on their own because when you have a pooled trust, it's because we're talking about home care. Often the person is already not in a facility, they're already home. So, they are on their own until things get established. And the family will not be reimbursed for their efforts, unlike the nursing home can be.

Worst, I've seen times when the notion of a pool trust is not even discussed. And later, a family might realize that staying at home was an option, or coming home with care is an option, which is, in that situation, somewhat a best scenario that at least they've figured it out, and they can get them home. Or qualifying for Medicaid at home at all was an option, and they never figured that out, if only the income could have been central pooled trust.

I've seen other issues involving situations where an attorney isn't necessarily required, like with the pooled trust. But where the advice is not accurate, which does again cost families time and money. For example, a family hired an out-of-state company to complete a Medicaid application, and --

JOE PERKUS: Sorry to interrupt, but you're reaching the end of your three minutes. If you could, please wrap up your last thought. Thank you.

HALLEY ALLAIRE: I apologize. Well, IRAs are countable assets in our state, and they're not so in every state. But when you're working with a company that advises in multiple places, their workers might not be trained to know that. And due to this, the spouse, in this particular case, was liable for months of nursing home payments that had accrued. Whereas, if she had just re-unitize the IRA, if she'd known to do that, this would have been solved. So the issue I'm speaking to is not one of guidance, but an advice that is not necessarily impartial, or advice that is not accurate. So, I support HB 6456, and I respectfully request its passing. And thank you so much for your time.

SENATOR SLAP (5TH): Halley, thank you. Thanks for joining us. Any questions for Halley before we go into our final speaker of the afternoon? No, I don't see any. Halley, thanks again. Have a good rest of your day.

HALLEY ALLAIRE: Thank you. You too.

SENATOR SLAP (5TH): Great. Okay. So, Mr. Rubin is ready to go. It's, let's see, Steve Rubin. Do we have Steve here? I think -- Oh, there he is. Hi, Steve.

STEVE RUBIN: Sir. How are you, Senator Slap?

SENATOR SLAP (5TH): Excellent. How are you? Thanks for joining.

STEVE RUBIN: Not bad. Thank you for having me. I appreciate being afforded the time to speak today about HB 640 -- 6456. So, for those who don't know me, I'm a certified elder law attorney. I'm based in Milford and Farmington, Connecticut. And I'm also the president-elect of CTNAELA.

So -- and I reiterate everything Halley just said, you know, in her reasonings behind this. And I think it's very important to discuss those

distinctions. And the fact that it is a state, we are behind other states in this. Dealing with Medicaid advisors, dealing with the issues of fraud, it's not a local issue. And I think that's important to recognize is that other states have already started confronting this issue, and we haven't yet.

New Jersey, for example, has started requiring a consumer affairs brief to go out to all advisors that requires people to basically read and understand that there's a lot of things that you can understand about basic Medicaid, but non-attorneys who are doing this kind of advice, are very limited in what they can provide. And there's a lot of examples of things that they can't do, and it comes up in the nature of the practice of law. You're dealing with asset transfers, as it can be very complicated, as Halley had pointed out.

We had a case not that long ago that dealt with a situation where a non-attorney advisor had reviewed a Medicaid point that had been done by an attorney, and they didn't understand it. So they wanted our client to hire an attorney, to explain to them, the advisor, how to go about handling this as far as the Medicaid goes because it was too complicated. Well, that puts the attorney in a bad spot because then that's kind of considering with the unauthorized practice of law.

Florida has also approached the issue of dealing with the advisers and has worked on coming up and has stated it is the unauthorized practice of law. And we're not saying filling out a Medicaid application. I think that's what happens, and this is it. It gets lost in the shuffle of what is, or what isn't the practice of law, or what kind of advice are we discussing. I'm not saying you can't fill in the application for someone. That's not what we're saying. And we're not saying that Agency on Aging, shouldn't be allowed to do it. In fact,

they should be, that's what we want, you know, these organizations that help people.

But there's a very big difference between doing things like that, and then explaining to someone the rights just as far as, can you transfer a house to a disabled child? What is a caregiver-child exemption, and how does that work? You know, many people lose sight of that.

I had a case a few years ago where someone ran into this where they had a disabled child. Under federal law and State of Connecticut under the uniform -- under our practices, what we do is, if there's a disabled child, it doesn't matter of the age of the child -- and this got lost in that case, the child can get the transfer of a house or any of the cash assets to continue to support them. It's kind of what we want. In that situation, the child was never made aware that they could have received the home. The parent didn't know about it. It ended up being that the entire value of the house was lost.

That's a significant chunk of money that also protects the taxpayers of Connecticut because it would have helped that child stay out of a facility longer. And not only is it -- it's not just limited to Florida, it's not limited to New Jersey. Ohio and Tennessee have now both started working on this and have both [practiced] laws to try and regulate this service.

