Preface	xxi
Acknowledgments and Gratitude	xxv
Chapter 1 Introduction to Elder Law and the Aging Process	1
A. Introduction	1
B. An Overview of the Field of Elder Law	2
C. An Overview of Aging	3
1. Characteristics of the U.S. Elderly Population	4
a. Size	4
b. Demographics	5
c. Social Supports	6
2. The Aging Process	6
a. Physical Changes	7
b. Psychological Changes	8
c. Social Changes	9
3. Social Services Available to Older Adults	12
Chapter 2 Elder Law Practice	13
A. Introduction	13
B. Models of Elder Law Practice	13
1. Traditional Client Representation	13
2. Family Representation	14
3. Multi-Disciplinary Practice	15
4. Elder Mediation	17
Jennifer L. Wright, Practical Concerns in Elder Law Mediation	18
C. Guarding Against Ageism	21
D. Ethical Challenges of Elder Law Practice	24
1. Maintaining Confidentiality and Avoiding Conflicts of Interest	24
MRPC 1.6: Confidentiality of Information	25
MRPC 1.7: Conflict of Interest: Current Clients	26
2. Representing Clients with Actual or Suspected Capacity Concerns	30

a. Determining Clients' Abilities	31
Exercise 2.1	34
b. Working with Clients with Decision-Making Limitations	34
MRPC 1.14: Client with Diminished Capacity	35
In re Disciplinary Proceeding Against Eugster	37
In to Deceptionary I rocceaning Figurion Diagoner	21
Chapter 3 The Legal Status of Old Age and Age Discrimination	49
A. Introduction	49
B. Intergenerational Justice Considerations	50
Alexander A. Boni-Saenz, Age, Time, and Discrimination	51
Pnina Alon-Shenker, The Unequal Right to Age Equality: Towards a Dignified Lives Approach to Age Discrimination	53
C. The Constitutional Status of Age-Based Classifications	55
Massachusetts Board of Retirement v. Murgia	55
D. Medical Care	59
Justice in Aging letter	60
E. Safety Statutes	68
1. Driving	68
Fla. Stat. Ann. §322.18(5) (2024)	68
N.D. Cent. Code §§39-06-13, 39-06-19 (2023)	68
2. Elder Abuse	70
Or. Rev. Stat. §124 (2024)	70
F. Employment	73
1. Statutory Excerpts	74
Age Discrimination in Employment Act, 29 U.S.C. §§621 et seq. (2023)	74
2. Types of ADEA Claims	78
a. Disparate Treatment	78
Gross v. FBL Financial Services, Inc.	78
b. Disparate Impact	84
Villarreal v. R.J. Reynolds Tobacco Co.	87
3. Adverse Employment Action Requirement	98
Dediol v. Best Chevrolet, Inc.	99
G. A Role for International Law?	105
Israel Doron & Itai Apter, The Debate Around the Need for an International Convention on the Rights of Older Persons	107
Chapter 4 Surrogate and Supported Decision-Making	113
A. Introduction	113

xii

Со	ntents	xiii
B.	Decision-Making Standards and Approaches	114
	Andrew McGee, Best Interests Determinations	115
C.	Durable Powers of Attorney	118
	1. Types of Financial POAs	118
	2. POA Execution Requirements and Considerations	119
	3. Sample POA	121
	Statutory Form Power of Attorney	121
	Exercise 4.1	126
	4. POA Abuse	127
	Mowrer v. Eddie	128
	Gupta v. Lincoln National Life Insurance Co.	132
D.	Living Trusts	136
E.	Representative Payees and VA Fiduciaries	137
F.	Advance Directives	138
	1. Types of Advance Directives	139
	2. Powers of Attorney for Healthcare: Requirements and Considerations	144
	3. Health Care Instructions: Requirements and Considerations	145
	S.I. & F.H. v. R.S. & South Nassau Communities Hospital	146
	4. Sample Advance Directives	150
	Health Care Proxy	150
	Advance Health-Care Directive	152
	5. Factors Triggering the Use of Advance Directives	158
	Payne v. Marion General Hospital	159
	6. Revoking an Advance Directive or Removing a Health Care Agent	166
	7. Default Surrogate Statutes: An Alternative to Health Care Proxies?	168
	Exercise 4.2	170
G.	Guardianship and Conservatorship	170
	1. Overview of the Process of Obtaining a Guardianship	171
	Sample Petition: Uniform Guardianship, Conservatorship, and Other Protective Arrangements Act §603	174
	2. The Role of Counsel for the Respondent	180
	In re Guardianship of Herke	182
	3. Basis for Imposition of Guardianship	185
	a. Standard for Appointment	185
	Matter of Maher	187
	Smith v. Smith	190
	b. Scope of Appointment	193
	In re Guardianship of Inez B. Way	193

