

A Practical Guide to Elder and Special Needs Law in South Carolina Second Edition

TABLE OF CONTENTS

PART ONE: THE BASICS

Chapter 1	Introduction.....	1
A.	What is Elder Law?	1
B.	Areas of Elder Law.....	2
C.	Changing Demographics.....	4
D.	Developing an Elder Law and Special Needs Practice	5
E.	The Intersection of Elder Law and Other Practice Areas	7
F.	Resources for Elder Law and Special Needs Attorneys	7
Chapter 2	Ethics and Elder Law.....	11
A.	Client Identification – Who is the Client?	14
B.	Conflict of Interest.....	18
C.	Confidentiality – Obligation to Keep Information and Communications Between Client and Attorney Confidential and Timely Completion of Tasks.....	25
D.	Competency in Representation	26
E.	Capacity of Client – Recognizing At-Risk Clients, Including Rule 1.14 on Clients with Diminished Capacity and Determining Client’s Mental Capacity	27
1.	Ethical Guidelines for Assessing Client Capacity	27
2.	Capacity for Different Transactions.....	29
F.	Communication and Advocacy.....	44

TABLE OF CONTENTS

G. Potential Obligations to Non-Clients
in Light of *Fabian v. Lindsay*45

Chapter 3 Client Relations49

Exhibit 1.3.1 Counseling Older Clients53

Exhibit 1.3.2 Helpful Hints: Meeting with Older Client
or Client with Disabilities57

Exhibit 1.3.3 Comprehensive Functional Skills Checklist63

**PART TWO:
PLANNING FOR DEATH AND DISABILITY**

Chapter 1 Planning for Incapacity or Disability73

A. Advance Directives for Medical Care
(Death with Dignity)73

1. The Declaration of a Desire for a Natural Death
(Living Will)75

2. South Carolina Statutory Health Care Power
of Attorney Act (S.C. Code Ann. §§ 62-5-500 *et seq.*)77

3. HIPAA Release81

4. Five Wishes and Voicing My Choices.....81

5. Supported Decision Making82

6. Psychiatric Advance Directive.....82

7. Voluntary Refusal of Food and Water82

8. Organ and Body Donation83

9. South Carolina Code § 44-80-10, Physician
Orders for Scope of Treatment (POST)83

10. DNR, DNI, EMS-DNR, and DNT84

11. Advance Directives with Faith-Based Restrictions85

12. Honoring Advance Directives.....85

B. Financial Decision Making86

1. Introduction to Durable Powers of Attorney86

TABLE OF CONTENTS

2.	Durable Power of Attorney (Financial and Legal Matters).....	86
C.	Pre-Need Funeral and Burial Arrangements.....	95
Chapter 2	Planning for the Client Who is Disabled or Who has a Spouse, Child, or Other Beneficiary Who is Disabled	97
A.	Introduction.....	97
1.	The Need for Planning.....	97
2.	Planning Tools for the Client Who is Disabled	99
B.	Preserving Assets During Lifetime	100
1.	First-Party Special Needs Trust	100
2.	Pooled Trust.....	105
3.	ABLE Account.....	107
4.	Income Trust	107
5.	Reporting to Social Security/Medicaid.....	107
C.	Planning for a Client with a Spouse with a Disability	109
1.	Care of Surviving Spouse	109
2.	Disposition of Assets	109
3.	Selecting a Trustee and Guardian	113
4.	Transferring Assets to the Institutionalized Spouse to Fund Testamentary Trust.....	114
5.	Other Considerations	114
D.	Additional Considerations for a Client with a Child with a Disability	114
1.	Delivery of Care During Parent’s Lifetime	115
2.	Delivery of Care After Parent’s Death.....	117
3.	Disposition of Assets	118
4.	Selecting Trustees and Special Advisors	120
5.	Other Considerations	120
E.	Working with Other Professionals to Preserve Assets and Benefits	122

