# RECENT CHANGES TO TENNESSEE LAW AROUND ELDER ABUSE AND EXPLOITATION

Tennessee Federation for the Aging, Annual Conference "Aging with Grit, Grace and Gratitude"

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#### **Elder Financial Exploitation: Common Issues Across States**

Caregiving

Typically a bi-partisan issue that stretches across

all branches of government

Issue isn't "hot"...UNLESS there's a crisis or tragedy

- Broad issue with many tentacles
- No One-Size-Fits-All Solution
- Lack of Data
- Overlap with other vulnerable adult issues, like guardianship
- Policy wonks aren't necessarily the same as on the ground/frontline workers and vice versa



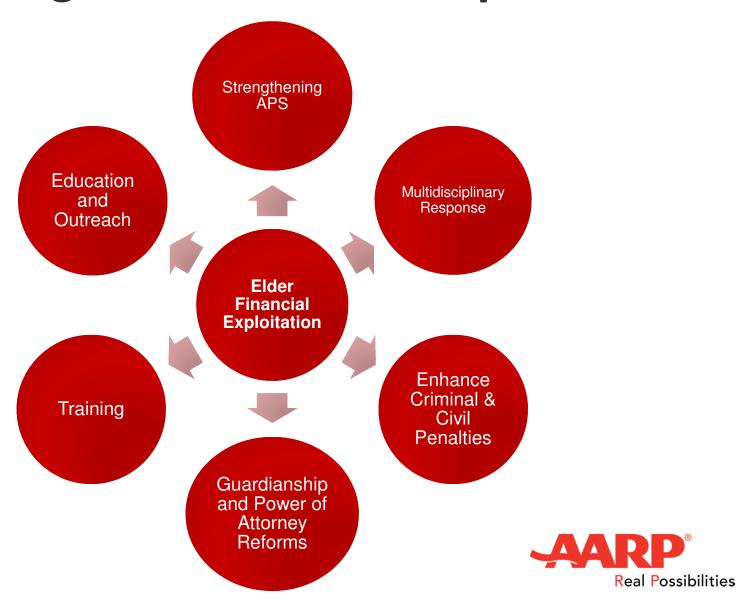
Real Possibilities

#### **Current National Trends in Reform**

- More collaboration and taskforces
- State Courts are taking on a more active role (ex. WINGS)
- Adult guardianship oversight/monitoring reforms to prevent abuse/exploitation
- Increase in education and outreach
- More uniformity with powers of attorney



#### **Combatting Elder Financial Exploitation**



## **AARP State Advocacy**

- AARP Tennessee State Office located in Nashville
- Full-time Advocacy Director
- Legislative priorities include
  - Caregiving
  - Livable communities
  - Property tax relief for low-income elderly
  - Protecting older adults from exploitation
  - .....and more.



# LEGISLATIVE WINS:

2017 Tennessee General Assembly

# Elderly and Vulnerable Adult Financial Exploitation Prevention Act

- Allows bank to pause transactions
- Banks are protected from liability
- Banks can offer elderly the opportunity to submit and periodically update authorized persons list



# Elderly and Vulnerable Adult Protection Act

- Increases punishment for financial exploitation
- Freezes assets of perpetrator if charge includes loss exceeding \$5,000 in value



### **Additional Background Checks**

- Requires background checks for facility volunteers
- Adds background check requirement for assisted-care facility employees



#### Resources

- AARP Tennessee: www.aarp.org/tn
- Tennessee Commission on Aging and Disability: www.tn.gov/aging
- Managing Someone Else's Money (Texas): <a href="https://protecttheirmoneytx.org">https://protecttheirmoneytx.org</a>
- National Association of Attorneys General
- American Bar Association Commission on Law and Aging
- Consumer Financial Protection Bureau
- National Adult Protective Services Association
- National Guardianship Association
- U.S. Department of Justice, Elder Justice Initiative







#### **Contact for More Information**

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