	Contents
4. Guardians' Authority and Responsibilities	196
Karbin v. Karbin ex rel. Hibler	197
5. Guardianship Mediation	204
In re Guardianship of Macak	206
6. Due Process Concerns	211
In re Mollie Orshansky	211
7. Guardianship Reform	232
Robert D. Dinerstein, Tales from a Suppo	ortive Guardianship 235
H. Supported Decision-Making	237
Texas Supported Decision-Making Act	238
I. Representing Clients with Appointed Surrogates	244
1. Client with an Attorney-in-Fact	244
Excerpt from ACTEC Commentary on MRPC	1.14 244
In re Runge	245
2. Client Subject to Guardianship	253
Chapter 5 Income in Older Age—Sources and Ch	allenges 255
A. Introduction	255
B. Social Security Benefits	256
	200
1. Overview of OASDI	
 Overview of OASDI Eligibility for OASDI 	256
	256 258
2. Eligibility for OASDI	256 258 258
 Eligibility for OASDI a. Becoming Insured 	256 258 258 258
 Eligibility for OASDI a. Becoming Insured b. Age-Based Eligibility 	256 258 258 258 258 259
2. Eligibility for OASDIa. Becoming Insuredb. Age-Based Eligibilityc. Disability-Based Eligibility	256 258 258 258 258 259 259
 2. Eligibility for OASDI a. Becoming Insured b. Age-Based Eligibility c. Disability-Based Eligibility d. Derivative Eligibility 	256 258 258 258 259 259 259 260
 2. Eligibility for OASDI a. Becoming Insured b. Age-Based Eligibility c. Disability-Based Eligibility d. Derivative Eligibility <i>Thomas v. Sullivan</i> 	256 258 258 258 259 259 259 260 266
 Eligibility for OASDI Becoming Insured Age-Based Eligibility Disability-Based Eligibility Derivative Eligibility Thomas v. Sullivan The Amount of OASDI Benefits 	256 258 258 258 259 259 259 260 266 266
 Eligibility for OASDI a. Becoming Insured b. Age-Based Eligibility c. Disability-Based Eligibility d. Derivative Eligibility <i>Thomas v. Sullivan</i> The Amount of OASDI Benefits a. Calculating the Basic Entitlement 	256 258 258 259 259 259 260 266 266 266
 Eligibility for OASDI a. Becoming Insured b. Age-Based Eligibility c. Disability-Based Eligibility d. Derivative Eligibility <i>Thomas v. Sullivan</i> The Amount of OASDI Benefits a. Calculating the Basic Entitlement b. Timing the Taking of Benefits 	256 258 258 259 259 259 260 266 266 266 267
 Eligibility for OASDI a. Becoming Insured b. Age-Based Eligibility c. Disability-Based Eligibility d. Derivative Eligibility d. Derivative Eligibility Thomas v. Sullivan The Amount of OASDI Benefits a. Calculating the Basic Entitlement b. Timing the Taking of Benefits c. Electing and Timing Derivative Benefits 	256 258 258 259 259 260 266 266 266 267 267 267
 Eligibility for OASDI a. Becoming Insured b. Age-Based Eligibility c. Disability-Based Eligibility d. Derivative Eligibility <i>Thomas v. Sullivan</i> The Amount of OASDI Benefits a. Calculating the Basic Entitlement b. Timing the Taking of Benefits c. Electing and Timing Derivative Benefits d. Effect of Earnings on OASDI Benefits 	256 258 258 259 259 259 260 266 266 266 267 267 269 271
 Eligibility for OASDI Becoming Insured Age-Based Eligibility Disability-Based Eligibility Derivative Eligibility Derivative Eligibility Thomas v. Sullivan The Amount of OASDI Benefits Calculating the Basic Entitlement Timing the Taking of Benefits Electing and Timing Derivative Benefits Effect of Earnings on OASDI Benefits Special Protections for OASDI Benefits 	256 258 258 259 259 260 266 266 266 267 267 269 271 271
 Eligibility for OASDI Becoming Insured Age-Based Eligibility Disability-Based Eligibility Derivative Eligibility Derivative Eligibility Thomas v. Sullivan The Amount of OASDI Benefits Calculating the Basic Entitlement Timing the Taking of Benefits Electing and Timing Derivative Benefits Effect of Earnings on OASDI Benefits Special Protections for OASDI Benefits Appealing SSA Determinations 	256 258 258 258 259 259 260 266 266 266 267 267 267 267 269 271 271
 2. Eligibility for OASDI a. Becoming Insured b. Age-Based Eligibility c. Disability-Based Eligibility d. Derivative Eligibility d. Derivative Eligibility <i>Thomas v. Sullivan</i> 3. The Amount of OASDI Benefits a. Calculating the Basic Entitlement b. Timing the Taking of Benefits c. Electing and Timing Derivative Benefits d. Effect of Earnings on OASDI Benefits 4. Special Protections for OASDI Benefits 5. Appealing SSA Determinations <i>Hermes v. Secretary of Health & Human Server</i> 	256 258 258 259 259 259 260 266 266 266 267 267 267 269 271