TABLE OF CONTENTS

Chapter 3	The ABLE Act	125
A.	History and Overview of the ABLE Act.....	125
B.	Eligibility for an ABLE Account.....	126
C.	Contributions to an ABLE Account.....	128
	1. Annual Contributions.....	128
	2. Lifetime Contributions.....	128
	3. Tax Benefits for Contributions.....	128
D.	Using an ABLE Account.....	128
	1. Qualified Disability Expenses.....	128
	2. Income Tax Consequences.....	130
E.	Impact on Needs-Based Benefits.....	130
	1. ABLE Account Balance Exceeds \$100,000.....	130
	2. In-Kind Support and Maintenance and ABLE.....	130
F.	After the Death of the Designated Beneficiary.....	131
	1. Payback to Medicaid.....	131
	2. Roll Over.....	132
G.	Later Developments.....	132
H.	Intersection of ABLE and Special Needs Trusts.....	132
	1. When to Use an ABLE Account.....	132
	2. Third-Party Funding.....	133
	3. Special Needs Trust (SNT) Funding an ABLE Account.....	133
I.	Conclusion.....	134
J.	Additional Resources.....	134
Chapter 4	Planning for Death	137
A.	Introduction to Planning.....	137
	1. Distribution of Property.....	137
	2. Probate Proceedings.....	138
	3. Personal Desires.....	138

TABLE OF CONTENTS

4.	Disputes Among Beneficiaries	139
5.	Tax Considerations	140
B.	Understanding Estate, Gift, and Generation Skipping Transfer Taxes	141
1.	Overview	141
2.	Applicable Credit Amount (Formerly the Unified Credit)	142
3.	Estate Tax Overview	142
4.	Gift Tax Overview	143
5.	Portability	145
6.	Generation Skipping Transfer Taxes	148
C.	Creating the Plan	152
1.	Gathering the Facts	152
2.	Assessing Capacity	152
3.	Knowing Default Law	153
4.	Determining Spousal Rights	153
5.	Disposing of the Body	154
D.	Estate Planning Documents	156
1.	Will	156
2.	Revocable Living Trust	157
3.	Irrevocable Trust	160
E.	Non-Probate Transfers	161
1.	Life Insurance	163
2.	Pay on Death (POD) and Transfer on Death (TOD) Arrangements	167
3.	Retirement Plans	170
4.	Participant Dies Before RBD	176
5.	Participant Dies On or After RBD	176
6.	Beneficiaries	177
7.	Estate Tax Implications	181
8.	Income Tax Consequences	181

TABLE OF CONTENTS

9.	Planning Considerations	181
10.	Annuities	183
11.	Joint and Survivor Property	183
12.	Revocable or Irrevocable Trusts	187
F.	Other Planning Options.....	188
1.	Lifetime Transfers.....	188
2.	Family Need.....	191
3.	Medicaid Qualification	191
4.	Considerations in Gifting for Incapacitated Persons	191
5.	Tax Considerations	193
6.	Disclaimers	193
G.	Standard Estate Planning Scenarios.....	194
1.	Married Couple with Assets Less than \$11,000,000	195
2.	Married Couple, with Assets Between \$11,000,000 and \$22,000,000.....	197
3.	Married Couple, Estate of Both Over \$22,000,000	200
4.	Single Persons.....	201
H.	The Continuing Estate Plan	202
1.	In General.....	202
2.	Asset Titling.....	203
3.	Updating the Plan.....	203
4.	Communication.....	204
I.	Conclusion.....	204
	Exhibit 2.4.1 Estate Tax Exemption Amounts	205

**PART THREE:
AVAILABLE GOVERNMENT BENEFITS**

Chapter 1	Social Security	209
A.	Introduction.....	209

TABLE OF CONTENTS

B.	Social Security Retirement Benefits and Eligibility	210
1.	In General.....	210
2.	Covered Employment	210
3.	Insured Status; Quarters of Coverage (QCs)	211
4.	Self-Employment	216
5.	Retirement Age	216
C.	Derivative Social Security Claims of Family Members	216
1.	In General.....	216
2.	Spouse’s Benefits as Dependent	217
3.	Divorced Spouse’s Dependent Benefits.....	218
4.	Children’s Benefits	219
5.	Survivor’s Benefits	223
D.	Computation of Social Security Retirement Benefits	233
1.	In General.....	233
2.	Average-Indexed-Monthly Earnings Method	234
3.	Average-Monthly Wage Method	234
4.	Early or Delayed Retirement	235
5.	Maximum Family Benefits on One Insured Person’s Earnings.....	236
6.	Entitlement to Multiple Benefits.....	238
7.	Excess Earnings	238
E.	Representative Payee	242
1.	In General.....	242
2.	Responsibilities	243
3.	How Funds Should be Held	244
4.	Keeping Records	245
5.	Resignation of Representative Payee or Death of Beneficiary.....	245
6.	Strengthening Protections for Social Security Beneficiaries Act of 2017	246

