

BELLEVUE NETWORK ON AGING
MINUTES

February 2, 2017
8:30 a.m.

Bellevue City Hall
Room 1E-113

MEMBERS PRESENT: Arlene Cheng, Ethan Crawford, Judy Dowling, Lauren Emery, Jullie Gray, Jeanne Grote, Beverly Heyden, Howard Katz, Hannah Kimball, Desiree Leigh, Eileen Rasnack, Berta Seltzer, Gazel Tan, Diana Thompson, Janet Zielasko,

MEMBERS ABSENT: Sandy Shaw Jones, Bob Megargel, Bill Merriman, Phyllis Smilen, Linda Whitehead

STAFF PRESENT: Dan Lassiter, Alex O'Reilly, Kayla Valy, Parks & Community Services Department

GUESTS: Christina Brown, Attorney General's office; Joanne Gainen, Eastside Neighbors Network; **Reece Bowman**, Kirkland Senior Council

RECORDING SECRETARY: Teri Ekstrom

WELCOME AND ROLL CALL

The meeting was called to order at 8:30 am by Chair Crawford. Roll was taken and all members were present with the exception of Sandy Shaw Jones, Bob Megargel, Bill Merriman, Phyllis Smilen, and Linda Whitehead.

PUBLIC COMMENTS/QUESTIONS

Ms. Gainen said that there would be an Eastside Neighbors Network meeting on February 13 from 1:30-3:00 at Bellevue Library and you can find out information at EastsideNeighborsNetwork.org.

APPROVAL OF MINUTES – January 5, 2017

In the January 5, 2017 minutes under "Outreach" it was missing the Memory Care Support information. The missing information was sent to Mr. Lassiter to be included in the minutes. Ms. Rasnack said that under "Ad hoc Committees" Eileen Rasnack is spelled wrong (spelled Resnack). Ms. Dowling indicated that under the "Housing & Transportation" for next year Judy Dowling is the Chair and Beverly Heyden is the co-chair. Ms. Grote said that her name should be added under the 2017 Outreach Committee. There was a motion to approve the minutes with

the indicated changes/additions. The motion was seconded. The minutes were approved unanimously.

**[PRESENTATION & DISCUSSION] 2017 LEGISLATION FOR AGING ADULTS –
MIKE WEBB, Legislative Affairs Director, Office of State Attorney General Bob Ferguson**

Chair Crawford indicated that Christina Brown, Legislative Affairs Office, was standing in for Mike Webb, Legislative Affairs Director. She indicated that she knows some of the BNOA members already because she used to work for Senator Habib. She indicated she is here to talk about three bills: 1) Student Loan Bill of Rights (establishes a state ombuds to help manage complaints and sets up standards for student loan services), 2) Student Loan Transparency Act (requires that schools provide student loan information in writing to students), and 3) Crimes Against Vulnerable Persons (expands protections for vulnerable adults against financial theft and criminal neglect). For each of these bills I will tell you the problem we are trying to address and how we hope to address it.

In regard to the Student Loan Bill of Rights, the average student loan is \$24,000. One-quarter of those that have student loans are in default. There have been 150 complaints since 2009 indicating that servicers are giving students with loans different answers in regard to questions on their loans. Some of the information is misleading. There have been 450 complaints from Washington State student loan holders since 2012. Also, Bob Ferguson, Attorney General, filed a law suit against Navient (largest student loan servicer) charging unfair and deceptive practices. Servicers are the link between borrowers and lenders. They are supposed to be the communication link for borrowers. They send the student loan holders the bills and answer their questions. The new legislation would assist student loan borrowers in providing an ombuds to provide assistance. They hope to create service standards for student loans. The Bill also indicates they would do a study of student loan practices. The ombuds would be work to investigate student loan complaints and assist with coming up with best practices. They are supposed to provide the public with student loan information and assist legislators and do presentations to them with student loan information as needed. Ombuds would create a student loan borrower course that would include key loan terms, and all of the loan information that the student would possibly need regarding student loans. Through the bill there would be a long list of Servicer requirements also, such as they would have to obtain a license in order to operate in the state, and they would have to provide detailed information to borrower, list of fees, etc. The Washington State Institution for Public Policy would also conduct a study on state student loans. The Student Loan Bills of Rights is House Bill 1440. The bill currently has a good number of supporters. We just had a public hearing yesterday and there was an emergency evacuation during it so she was not sure whether they finished the public hearing or not. The companion bill is not as far along and has not had a hearing yet.