Со	ntents	XV
C.	Private Pensions	280
	1. Incentives that Encourage Private Pensions	281
	2. Types of Pension Plans	281
	3. Federal Protections for Pension Beneficiaries	283
D.	Savings	285
E.	Family Support	288
	Swoap v. Superior Court of Sacramento County	288
	Health Care & Retirement Corp. of America v. Pittas	297
	Exercise 5.1	303
F.	Other Sources of Income	303
	1. Supplemental Security Income (SSI)	303
	2. Military Retirement Benefits and Veterans' Pensions	305
Ch	apter 6 Financing Health Care	307
А.	Introduction	307
B.	Medicare	308
	1. Overview of Medicare	308
	2. The Four Parts of Medicare	308
	a. Medicare Part A	309
	b. Medicare Part B	311
	c. Medicare Part C	313
	d. Medicare Part D	315
	Exercise 6.1	316
	3. Paying for Out-of-Pocket Costs	316
	4. Medicare Appeals Process	318
	5. Limitations on Coverage	319
	a. Traditional Medicare Limitations	321
	Smith v. Thompson	321
	b. Managed Care Limitations	325
	Shah v. Secretary of Health & Human Services	325
	6. The Medicare Home Health Benefit	328
	Russell v. Sebelius	329
	7. The Future and Financial Status of Medicare	336
	Richard Kaplan, Top Ten Myths of Medicare	337
C.	Medicaid	338
	1. Overview of Medicaid	338
	2. Eligibility for Medicaid	339

