

1 TO THE HOUSE OF REPRESENTATIVES:

2 The Committee on Human Services to which was referred House Bill No.  
3 112 entitled “An act relating to access to financial records in adult protective  
4 services investigations” respectfully reports that it has considered the same and  
5 recommends that the bill be amended by striking out all after the enacting  
6 clause and inserting in lieu thereof the following:

7 Sec. 1. 33 V.S.A. § 6911 is amended to read:

8 § 6911. RECORDS OF ABUSE, NEGLECT, AND EXPLOITATION

9 (a)(1) Information obtained through reports and investigations, including  
10 the identity of the reporter, shall remain confidential and shall not be released  
11 absent a court order, except as follows:

12 ~~(A)~~ The investigative report shall be disclosed only to: the  
13 Commissioner or person designated to receive such records; persons assigned  
14 by the Commissioner to investigate reports; the person reported to have  
15 abused, neglected, or exploited a vulnerable adult; the vulnerable adult or his  
16 or her representative; the Office of Professional Regulation when deemed  
17 appropriate by the Commissioner; the Secretary of Education when deemed  
18 appropriate by the Commissioner; the Commissioner for Children and Families  
19 or designee; for purposes of review of expungement petitions filed pursuant to  
20 section 4916c of this title; **the Commissioner of Financial Regulation when**  
21 **deemed appropriate by the Commissioner for an investigation related to**

1 **financial exploitation**; a law enforcement agency; the State's Attorney, or the  
2 Office of the Attorney General, when the Department believes there may be  
3 grounds for criminal prosecution or civil enforcement action, or in the course  
4 of a criminal or a civil investigation. When disclosing information pursuant to  
5 this subdivision, reasonable efforts shall be made to limit the information to the  
6 minimum necessary to accomplish the intended purpose of the disclosure, and  
7 no other information, including the identity of the reporter, shall be released  
8 absent a court order.

9 ~~(2)(B)~~ Relevant information may be disclosed to the Secretary of  
10 Human Services, or the Secretary's designee, for the purpose of remediating or  
11 preventing abuse, neglect, or exploitation; to assist the Agency in its  
12 monitoring and oversight responsibilities; and in the course of a relief from  
13 abuse proceeding, guardianship proceeding, or any other court proceeding  
14 when the Commissioner deems it necessary to protect the victim, and the  
15 victim or his or her representative consents to the disclosure. When disclosing  
16 information pursuant to this subdivision, reasonable efforts shall be made to  
17 limit the information to the minimum necessary to accomplish the intended  
18 purpose of the disclosure, and no other information, including the identity of  
19 the reporter, shall be released absent a court order.

20 (2) Notwithstanding subdivisions (1)(A) **and (B)** of this subsection,  
21 financial records made available to an adult protective services investigator

1 pursuant to section 6915 of this title may be used only in a judicial or  
2 administrative proceeding or investigation directly related to a report required  
3 or authorized under this chapter. **Relevant information may be disclosed to**  
4 **the Secretary of Human Services pursuant to subdivision (1)(B) of this**  
5 **subsection, and may also be disclosed to the Commissioner of Financial**  
6 **Regulation when the investigation relates to financial exploitation of a**  
7 **vulnerable adult.**

8 \* \* \*

9 Sec. 2. 33 V.S.A. § 6915 is added to read:

10 § 6915. ACCESS TO FINANCIAL RECORDS

11 (a) As used in this chapter:

12 (1) “A person having custody or control of the financial records” means  
13 a financial institution as defined in 8 V.S.A. § 11101 or a credit union as  
14 defined in 8 V.S.A. § 30101.

15 (2) “Capacity” means an individual’s ability to make and communicate  
16 a decision regarding the issue that needs to be decided.

17 (b) A person having custody or control of the financial records of a  
18 vulnerable adult shall make the records or a copy of the records available to an  
19 adult protective services investigator upon receipt of a court order or receipt of  
20 the investigator’s written request.

1           (1) The request shall include a statement signed by the account holder, if  
2           he or she has capacity, or the account holder's guardian with financial powers  
3           or agent under a power of attorney consenting to the release of the records to  
4           the investigator.