TABLE OF CONTENTS

F.	Applying for Social Security Retirement Benefits	246
1.	In General.....	246
2.	Timing Considerations.....	247
3.	The Presumption Regarding Spouse’s Benefits.....	248
4.	Withdrawal of an Application.....	248
5.	Evidence to Support a Claim for Benefits	249
G.	Choosing the Best Option of Benefits	250
1.	Withdraw Claim and Repay Benefits	250
2.	Claim and Suspend	250
3.	When to Claim Retirement Benefits	251
H.	Overpayments and Underpayments	252
1.	In General.....	252
2.	Waivers of Adjustment or Recovery.....	253
3.	Compromise of Claims	257
4.	Procedure to Challenge Overpayments.....	258
I.	Taxation of Benefits.....	259
J.	Appeals	260
1.	Overview	260
2.	Initial Determinations	261
3.	Reconsiderations	262
4.	Hearings Before Administrative Law Judges	264
5.	Appeals Council.....	272
6.	Judicial Review.....	276
7.	Reopening and Revising Determinations and Decisions	277
K.	Attorney’s Fees	279
1.	Fee Authorization Process	280
2.	When Authorization is Required	280
3.	When SSA Authorization is Not Required	281
4.	Authorization Process	281

TABLE OF CONTENTS

5.	Direct Payment of a Fee to a Representative	282
6.	Payment Under the Equal Access to Justice Act (EAJA)	282
L.	Getting in Touch with the Social Security Administration.....	283
1.	Social Security Online	283
2.	Calling Them	283
3.	Writing to the Social Security Administration.....	284
Chapter 2	Supplemental Security Income	285
A.	Introduction to the Supplemental Security Income Program.....	285
1.	Criteria and Benefits	285
2.	Coordination with Other Benefits	286
3.	Authority	286
B.	Eligibility for Supplemental Security Income	287
1.	Non-Financial Requirements	287
2.	Financial Requirements: In General	288
3.	Financial Requirements: Limitations on Resources	289
4.	Financial Requirements: Limitations on Income	295
C.	Supplemental Security Income Benefits	302
1.	Calculation of the Amount.....	302
2.	Payments	303
D.	Applying for Supplemental Security Income	306
1.	Filing an Application	306
2.	Filing Before Eligibility	307
3.	Date of Filing	307
4.	Commencement of Benefits.....	308
E.	Continued Eligibility.....	308
1.	In General.....	308
2.	Reporting Requirements	308
3.	Re-Determinations	308
4.	Continuing Disability Reviews	309

TABLE OF CONTENTS

F.	Supplemental Security Income Appeals	309
Chapter 3	Medicare	311
A.	Medicare: Introduction.....	311
1.	Overview	311
2.	Administration – The Key Players.....	312
3.	Where to Find the Law	313
B.	Medicare Eligibility	314
1.	Part A	314
2.	Part B	315
C.	Medicare Enrollment	315
1.	Automatic Enrollment.....	315
2.	Enrollment by Application.....	315
3.	Beginning Date of Coverage.....	316
D.	Medicare Benefits	317
1.	Part A	317
2.	Part B	323
3.	Part C	327
4.	Part D	328
E.	Medicare Claims Processing and Payment	331
1.	Part A	331
2.	Part B	331
F.	Medicare Appeals	332
1.	Part A and Part B Appeals	332
2.	Appealing a Local Coverage Determination (LCD).....	335
3.	Medicare Appeals of Hospital Inpatients.....	336
4.	Medicare Advantage Appeals	336
5.	Medicare Part D Appeals	337
G.	Observation Status vs. Admitted: A Long Term Care Problem ..	338

