Colorado Legal Assistance Program for Elders

2021 Annual Report
2021 Program Highlights & Accomplishments

The Legal Assistance Program provides legal advocacy to protect critical needs of older Coloradans, such as preserving housing, assuring access to medical care, and preventing abuse and neglect. These are services that individuals need to live with dignity as they age.

The Colorado Legal Assistance Program is established and funded by the federal Older Americans Act and the state Department of Human Services Division on Adult Services and Aging. The State Unit on Aging contracts with Disability Law Colorado to operate the Legal Assistance Program. As part of this contract, Disability Law Colorado houses the Colorado Legal Assistance Developer, a state-wide advocate for essential legal services for older individuals.

The Legal Assistance Developer works with the State Unit on Aging, Area Agencies on Aging, the local legal assistance providers, and other key members of the community to strengthen the legal services delivery system for older adults, advocate for systemic improvements, and educate elders and the community about legal rights and available resources. Disability Law Colorado also receives a grant from The Jay and Rose Phillips Family Foundation of Colorado to support the work of the Colorado Legal Assistance Developer.

Legal Assistance Provider Network

The backbone of the program is a network of attorneys throughout the state who provide direct legal services to elders (age 60 or older). The State Unit on Aging allocates funds to each Area Agency on Aging (AAA) for legal assistance and the AAAs then contract with private attorneys and legal services organizations to advise and represent elders. The Older Americans Act requires legal assistance providers to prioritize elders with high social and economic need. There are 21 legal assistance providers who support the Older Americans Act work in collaboration with the AAAs. The sixteen Colorado AAA regions are represented in the map to the right.
2021 Legal Assistance Service Impact

In 2021 legal assistance providers across the state served 5,807 older adults with a total of 14,215 hours of legal services. In addition, legal assistance providers and members of the private bar contributed 3,100 hours of pro bono service to help meet the critical legal needs of older adults.

At the same time, legal assistance providers were unable to serve 323 eligible elders because the resources available do not allow them to provide service to all elders who have a legal problem.

In 2021 the most urgent legal assistance needs for older adults in Colorado were:

**Housing**
The greatest need in 2021 was for housing issues, including defense of eviction, foreclosures, and reverse mortgages, with 37% of the legal assistance hours devoted to housing issues.

**Public Benefits**
17% of the legal assistance hours were devoted to securing public benefits, including Medicare, Medicaid, Social Security, and nutrition assistance.

**Consumer and Debt**
11% assistance work addressed fraud, exploitation, and debt, including internet fraud, scams, and over-charges.

**Domestic Relations**
Slightly less than 10% of the hours addressed domestic relations concerns, including protective orders and grandparent visitation.

The chart below summarizes the legal service hours provided for the most common legal needs of elders in 2021.

<table>
<thead>
<tr>
<th>LEGAL ISSUE</th>
<th>Hours of legal service</th>
<th>Percent of legal assistance hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>5237</td>
<td>37%</td>
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<tr>
<td>Public Benefits</td>
<td>2448</td>
<td>17%</td>
</tr>
<tr>
<td>Consumer Issue</td>
<td>1494</td>
<td>11%</td>
</tr>
<tr>
<td>Domestic Relations</td>
<td>1316</td>
<td>9%</td>
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<tr>
<td>Estate Planning</td>
<td>1185</td>
<td>8%</td>
</tr>
<tr>
<td>Guardianship/Conservatorship</td>
<td>493</td>
<td>4%</td>
</tr>
<tr>
<td>Elder Abuse/Neglect</td>
<td>86</td>
<td>1%</td>
</tr>
</tbody>
</table>
The Role of the Colorado Legal Assistance Developer

The Colorado Legal Assistance Developer is state-wide advocate for essential legal services for older individuals. The legal assistance developer works with the State Unit on Aging, Area Agencies on Aging, the legal assistance providers, and other key members of the community to strengthen the legal services delivery system for older adults.