5           (2) If the vulnerable adult lacks capacity and does not have a guardian or  
6           agent, or if the vulnerable adult lacks capacity and his or her guardian or agent  
7           is the alleged perpetrator, the request shall include a statement signed by the  
8           investigator asserting that all of the following conditions exist:

9                   (A) The account holder is an alleged victim of abuse, neglect, or  
10                  financial exploitation.

11                  (B) The alleged victim lacks the capacity to consent to the release of  
12                  the financial record.

13                  (C) Law enforcement is not involved in the investigation or has not  
14                  requested a subpoena for the records.

15                  (D) The alleged victim will suffer imminent harm if the investigation  
16                  is delayed while the investigator obtains a court order authorizing the release  
17                  of the records.

18                  (E) Immediate enforcement activity that depends on the records  
19                  would be materially and adversely affected by waiting until the alleged victim  
20                  **remains regains** capacity.

1           (F) The Commissioner of Disabilities, Aging, and Independent  
2 Living or designee has reviewed the request and confirmed that the conditions  
3 set forth in subdivisions (A) through (E) of this subdivision (2) have been met  
4 and that disclosure of the records is necessary to protect the alleged victim  
5 from abuse, neglect, or financial exploitation.

6           (c) If a guardian refuses to consent to the release of the alleged victim's  
7 financial records, the investigator may seek review of the guardian's refusal by  
8 filing a motion with the Probate Division of the Superior Court pursuant to  
9 14 V.S.A. § 3062(c).

10           (d) If an agent under a power of attorney refuses to consent to the release of  
11 the alleged victim's financial records, the investigator may file a petition in  
12 Superior Court pursuant to 14 V.S.A. § 3510(b) to compel the agent to consent  
13 to the release of the alleged victim's financial records.

14           (e) The investigator shall include a copy of the written request in the  
15 alleged victim's case file.

16           (f) The person having custody or control of the financial records shall not  
17 require the investigator to provide details of the investigation to support the  
18 request for production of the records.

19           (g) The information requested and released shall be used only to investigate  
20 the allegation of abuse, neglect, or financial exploitation or for the purposes set

1 forth in subdivision 6911(a)(2)(1)(B) of this title and shall not be used against  
2 the alleged victim.

3 (h) The person having custody or control of the financial records shall  
4 provide the records to the investigator as soon as possible but, absent  
5 extraordinary circumstances, no later than 10 business days following receipt  
6 of the investigator's written request or receipt of a court order or subpoena  
7 requiring disclosure of the records.

8 (i) A person who in good faith makes an alleged victim's financial records  
9 or a copy of the records available to an investigator in accordance with this  
10 section shall be immune from civil or criminal liability for disclosure of the  
11 records unless the person's actions constitute gross negligence, recklessness, or  
12 intentional misconduct. Nothing in this section shall be construed to provide  
13 civil or criminal immunity to a person suspected of having abused, neglected,  
14 or exploited a vulnerable adult.

15 (j) The person having custody or control of the financial records of an  
16 alleged victim may charge the Department of Disabilities, Aging, and  
17 Independent Living no more than the actual cost of providing the records to the  
18 investigator and shall not refuse to provide the records until payment is  
19 received. A financial institution shall not charge the Department for the  
20 records if the financial institution would not charge if the request for the  
21 records had been made directly by the account holder.

1 Sec. 3. 8 V.S.A. § 10204 is amended to read:

2 § 10204. EXCEPTIONS

3 This subchapter does not prohibit any of the activities listed in this section.

4 This section shall not be construed to require any financial institution to make

5 any disclosure not otherwise required by law. This section shall not be

6 construed to require or encourage any financial institution to alter any

7 procedures or practices not inconsistent with this subchapter. This section

8 shall not be construed to expand or create any authority in any person or entity

9 other than a financial institution.

10 \* \* \*

11 (25) Reports or disclosure of information to the Department of

12 Disabilities, Aging, and Independent Living, pursuant to 33 V.S.A. §§ 6903(b)

13 ~~and~~, 6904, and 6915.

14 Sec. 4. EFFECTIVE DATE

15 This act shall take effect on passage.

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18 (Committee vote: \_\_\_\_\_)

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Representative \_\_\_\_\_

FOR THE COMMITTEE