TABLE OF CONTENTS

Chapter 4	Veteran’s Benefits for Long Term Care	341
A.	Introduction.....	341
B.	Who is a Veteran?.....	342
1.	What are the Military, Naval, and Air Services?	342
2.	What is Active Service?	343
3.	Understanding the Character of Discharge	343
4.	How Does One Prove Service and Discharge Status?	344
C.	Who is a Dependent or Survivor of a Veteran?	345
D.	Pensions	345
1.	Protected Pension.....	346
2.	Medal of Honor Pension	346
3.	Improved Veterans Pension	347
4.	Survivor or Death Pension	353
5.	Dependent’s Indemnity Compensation.....	356
E.	Calculating Assets for VA Purposes (AVAP)	357
1.	Introduction.....	357
2.	Exclusions from Assets.....	358
3.	The Primary Residence	359
4.	Asset Transfers and Penalties	359
F.	Calculating Income for VA Purposes (IVAP)	363
1.	Introduction.....	363
2.	Medical Expenses	364
3.	IVAP Measured on a Prospective Basis	365
4.	Calculating IVAP.....	366
G.	Understanding the Housebound and Aid and Attendance Rating.....	366
1.	Introduction.....	366
2.	The Housebound Rating	367
3.	The Aid and Attendance Rating.....	368

TABLE OF CONTENTS

H.	Applying for VA Pension and Survivor Pension.....	370
1.	Information Needed	370
2.	Filing the Application	371
3.	Fully Developed Claims	371
4.	Establishing the Effective Date of the Claim.....	372
I.	Obtaining Long Term Care Through the VA	372
1.	Introduction.....	372
2.	VA Health Care Benefits	372
3.	Who is Eligible for VA Health Care Benefits?.....	373
4.	Understanding Priority	373
5.	What Long Term Care Services Does the VA offer?	378
6.	Does the VA Charge for Long Term Care Services?	386
7.	How to Apply for VA Long Term Care Benefits?	388
J.	Representing Veterans	388
1.	Introduction.....	388
2.	Accreditation or Agents and Attorneys.....	388
3.	What Does It Mean to Help a Veteran with a Claim?	389
4.	Legal Fees Charged to Veterans	391
Chapter 5	Medicaid.....	393
A.	Administration of the Medicaid Program	393
B.	Medicaid Coverage Groups in South Carolina	397
C.	Eligibility	404
1.	Overview.....	404
2.	Categorical Eligibility.....	404
3.	Non-Financial Eligibility Requirements	405
4.	Financial Eligibility Requirements	406
5.	Other Program Requirements	408
D.	Medicaid Services.....	408
1.	Medicaid Services Provided Through the State Plan.....	410

TABLE OF CONTENTS

2.	DHHS Delivery of Care Through Managed Care Organizations (MCOs) or Fee for Service	413
3.	Individuals Eligible for Medicaid and Medicare: Healthy Connections Prime	414
4.	EPSDT; Children’s Medicaid Services.....	414
5.	Tax Equity and Fiscal Responsibility Act (TEFRA)	416
6.	Community Engagement Initiative	416
E.	Long Term Care	418
1.	Home and Community-Based Waiver Programs.....	418
2.	Medicaid Home and Community-Based Waiver Programs Administered by DHHS.....	423
3.	Medicaid Waiver Programs Administered by DDSN.....	428
4.	Common Issues in the Provision of Long Term Care Through the South Carolina Medicaid Program	435
5.	The DDSN Waiver Funding System.....	438
F.	Oversight and Enforcement	439
1.	Oversight of the Medicaid Act.....	439
2.	Appeals and Judicial Enforcement of the Medicaid Act	440
3.	Americans with Disabilities Act (ADA) and Section 1983 Litigation	454
Exhibit 3.5.1	Appendix H: Waiver Programs Comparison Chart	465
Exhibit 3.5.2	<i>Doe v. Kidd</i> Fee Petition	469

**PART FOUR:
DELIVERY OF CARE**

Chapter 1	Home Care	493
Chapter 2	Nursing Home Care	497
A.	Introduction.....	497
B.	State and Federal Regulations.....	498
1.	State Licensing.....	498