So, it's time for us as a state to start evaluating, you know, looking at what all these other states are doing. And that's what I think this Committee is really useful for us. You know, figuring out what the other states are doing, and how we can incorporate that here in Connecticut because it's gonna be a continuing issue. We're seeing a significant amount of activity, a lot of actions that are basically, the practice of law. The one little-known planning technique that's often used is what's called a care contract. I'm sure --

JOE PERKUS: Sorry to interrupt. You're reaching the end of your three minutes. If you could, please just wrap up your last thought. Thank you.

STEVE RUBIN: Thank you. So, you know, the care contract is not just the legal contract; it's also got tax implications. Making sure someone gets really good advice on both sides of that, it's important. So that's why CTNAELA absolutely supports the passing of this legislation because it's not protecting anyone but seniors. And that's really what our goal here is, is we wanna prevent this fraud from continuing.

SENATOR SLAP (5TH): Great. Thank you, Mr. Rubin. Are there any questions? Any questions for Steve? No? Okay. Thank you very much. Thanks for your patience.

STEVE RUBIN: Thank you for your time.

SENATOR SLAP (5TH): We appreciate it. And grateful, that you hung in there with us. So, Mr. Clerk, are there any people who are waiting to testify, who we have not called on?

JOE PERKUS: There are not.

SENATOR SLAP (5TH): Great. Okay. Thank you, Mr. Clerk, for your work today. I will hand it back to my Co-Chair to wrap things up. And, actually, before I do that, Mr. Chair, if I could ask our Clerk, could you let our colleagues know what's next on tap here for the Aging Committee when our next appointment is.

JOE PERKUS: Of course, yes. I sent out an email earlier today that I'm referencing. The next Aging Committee meeting is Tuesday, March 2nd, and that's gonna be at 1:00 PM to JF Bills. And then our final public hearing before our JF Deadline, which is March 16th, is going to be Tuesday, March 9th, at

3:30 PM. And then our final Committee meeting before the JF Deadline is Thursday, March 11th, at 3:30 PM.

SENATOR SLAP (5TH): So the 2nd, the 9th, and the 11th. Do I have it right?

JOE PERKUS: That's correct.

SENATOR SLAP (5TH): Okay. Two, nine, and 11. All right. Awesome. Thank you, Mr. Clerk. Mr. Chair, I'll hand it back to you now.

REP. PHIPPS (100TH): Awesome. I'm gonna have Representative Wilson speak first. Any final comments Representative Wilson, our Ranking Member?

REP. WILSON (66TH): No thanks, Representative Phipps. I think it's been a great session here today. Was great to hear from all of these folks, and you know, we all learn as we go. So, let's hope that the next one on March 2nd gets us one step further, and I hope everybody has a great evening.

REP. PHIPPS (100TH): All right. Thank you, Representative Wilson. Oh no, and I just wanna -- just wanna echo those remarks. We heard from multiple speakers today the importance of bringing public hearings more accessible so we can have more participation, which is important for our overall democracy. The needs of increasing that need assessment, and how much more a simple \$10 can do. The difference of being able to have coffee every day or not having coffee every day, I mean, that was, once again, very, very powerful testimonies from all of our speakers throughout this evening. So, just wanted to thank everyone for their participation. I don't see any other comments for the good of the order. And with that, we will recess.

REP. HUGHES (135TH): Thank you all.

SENATOR ABRAMS (13TH): Thank you.

SENATOR SLAP (5TH): Thank you. Mr. Clerk, do we need to have a motion to adjourn?

REP. PHIPPS (100TH): Oh. Motion to adjourn. Excuse me.

REP. HUGHES (135TH): [inaudible] Representative.

REP. VARGAS (6TH): Second.

REP. PHIPPS (100TH): Forgive the new -- forgive the new Chair. That's why we have the much more experienced Senator Slap here.

SENATOR SLAP (5TH): All good. This is my first full-term Representative. I'm not that experienced. Just 'cause the gray hair, you know. I'm still a newbie. Not like Representative Vargas.

REP. PHIPPS (100TH): As the -- as the youngest Chair in Aging's history, I'm still working on it, so. [laughs]

SENATOR SLAP (5TH): All right.

REP. VARGAS (6TH): [crosstalk] I may be relic, but I'm still hanging around.

SENATOR SLAP (5TH): You definitely are. And we -- we're grateful for it. All right. Well, I think that does it, right? We got a motion [crosstalk].

REP. HUGHES (135TH): Thank you all.

REP. PHIPPS (100TH): All in favor.

REP. HUGHES (135TH): Aye.

REP. PHIPPS (100TH): All right. Motion passes. Thank you, everyone.