The Student Loan Transparency Act is similar to the Student Loan Bill of Rights. There have been studies done to see how accurate an estimate loan holders have on the information for their student loans. Less than one-third of loan holders have accurate knowledge of their loans. It was asked if the Bill would apply to those students that are Washington State residents but go to school out of state. Ms. Brown said that would make note of that question and check on that. It

was indicated that if out of state students are not included in this bill that they should be added to the bill at a later time if they are Washington residents. In 2012-13 Indiana University changed their loan practices with amazing results. They sent an annual student loan statement to their students and did some other financial literacy initiatives and within two years undergraduate borrowing was reduced by 16%. Since then the State of Indiana passed legislation that all state institutions providing state financial aid had to provide loan information to students. We are trying to do the same thing and achieve the same goal. Legislation requires higher education provide student loan information in e-mail and in writing. These notifications have to be received by 2018. Every time the loan changes a student needs to be notified. There is also a required biennial report that needs to be done to indicate how state institutions are complying with the student loan requirements. This report is the accountability element. This Senate Bill 5022 is further along than the Bill of Rights. It has had a public hearing, had executive action on the 26th and has been referred to Ways and Means (the fiscal note is \$112,500).

House Bill 1057 is not as far along but it is set for Executive Session this Friday. It will hopefully be moved on to Appropriations on Friday.

For the last Bill, which is Crimes against Vulnerable Persons, she passed out a handout. She said the bill reduces the mental state to qualify for this crime (in the bill it is changed from recklessness to criminal negligence), establishes a new crime category regarding crime against vulnerable persons and extends the length of time a crime can be prosecuted. Significant increase in crimes against vulnerable persons. In 2015 Adult Protective Services received 8,000 complaints of financial exploitation, 5,500 complaints of vulnerable adult neglect. Attorney General's office has also received a large number of these cases. We have seen that the prosecution rate is really difficult to prosecute. It did not fit the current standard of recklessness and so people were not able to be prosecuted. In 2015, only 6 of 54 cases in Washington State of criminal mistreatment cases ended in guilty pleas or verdicts. For financial theft 1 in 44 cases nationwide are reported. Financial exploitation of vulnerable adult cases are difficult to prosecute also. Washington State does not have a specific crime of vulnerable adults. We currently have to charge theft 1 or theft 2. You get really different results in these cases. Financial exploitation cases take a long time to investigate. A "vulnerable adult" is someone 18 years of age or older who have the functional mental or physical inability to care for themselves or is suffering from a cognitive impairment. This bill creates a specific crime of theft from a vulnerable adult. First degree if over \$5,000 (class B felony which results in 12-14 months of incarceration and up to a \$20,000 fine). Second degree is between \$5,000 - \$750,000 and is considered a Class C felony with 0-60 days of incarceration and \$10,000 fine. Anything below this is considered theft. It extends the length of time in which the crime can be prosecuted from 3 to 6 years. This Bill redefines criminal mistreatment. (Criminal negligence is defined as someone who is entrusted with the physical custody of a person and provides basic necessities to that person, but negligence is defined as withholding basic necessities of life to that person.) The Bill creates a Vulnerable Adults Advocacy Team which bring groups together to share information to investigate/prosecute these cases. They work together to aid in the investigation and creates a protocol to investigate these cases. This Senate Bill 5099 is further along and has had a public hearing in Law and Justice and it went really well. House Bill 1153 has been referred to Appropriations.

What can BNOA do to support these Bills? During a public hearing you can testify to support a bill. In Executive Session, you can talk to members of the committee or the co-sponsors and see if you can put in a request for Executive Session. For each bill you can figure out what the next step is, who the chair and sponsors are for it and talk with them to advance the bill. This information is on the radar of the Advocacy Committee and they will be following the advancement of these bills.

This is not just about people taking advantage of vulnerable adults but it applies to those that are taken advantage of people who are under anesthesia or temporarily vulnerable.

Chair Crawford said that BNOA has Senior Lobby Day on the February 23rd and we could talk with legislators at this time.

BREAK

NEW BUSINESS

Alex O'Reilly indicated that the Human Services division does a Human Services Needs Update every other year. There is a chapter on older adults in the report. BNOA has in the past helped in several ways to collect information for this chapter of the report. There are lots of ways for the BNOA to be involved. We can possibly do a short session at Tutta Bella with the Alzheimer's group. Are there other groups in the older adult community that we should reach out to? Ms. Grote indicated the IAWW (Indian Group) that meets on Thursday. Ms. Thompson said the Ombudsman group that meets at NBCC and Eastside Public Health (Ethan indicated he would send her the contact person). Long Term facilities have monthly meetings and it might be good to meet with them. If anyone has contact people at any of the facilities please send the information to Alex. Senior Tech and Chinese Information & Service Center might be two additional groups you could meet with. There are a lot of churches that have senior groups that you could check with also. Kin On Nursing Home have the senior group in Bellevue might be a good group also. The Walking Group at Bellevue Square might be good to meet with again. The Neighborhood Associations have blogs and you could possibly get the information out to them via these. If anyone has any more ideas for groups we could meet with to collect Needs Update older adults information please email Alex with the information.

In the Advocacy Committee meeting we were talking about the renewal of the renewal of the Veterans and Human Services Levy. It is a source of money that go to veterans and human services. There are some services for older adults. There might possibly be more services focused on older adults in the new renewal. A person will be coming to the March meeting to see what services you might like to see in the renewal.