TABLE OF CONTENTS

2. Federal Certification Requirements499

3. Enforcement of Licensure
and Certification Standards.....499

C. Selecting a Nursing Home500

1. Factors to Consider in Selection500

D. Typical Problems Applicants Face503

1. Limited Availability of Homes
for Those with Limited Assets503

2. Financial Screening and Demands
for Promises to Pay Privately.....504

3. Unavailability of Appropriate Homes.....505

4. When Medicare is a Payment Source506

5. When Medicaid is a Payment Source508

E. Transition to a Nursing Home.....511

1. In General.....511

2. Discharge Planning511

3. Problems that Arise.....512

4. Problem Resolution.....513

F. Transfers Between Nursing Facilities.....513

1. Transfers within South Carolina514

2. Interstate Transfers.....516

3. Unwanted Transfers or Discharges –
Protecting Clients from Eviction517

G. Nursing Home Contracts.....521

1. In General.....521

2. Arbitration Clauses523

3. Private-Pay Residents524

H. Residents’ Rights525

1. Rights Granted by State Law525

2. Rights Granted by Federal Law527

TABLE OF CONTENTS

I.	Autonomy and the Role of Guardians and Surrogate Medical Decision Makers	528
J.	Monitoring Quality of Care	528
K.	Care from the Nursing Home Staff.....	529
1.	General Caregiver Staff	529
2.	Medical Staff.....	530
3.	Doctors and Physician’s Assistants	530
4.	Pharmacists	530
5.	Other	530
L.	Resources for Handling Problems and Abuses in Nursing Homes.....	530
1.	The Long Term Care Ombudsman Program	530
2.	National Consumer Voice for Quality Long Term Care (NCVQLTC)	531
3.	Justice in Aging.....	531
Exhibit 4.2.1	U.S. Supreme Court Case – <i>Kindred Nursing Centers, LP v. Janis E. Clark</i>	533
Chapter 3	Hospitals	541
A.	The Hospital Landscape in South Carolina	541
1.	General Acute Care Hospitals/“Safety Net” Hospitals	542
2.	Long Term Acute Care Hospitals (LTACH)	543
3.	Outpatient Facilities and Specialties	543
4.	Teaching/Academic Hospitals	544
5.	Health Insurance ‘Networks’	544
B.	Admission	545
1.	Informed Consent.....	545
2.	Access to Medical Records.....	546
3.	Electronic Medical Records (EMR).....	548
4.	Confidentiality of Records and HIPAA.....	549
5.	Emergency Medical Treatment and Labor Act (EMTALA)	551

TABLE OF CONTENTS

C.	Treatment	552
1.	Different Types of Primary Care Providers (PCPs).....	552
2.	Patient Rights and Responsibilities.....	554
3.	Standard of Care	558
D.	Leaving the Hospital	560
1.	Discharge Plan	560
2.	Right to Refuse Care.....	565
3.	Leaving Against Medical Advice (AMA)	566
E.	Evolving Hospital Issues in South Carolina	567
1.	Community Benefit Requirement	567
2.	Medical-Legal Partnerships (MLPs).....	568
3.	Telemedicine.....	568
Chapter 4	Community Residential Care Facilities	573
A.	Regulatory and Oversight Framework.....	574
1.	State Licensing.....	574
2.	Administrator Licensing	576
3.	Oversight.....	577
B.	Funding	578
C.	What to Expect in a CRCF.....	579
Chapter 5	Other Facilities and Services.....	581
A.	Psychiatric Facilities and Services.....	581
1.	Psychiatric Hospitals.....	582
2.	Psychiatric Residential Treatment Facilities for Individuals Under Age 21	586
3.	Other Facilities and Services for Individuals with Mental Illness.....	588
B.	Facilities and Services Provided by the Department of Disabilities and Special Needs	589
1.	ICF/IIDs	591

