



Building a Safe Harbor for Vermont Elders through Advocacy and Education

**COVE TESTIMONY ON H.265, sections 3-5
HOUSE HUMAN SERVICES
4/19/17 - Gini Milkey, Executive Director**

Thank you for providing COVE the opportunity to testify on H. 265. I'm Gini Milkey, Executive Director of COVE, the Community of Vermont Elders. COVE is a non-profit, membership organization whose mission is to promote and protect a higher quality of life for Vermont's older citizens, through education and advocacy.

COVE has a long history of advocating for protection of vulnerable older Vermonters, including past work with this committee on legislation establishing:

- a vulnerable adult fatality review team;
- access to financial records in APS investigations; and
- requirements for APS data to be reported to the Legislature, just to give a few examples.

COVE's Vermont Senior Medicare Patrol and related educational programs empower older Vermonters with information that helps them to recognize, avoid and report Medicare fraud, errors and waste and to avoid financial exploitation and a range of other scams and fraud.

It is with this strong background that we join our partners in supporting H.265, sections 3-5, provisions that will provide additional protections for vulnerable adults from financial exploitation.

We need the protections in H.265 because financial exploitation of vulnerable adults is a growing problem in Vermont and nationwide. These folks are being kicked out

of their homes after losing title to their property and need a way to get back the money that has been wrongly taken from them. Courts have struggled with how to help them.

H.265 helps by providing a private right of action to the vulnerable adult who has been financially exploited, allowing that individual to bring a civil lawsuit against the exploiter. The court can then order the exploiter to pay the victim back, or order other remedies.

COVE supported H.283 in its original form, and we support the planned work over the summer to determine how to move forward with the sections that have been removed from H.283. Meanwhile, we hope the committee will pass H.265 with the private right of action language included in sections 3-5.

Thank you again for the opportunity for COVE to testify in support of H.265, and I would be happy to answer any general questions about our position. I will defer on specific language to our partners at Vermont Legal Aid.

P.O. Box 1276, Montpelier, VT 05601 (617 Comstock Road, Berlin)
(802) 229-4731 cove@vermontelders.org www.vermontelders.org