Contents

3. Additional Rules Governing Medicaid Coverage for Long-Term	0.41
Care Services	341
a. Effect of Transfers for Less than Fair Market Value	342
Godown v. Department of Public Welfare	344
b. Spousal Impoverishment Protections	348
i. Calculating Standard Spousal Impoverishment Protections	349
Poindexter v. Illinois	349
ii. Retaining Additional Assets and Income	355
Johnson v. Lodge	355
c. Medicaid Liens and Estate Recovery	361
In re Estate of Darby	364
4. Medicaid Planning	370
a. Ethical Considerations	370
In the Matter of Mildred Keri	373
b. Medicaid Planning Techniques: Transfers and Purchases	382
i. Transfer Assets to a Third Party	382
ii. Purchase Exempt Resources and Pre-Pay Expenses	382
iii. Transfer Assets to an Irrevocable Trust	383
iv. Convert Assets to Income	383
v. Direct Funds to a Special Needs Trust	383
vi. Buy a Life Estate	384
vii. Transfer Assets in Return for a Promissory Note	384
viii. Enter into a Personal Services Contract	385
Reed v. Missouri Department of Social Services, Family Support Da	ivision 386
Estate of Ethel Barnett v. Department of Health & Human Service	
c. Medicaid Planning Techniques: Divorce and Spousal Refusal	394
John A. Miller, Medicaid Spend Down, Estate Recovery and Divorce: Doctrine, Planning, and Policy	395
Morenz v. Wilson-Coker	397
D. Other Sources of Health Care Coverage	402
1. Long-Term Care Insurance	402
2. Employer-Provided Health Care Benefits	404
Sprague v. General Motors Corp.	405
Sprugue v. Generus Motors Corp.	707
Chapter 7 Housing and Long-Term Care	419
A. Introduction	419
B. Aging in Place	420

1. The Appeal of Aging in Place420

xvi

	Stephen Golant, Commentary: Irrational Exuberance for the Aging in Place of Vulnerable Low-Income Homeowners	421
	2. Leveraging a Home to Support Aging in Place	423
	a. Sale and Leaseback	423
	b. Reverse Mortgage	424
	Estate of Jones v. Live Well Financial, Inc.	426
	c. Home Sharing	430
	3. Obtaining In-Home Help	432
	a. Rights Under the Americans with Disabilities Act	432
	b. The Emergence of Consumer Directed Care	434
	Daniela Kraiem, Consumer Direction in Medicaid Long-Term Care: Autonomy, Commodification of Family Labor, and Community Resilience	435
	c. Protections for Home Care Workers	438
	d. PACE Program	441
	e. Emerging Models of Service Coordination	442
	f. Sources of Payment for Home Care	442
	4. Aging in Place Exercises	445
	Exercise 7.1: Role-Playing	445
	Exercise 7.2: Counseling & Research	448
C.	Nursing Homes	449
	1. Nursing Home Admission: Reasons and Process	450
	2. The Statutory and Regulatory Framework Governing Nursing Homes	452
	Nina A. Kohn, Nursing Homes, COVID-19, and the Consequences of Regulatory Failure	453
	Exercise 7.3	456
	3. Nursing Home Residents' Rights	456
	a. Statutory and Regulatory Framework	456
	Requirements for Long Term Care Facilities, 42 CFR §483, Subpart B (2024)	457
	b. Balancing Competing Interests	471
	Chaney v. Plainfield Healthcare Center	471
	4. Enforcing Nursing Home Residents' Rights Through Informal Processes	478
	5. Enforcing Nursing Home Residents' Rights Through Litigation	479
	a. Private Rights of Action	479
	Grammer v. John J. Kane Regional Centers	480
	b. Section 1983	487
	Health & Hospital Corporation of Marion County v. Talevski	488
	c. Tort Claims and the Role of Statutory Violations	497

