

Elder Law of Michigan 2010 Annual Report

*Working to promote and protect the rights, health and economic well-being
of people as they age or people with disabilities by providing
information, advocacy, legal advice and professional services*

Success in tough in environment

In 2010, many non-profits faced hard times with financial losses and reductions in resources. Elder Law was very fortunate to have a great year!

Our Consumer Fraud Prevention Project (CFPP) wrapped up its final year of operation reaching out to 154,254 older adults to warn them of telemarketing and other frauds that could take their money and steal their confidence. Over 300 volunteers participated in the project which enriched our experience, our human capital and built our Lansing regional volunteer infrastructure. What wonderful people gave generously of their time and talents. I know many of the volunteers share the sentiment of Francis of Assisi, Italian Founder of the Franciscan Order, who wrote "It is in giving oneself that one receives." Our CFPP staff gave a lot of themselves to make this project succeed, including countless evenings and weekends. All of us benefited from the returns in human and financial terms.

CFPP also laid the ground work for new projects for 2011. Next year we anticipate using our "call out" model of direct one on one client outreach to help older adults maximize their participation in the Medicare Program. We are grateful to the CFPP staff and volunteers who are also transitioning with the organization to turn their talents and attention to the Benefits Enrollment and Options Center (BEOC). This program compliments the work started by the Legal Hotline for Michigan Seniors, the Mid-America Pension Rights Project and Michigan's Coordinated Access to Food for the Elderly (MiCAFE) to help older adults achieve basic economic security in retirement by seeking and applying for programs and benefits that will cover their primary economic, health and nutritional needs in retirement.

Older adults face many challenges ahead in 2011 to maintain their economic security in retirement. Elder Law of Michigan has laid the ground work to be an effective voice to advocate for older adults. We anticipate significant work at the state and national level to educate the public and policy makers about the growing and hidden poverty among older adults, and opportunities to strengthen our families through direct assistance and multigenerational asset building, particularly in the area of housing counseling.

Thank you for your interest in our work and for your personal and financial support of Elder Law of Michigan. Don't wait until the end of the year! Make your tax deductible contribution now, and help us leverage matching funds to increase the services we provide to low income and vulnerable older adults.

Empowering Seniors to Manage Legal Issues

For many of our low-income clients, hiring an attorney is not an option. Fortunately in many cases, advice and information from a Legal Hotline attorney can empower seniors to solve legal problems themselves.

A 62 year old man and his wife were living in what they referred to as a "hotel." They had been living in the building for about 8 years, without a written lease, but had been paying monthly rent in advance. He said they were temporarily down on their luck and had missed a rent payment which resulted in the landlord verbally telling them they had to be out the following day. They had no place to go and wondered if they could be put out with such short notice.

Our attorney carefully explained the protections to tenants afforded by the summary proceedings act and penalties imposed on landlords who try self-help evictions. They were advised to refuse to move until a court order was issued. Armed with the knowledge of their rights as tenants, they were able to back the landlord down until they could catch up on their payments.

Please visit www.elderlawofmi.org/reports to see our 2010 Audited Financial Statement.

Our donors:

369 individuals made personal financial contributions ranging from \$5 to \$1,000. To view a list of these generous supporters, please visit www.elderlawofmi.org/ourdonors.

We have also enjoyed support from the following corporate and foundation donors:

Administration on Aging

AARP

Blue Cross Blue Shield of Michigan

Breton Consulting

Comerica Incorporated

Consumers Energy

Department of Justice

DTE Energy

Foster, Swift, Collins & Smith, PC

Jennings Memorial Foundation

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Michigan Assisted Living Association

Michigan Department of Human Services

Michigan Fitness Foundation

Michigan State Bar Foundation

Mid Michigan Region WLAM

Miller, Johnson, Snell & Cumminskey, PLC

National Council on Aging

Office of Services to the Aging

Thomas M. Cooley Law School

U.S. Department of Agriculture

United Way of Southeastern Michigan

Wider Opportunities for Women

Our clients:

- 71% were female
- 28% were minority (23% Black/African-American, 1% Hispanic, 1% Asian, Native American, more than one race , or other)
- 15% were 80 years of age or older
- 71% were low income

“If I didn’t have that, I couldn’t make it”

It is estimated that 1 in 3 older adults in Michigan don’t have enough money to make ends meet. Linda Hedley, Activities Coordinator at Friendship Manor, an apartment community for seniors in East Lansing, was one of those older adults.

Michigan’s Coordinated Access to Food for the Elderly (MiCAFE) came to Friendship



Manor to help residents apply for Food Assistance in 2010. Soon after the event, Linda learned that she would get \$135 per month in food benefits. She called to say, “I am so happy. I am going to use my Bridge Card to buy fresh produce, like vegetables and fruit that I have not been able to afford to buy in the past. Now, I can eat healthier and get back on a diet that is good for me. It makes me feel stupendous to have the extra money that I have been given for food assistance; if I didn’t have that, I couldn’t make it.”

2010 At a Glance:

The Legal Hotline for Michigan Seniors assisted 6,017 clients with 7,121 cases.

The Consumer Fraud Prevention Project reached out to 173,590 older adults with fraud prevention messages.

The Elder Abuse Prevention Services trained 115 law enforcement officers.

MiCAFE served 3,668 people and generated \$1.9 million in food assistance for older adults in Michigan.

The Benefits Enrollment and Options Center assisted 1,500 clients and identified \$16 million in potential benefits.

The Mid-America Pension Rights Project closed 433 cases and recovered approximately \$3.3 million in pension benefits.

Dealing with the Unexpected

The daughter and Guardian of an 88 year old client from Redford, Michigan called the Hotline about her mom's problem with Medicare. The daughter explained her mom had dementia and in her confusion, and without the family's knowledge, had disenrolled herself from Medicare Part B. When the family found out and began the re-enrollment, they were told there was a penalty to be paid, which would have caused financial hardship to the client. The daughter called the Hotline to find out if there was any way to get the penalty waived. Our attorney researched Medicare regulations and was able to find support for waiver of the penalty when the disenrollment was based on evidence of mental incompetency. However, the re-enrollment had to have been made within one year and the client had already passed the deadline. In the final analysis, the Hotline attorney advised the daughter that given the client's income and assets, she would qualify for the SLMB Medicare Savings Program and this would result in the state paying her Medicare B premium. This advice avoided payment of the penalty and secured the Medicare Part B coverage.



In 2010, beneficiaries of the Elder Law of Michigan Pooled Trust Account continued to donate in support of our mission. It is a great way to give back by directing residual funds to a charity that works to promote independence, options, and resources to allow older adults and people with disabilities to live with dignity.

Visit www.elderlawofmi.org/pooledtrust for more information, including how to join the trust!