Kayla Valy, Human Services intern said she wanted to tell the group about the Community Resource Fairs that the City of Bellevue is partnering with. We had a good turnout in January and we will be having two more coming up and it would be great to have BNOA provide Vials

of Life. The next two are going to be February 28th and March 28th at the Bellevue Library. Please let Kayla know if BNOA can be at the upcoming events.

Ms. Thompson indicated that part of the Advocacy Committee is working on restoration of hearing aids. There were hearings in regard to this in Olympia and people testified at each of the hearings. It would be useful to write to the committees to support these bills. I get noticed from AARP indicating what will be coming up in committee and I can forward the information to the group.

COMMITTEE REPORTS

Advocacy (reported by Ms. Zielasko)

Ms. Zielasko said they had hoped to co-chair with the Kirkland Senior Council for these meetings. We will find out whether this will work for them at our next meeting. They have a lot of changes going on right now but hopefully they will get back to us. Highlights . . . Veterans and Human Services levy was discussed. We also talked about Senior Lobby Day and we want to connect up with ADS to see if we can coordinate with them. Senior Lobby Day will be February 23rd and you can sign up. Janet will send out the information to the group. At the next meeting we will review the Legislative agenda before Senior Lobby Day to make sure it covers everything we want it to. On Tuesday, February 14th @ 5:30 pm at Peter Kirk there will be a presentation by Robbie Stern at the Kirkland Senior Council in regard to expanding Medicare. There was conversation in regard to going to Redmond to create a council there similar to ours. If anyone is interested in going with Dan on Monday the 13th. Dan is going to find a different time and see who is interested in attending with him. . . Diane indicated she is interested in attending. Hannah also indicated she is interested also. Dan will work out a time with those interested.

Outreach & Diversity Committee (reported by Mr. Crawford)

Mr. Crawford is passing around a sheet for Senior Lobby Day to see if you are attending and can coordinate carpools.

Another upcoming event is March 11th, which is Westminster Senior Day.

Transportation/Housing Committee (reported by Ms. Dowling)

Ms. Dowling said one of our goals is to find out what the criteria is for low income housing. We had Janet Lewine and Alex O'Reilly discuss how one would go about applying for low income housing and all of the different services available. We all learned a lot.

COMMUNITY PARTNERSHIPS REPORTS

Eastside Easy Rider Collaborative (reported by Ms. Grote)

Ms. Grote said she wasn't able to attend the last meeting. Berta, Hannah and Beverly all attended. Hannah said they have a new focal point and he appears to be more organized and energized. He ran the meeting very efficiently and he talked about tweeking the mission. We want to create more travel tools and communication with other organizations.

Eastside Human Services Forum (reported by Ms. O'Reilly)

Ms. O'Reilly said they had a meeting in December that had a speaker that brought forth how to talk about Human Services. We hope to bring the speaker back in the Spring. She is trying to help create a different narrative to how we can talk and provide human services. We will let you know when she will be here in April.

Ms. Thompson said the EHSF adopted most of our BNOA Legislative Agenda. They did add the support of the hearing aid extension to Medicare.

Time Banks of Puget Sounds (reported by Ms. Grote)

Ms. Grote said the next meeting is at the Bite Café at Kirkland City Hall on February 9th at 6:30.

Aging & Disability Services Advisory Council (reported by Ms. Heyden)

Gigi, Aging and Disability Services, said she wanted to update the group and tell them that on February 7th Washington Association of Area Agencies will be doing their own Lobby Day. They will be focusing on two issues: in-home case management . . . maintaining the funding for that and increasing the funding for this to buy down the case load and the second issue is health homes. For Senior Lobby Day, she is working on appointments that they have with legislators. Priorities are on the hearing bills, vulnerable adult bill, and case management/health home issue.

Washington Senior Lobby (reported by Ms. Thompson)

Ms. Thompson asked if we want to participate in the February 28th event at the library? It was stated that this will be talked about by the Outreach Committee.

Ms. Thompson said we need to decide which Bills the Senior Lobby will support? Mr. Crawford asked if we could focus on the Vulnerable Adults legislation? Ms. Thompson said she is sure they will support that. The Advocacy Committee will look at the recommendations by the Washington Senior Lobby.

Staff Report

Mr. Lassiter said everything he was going to talk about had already been discussed. He wants to talk to members about getting involved with other community groups. He was wondering

whether we wanted to have a representative involved in the Eastside Neighbors Network. Dan said that he will reschedule the meeting with Redmond. Dan also discussed changing up the next BNOA meeting a bit. Since there are two items on the agenda for that meeting, I would like to not do the Community Partnership reports (if everyone is ok with that) and focus on the two items instead. Everyone concurred that that is what should be done. We have a bylaws meeting this afternoon, so if anyone has any changes let us know before that meeting.

Adjourn

The meeting adjourned at 10:30 am.