Contents

	Riley v. Maison Orleans II, Inc.	498
	Estate of French v. Stratford House et al.	503
	d. Other Quality of Care Claims	507
	Zaborowski v. Hospitality Care Center of Hermitage, Inc.	509
	e. The Impact and Enforceability of Mandatory Arbitration Clauses	514
	f. Summary Problem	515
D.	Assisted Living	517
	1. Overview of Assisted Living	517
	2. Duties of Assisted Living Facilities	519
	Storm v. NSL Rockland Place, LLC	520
E.	Continuing Care Retirement Facilities	527
	Seabrook Village v. Murphy	530
F.	Protection from Disability Discrimination in Housing	536
	Cason v. Rochester Housing Authority	537
	Weinstein v. Cherry Oaks Retirement Community	546
	Herriot v. Channing House	550
Ch	apter 8 Elder Abuse and Neglect	559
А.	Introduction	559
B.	The Phenomenon of Elder Mistreatment	560
	1. Types of Elder Mistreatment	560
	2. Patterns in Elder Mistreatment	561
	3. Warning Signs	562
C.	Approaches to Remedying Elder Mistreatment	565
	1. Mandatory Reporting	566
	R.I. Gen. Laws §42-66-8 (2024)	567
	Wis. Stat. §46.90 (2024)	568
	2. Social Service Intervention	570
	Doe v. South Carolina Department of Social Services	570
	3. Civil Sanctions	579
	Maine Improvident Transfers of Title Act, 33 Maine Rev. Stat.	
	\$1021 et seq. (2024)	579
	McCollor v. McCollor	581
	4. Criminal Sanctions	586
	Nina A. Kohn, Elder (In)Justice: A Critique of the Criminalization of Elder Abuse	587
D.	Legal Definitions of Elder Mistreatment	590
	1. Malfeasance	590
	State v. Maxon	591

xviii

Cont	ents	xix
	In Re Chapman	597
	State v. Stubbs	603
	2. Neglect	608
	a. Third-Party Neglect	608
	People v. Heitzman	608
	Sieniarecki v. State of Florida	617
	b. Self-Neglect	623
Cha	pter 9 Death and Dying	627
A.	Introduction	627
B.	Counseling Terminally Ill Clients	627
	Georgia Akers, On Death and Dying: Counseling the Terminally Ill Client and the Loved Ones Left Behind	628
	Ed de St. Aubin et al., Elders and End-of-Life Medical Issues: Legal Context, Psychological Issues, and Recommendations	201
~	to Attorneys Serving Seniors	631
	The Right to Refuse Life-Sustaining Care	634
	1. Refusal of Life-Sustaining Care for Cognitively Incapacitated Persons	635
	In the Matter of Charlotte F. Tavel, a disabled person	636 646
	2. Refusal of Nutrition and Hydration	646
	Thaddeus Pope & Lindsey Anderson, Voluntarily Stopping Eating and Drinking: A Legal Treatment Option at the End of Life	646
D.	The Right to Die and Receive Aid in Dying	650
	1. The Constitutional Approach to the Right to Die	650
	Washington v. Glucksberg	651
	2. The Statutory Approach to the Right to Die	662
	The Oregon Death with Dignity Act, Or. Rev. Stat. §127.800 et seq. (2024)	663
	Oregon Health Authority, Oregon Death with Dignity	000
	Act 2023 Data Summary	670
	Exercise 9.1	673
E.	Hospice Care	674
	Medicare's Hospice Regulations, 42 CFR §418 (2024)	675
Cha	pter 10 Family Relations in Later Life	683
А.	Introduction	683
B.	Divorce in Later Life	683
	1. Special Considerations in "Grey Divorces"	684
	Snyder v. Snyder	687

Contents

	2. Policy Implications of "Grey Divorce"	692
C.	Family Formation in Later Life	693
	Naomi Cahn, Clare Huntington & Elizabeth Scott, Family Law for the One-Hundred-Year Life	694
D.	Elder Caregiving and Caregivers' Rights	699
	1. Overview of Family-Provided Elder Care in the United States	700
	Summary: Families Caring for an Aging America	700
	2. Public Policy Support for Family Elder Care	703
	Dillon v. Maryland-National Capital Park & Planning Commission	704
	3. The Obligation to Provide Care	708
	Law of the People's Republic of China on the Protection of the Rights and Interests of the Elderly (2018 Amendment)	708
E.	Grandparenting and Grandparents' Rights	710
	1. Grandparents as Visitors	710
	Troxel v. Granville	711
	Blixt v. Blixt	717
	Exercise 10.1	730
	2. Grandparents as Supplemental Care Providers	730
	3. Grandparents as Co-Parents and De Facto Parents	732
	a. Financial Support	733
	b. Custody and Decision-Making Authority for Grandchildren	734
	In re Paternity of V.M.	735
	Penland v. Harris	737

Table of Cases	745
Index	749

xx