TABLE OF CONTENTS

2. Community Training Homes
and Supervised Living Placements592

3. DDSN Operated Day Programs592

C. Day Care Facilities for Adults592

**PART FIVE:
FUNDING THE COST OF LONG TERM CARE**

A. Introduction.....597

1. Cost of Long Term Care597

2. Who Will Need Long Term Care?597

3. Initial Analysis599

B. Medicare600

C. Self-Funding601

D. Long Term Care Insurance601

1. Availability and Cost of Policies601

2. Evaluating Policies.....602

3. Is Insurance the Best Option?604

4. State Partnership Program.....604

E. The Reverse Mortgage605

1. General Overview605

2. Requirements of the HECM.....606

3. Costs of a HECM607

F. Veteran’s Benefits.....608

G. Medicaid608

**PART SIX:
TAX ASPECTS OF PLANNING FOR
LONG TERM CARE AND DISABILITY**

A.	Introduction.....	611
B.	Income Taxes and the Elderly or Disabled Client	611
	1. Overview.....	611
	2. Filing Requirements.....	612
	3. What is Gross Income?	613
	4. What Income is Exempt from Taxation?	613
	5. Deductions	615
	6. The Standard Deduction	616
	7. The Medical and Dental Expense Deduction.....	617
	8. Tax Rates	625
C.	Understanding Capital Gains and Basis.....	628
	1. What are Capital Gains and Losses?.....	628
	2. What is Basis?.....	629
D.	Sale of Principal Residence	630
	1. Overview.....	630
	2. What is the Primary Residence or Main Home?.....	631
	3. What are the Ownership and Use Tests?	631
	4. Special Rules for Married Persons.....	632
	5. Use of the Main Home for Rental or Business Purposes.....	632
	6. Reduced Gain Exclusion.....	633
E.	Is Social Security Taxable?.....	635
F.	The Taxation of Distributions from IRAs and Retirement Plans	636
	1. Withdrawals from Traditional IRAs	637
	2. Withdrawals from Roth IRAs	638
	3. What Happens When the Owner of an IRA Dies?	640

TABLE OF CONTENTS

G. Taxes and Caregiver Arrangements.....648

 1. Household Employees649

 2. Filing Form H650

 3. Rental Arrangements651

H. The Income Taxation of Trusts.....651

 1. Introduction.....651

 2. Basic Concepts Necessary to Understanding Trust Taxation.....652

 3. Taxation of Grantor Trusts.....653

 4. Taxation of Non-Grantor Trusts654

I. Real Property Taxes.....656

 1. Introduction.....656

 2. What are Property Taxes?.....657

 3. How are Real Estate Taxes Calculated?657

 4. Determining Property Value for Tax Purposes.....659

 5. What is the Legal Residence for Purposes of the 4% Assessment Ratio662

 6. Real Property Tax Exemption for Certain Special Groups.....663

 7. Long Term Care Planning and Property Taxes in South Carolina664

J. Conclusion665

**PART SEVEN:
ACCESSING MEDICAID
FOR LONG TERM CARE**

Chapter 1 Medicaid for Long Term Care.....669

 A. Overview.....669

 B. The Law669

 C. The Application Process670

 1. Overview.....670

TABLE OF CONTENTS

2.	Who May Apply	671
3.	Where to Apply.....	671
4.	Completing the Application.....	672
5.	Application Review	672
6.	Verification of Eligibility.....	672
7.	Level of Care Certification	674
8.	SCDHHS Action on the Application	674
9.	Reporting Requirements and Periodic Review	675
D.	Medicaid Denials and Appeals	675
1.	Notification	675
2.	Working with SCDHHS to Resolve Problems	676
3.	Right to a Hearing.....	676
4.	Rights Regarding the Hearing.....	676
5.	Hearing Officers.....	677
6.	Hearing Procedure	677
E.	Estate Recovery	678
	Exhibit 7.1.1 South Carolina Level of Care Criteria	683
Chapter 2	Financial Requirements for Medicaid for Nursing Home and Waiver Programs	687
A.	Basic Financial Requirements.....	687
1.	Financial Eligibility Requirements	687
B.	Medicaid Eligibility for Nursing Home or Home and Community-Based Services for a Single Person	698
1.	Introduction.....	698
2.	Income Issues.....	699
3.	Asset Issues.....	701
C.	Nursing Home Resident-Applicant with a Spouse in the Community	701
1.	Introduction.....	701
2.	Spousal Impoverishment Rules.....	702

TABLE OF CONTENTS

3.	Income Retention by the Community Spouse and Family	703
4.	Income Trust	703
5.	Asset Standards	704
Chapter 3	Medicaid Planning	705
A.	Medicaid Planning	705
1.	Reducing Countable Resources	706
B.	Medicaid Planning Options.....	715
1.	Five-Year Planning	715
2.	Short-Term or Crisis Planning.....	715
C.	Hypotheticals	717
D.	Warnings that Should be Given to the Client	724
1.	Changes in the Law.....	724
2.	Medicaid Discrimination	724
3.	Loss of Control	725
E.	Conclusion	725
Exhibit 7.3.1	CMS Letter to Medicaid Directors.....	727