In 2021 the Colorado Legal Assistance Developer:

- Responded to requests for technical assistance from lawyers, ombudsman, Area Agencies on Aging, and members of the community.
- Organized and provided training and education for legal assistance providers and Area Agency on Aging staff.
- Evaluated legal assistance providers to ensure their work complies with the Older Americans Act and state regulations.
- Provided intake and referral to elder callers in need of legal services and resources.
- Followed state and federal legislation that impacts older adults and was an active presence at the state capital.
- Actively participated in the Colorado Bar Association Elder Law Section, the Colorado Coalition for Aging, and the Office of the Public Guardian.
- Attended numerous education and outreach activities at Senior Law Days and informational events that inform hundreds of older Coloradans about their legal rights.
- Provided support to the Colorado State Long-term Care Ombudsman and ombudsmen throughout the state who advocate for residents in nursing home and assisted living facilities.

Legal Assistance Client Stories

Coloradans aged 60 and older have been particularly vulnerable during the pandemic. Older adults are more likely to develop serious symptoms and die from Covid-19. On top of the medical precariousness, older adults are experiencing difficulties staying in affordable and safe housing, maintaining their jobs and incomes, and accessing essential health care, in addition to numerous other challenges. Each of the 5,807 elderly Coloradans who received legal services through the Legal Assistance Program for Elders has their own unique story. Here we share three stories of elders who were served in the program during 2021.

Mia’s Story

Mia, an elderly woman who lived on a fixed income, sought help from the local legal assistance provider for advice about an $11,000 hospital bill that Mia’s insurance had not covered. Mia had not been successful in appealing the issue with her insurance company or the hospital. The hospital had sent the bill to a collection agency. The legal assistance provider contacted the hospital billing department and the billing department agreed to call the debt back from the collection company. The hospital then resubmitted the bill to the insurance company. Insurance agreed to cover the bill and Mia later received notice that there was no further patient obligation on the bill.
Annie’s Story
Annie owed a large sum to the Internal Revenue Service after her husband withdrew money from her pension. Annie lives on fixed income and is separated from her husband; she has never lived on her own before. Annie was overwhelmed by the IRS collection process and worried that her assets would be seized. Annie met with a legal assistance provider, an attorney with tax expertise. Annie also met with a clinical social worker recently hired as part of the Area Agency on Aging and Colorado Legal Services pilot project to provide comprehensive services to adults over the age of 60 in the region. Annie informed the social worker that she suffers from depression and was feeling “very down.” Annie expressed concerns for her mental health, housing stability, and ability to afford basic needs. The social worker provided case management services to Annie and helped her make a plan for mental health services, access low-cost food, apply for Medicaid benefits, and find affordable housing. By reducing stress about health, nutrition, and housing, Annie has been able to focus on her legal matter and make plans for a better future.

Residents’ Story
Several elderly residents lived in an apartment complex for low-income seniors. The complex owner was doing significant repairs to the residents’ units and required several residents who had limited mobility to be out of their apartment for the entire day. Most of the residents had no place to go when there was work being done on their units and limited funds to pay for alternative housing or travel to another location. The legal assistance provider in the region negotiated with the unit owner and reached an agreement that would provide money for the residents to cover their alternate lodging and travel costs.

Colorado Legal Assistance Developer for Elders
Gina Viola Brown joined Disability Law Colorado as the Legal Assistance Developer for Elders in August 2021. Previously, Gina worked for the American Bar Association Section of Dispute Resolution where she managed a number of complex projects, including policy development efforts and educational programs. Gina also coordinated a national law school competition and served as the managing editor of the ABA’s Dispute Resolution Magazine. Gina has a JD from Indiana University Maurer School of Law and an MPA from the O’Neill School of Public and Environmental Affairs.

For more information about the Colorado Legal Assistance Program contact Gina at: gbrown@disabilitylawco.org | Office: 303.862.3507 | Mobile: 303.277.1768

Older Americans Act Programs Administered by Disability Law Colorado
The Colorado Long-Term Care Ombudsman program and Legal Assistance Developer program were created by the federal Older Americans Act. These programs are administered by Disability Law Colorado under a contract with the Colorado Department of Human Services, Division of Aging and Adult Services. They operate in conjunction with the 16 Area Agencies on Aging (AAA) to coordinate services statewide, promoting and protecting the rights of Colorado’s older adults and improving their quality of life.

Disability Law Colorado protects and promotes the rights of people with disabilities and older people in Colorado through direct legal representation, advocacy, education and legislative analysis. www.disabilitylawco.org