**PART EIGHT:
VA PENSION PLANNING USING
MEDICAID PLANNING IDEAS**

A.	Asset Transfers.....	733
B.	Caregiver Agreements	734
C.	Purchase a Home.....	735
D.	Buying a Car	735
E.	Paying Off Debt	735
F.	Purchase a Life Estate or Other Fractional Interest in the Home or Property of Another Person	736
G.	Purchase an Irrevocable Prepaid Funeral Contract.....	737

TABLE OF CONTENTS

H. Make Exempt Renovations to the Veteran’s Primary Residence738

I. Transfer to Trust for Minor Incapable of Self-Support738

J. Half-A-Loaf Planning738

K. Death Planning740

L. A Word About Irrevocable Trusts and the VA741

M. Conclusion742

**PART NINE:
ABUSE, NEGLECT, AND EXPLOITATION**

A. Abuse, Neglect, and Exploitation Defined745

B. Trade Practices Targeting Vulnerable Adults748

C. Prevention Strategies748

 1. Active Communication and Participation in Development, Implementation, and Management of a Plan of Care748

 2. Minimizing the Risk for Abuse749

D. Signs of Abuse, Neglect, and Exploitation751

E. Reporting and Investigating752

 1. Reporting and Investigating Criminal Allegations of Abuse and Neglect – SLED and Local Law Enforcement752

 2. Vulnerable Adult Fatalities754

 3. Mandated Reporters755

 4. Enforcement of the Right to be Protected from Abuse, Neglect, and Exploitation756

 5. Licensing and Accreditation759

 6. Civil Remedies760

F. Identity Theft761

G. Protections for Children with Disabilities762

TABLE OF CONTENTS

Exhibit 9.0.1 Table of Licensing and Accreditation
for Each Type of Facility765

**PART TEN:
SURROGATE AND SUPPORTED
DECISION MAKING**

Chapter 1 Decision Making.....775

- A. Overview of Surrogate and Supported Decision Making775
- B. Capacity to Make Legal Decisions778
 - 1. Transactional Legal Decisions.....778
 - 2. Capacity to Bring or Defend Civil Actions.....779
 - 3. Capacity and Criminal Cases780
 - 4. Competency of a Witness782
- C. Capacity to Make Other Decisions783
- D. Statutory Processes Which May Result in the Identification
of a Surrogate Decision Maker783
 - 1. Adult Health Care Consent Act783
 - 2. Adult Students with Disabilities Educational
Rights Consent Act785
- E. Court Processes Which May Result in Limited
Removal of Decision Making Authority.....786
 - 1. Adult Protection786
 - 2. Commitment787

**Chapter 2 Court Removal of Decision Making Authority:
Guardianship, Conservatorship, and
Protective Proceedings.....791**

- A. Court Removal of Decision Making Authority791
 - 1. Incapacity792
 - 2. Triggering Events.....793
 - 3. Attorney Fees795

TABLE OF CONTENTS

B.	The Process	795
1.	Filing of the Petition	795
2.	Service.....	802
3.	Appointments of the Attorney, Guardian <i>ad Litem</i> , and Examiner	803
4.	Investigation Phase	806
5.	Hearing (or Not).....	807
6.	Post-Appointment Issues	809
C.	Emergency and Temporary Orders.....	817
D.	Contested Cases	820
1.	Discovery	821
2.	Trial.....	825
3.	Drafting the Proposed Order.....	826
E.	The Role of the Guardian <i>ad Litem</i> in the Probate Court	827
1.	Statutory Authority for the Guardian <i>ad Litem</i> Appointment	828
2.	Duties and Responsibilities of the Guardian <i>ad Litem</i>	829
3.	Guardian <i>ad Litem</i> Investigation – Gathering the Facts ..	830
4.	Communications by Guardian <i>ad Litem</i> with Attorneys.....	838
5.	Ethical Considerations	841
6.	Reporting to the Court	842
7.	Examiner’s Appointment.....	843
8.	Guardian <i>ad Litem</i> Follow-Up.....	843
	Listing of Practice Forms	845
	Index.....	847