

# Welcome!

Thank you for joining us today.

The webinar will begin momentarily.

Please note: This webinar is being recorded and the materials, including a transcript, will be placed on the National Disability Institute Assistive Technology Loan Program site, along with our other [AT Spotlight Webinars](#).

# Submitting Questions or Technical Difficulties

**For Q&A: Please use the Q&A box** to send any questions you have during the webinar to Laurie Schaller and the presenter.

If you are listening by phone and not logged in to the webinar, you may also ask questions by emailing [HPrice@NDI-INC.org](mailto:HPrice@NDI-INC.org).



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Building a Better Financial Future

# Empowering Families Through Mediation & Coaching

hosted by National Disability Institute's  
[Assistive Technology Loan Program](#)

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# National Disability Institute (NDI)

We envision a society in which people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities.

Our Mission is to collaborate and innovate to build a better financial future for people with disabilities and their families.

# NDI's Assistive Technology (AT) Loan Program

Our services include outreach and promotional webinars, financial education and guidance on spending plan development, referrals to financial counseling or programs that can help people get assistive technology.

NDI received grant funding through the U.S. Department of Education's Rehabilitation Services Administration.

The contents of this orientation were developed under a grant from the Department of Education.

However, the content does not necessarily represent the policy of the Department of Education, and you should not assume endorsement by the Federal Government.

# Orientation Welcome

Today we spotlight mediation as a way to begin the process of exploring, discussing and decision making around future needs in an effort to ensure family unity and preservation.

[This recording along with our Assistive Technology spotlight webinars are recorded and posted to our site for future viewing.](#)

# Empowering Families Through Mediation & Coaching

Mary M Berk, LCSW

Certified Mediator

March 16, 2023

# What is Elder/Family Mediation?

- It is a forum for family decision making.
- It is a guided and structured family conversation facilitated by a neutral individual (mediator).
- It is voluntary and confidential.
- It is founded on the principles of self-determination and informed consent.



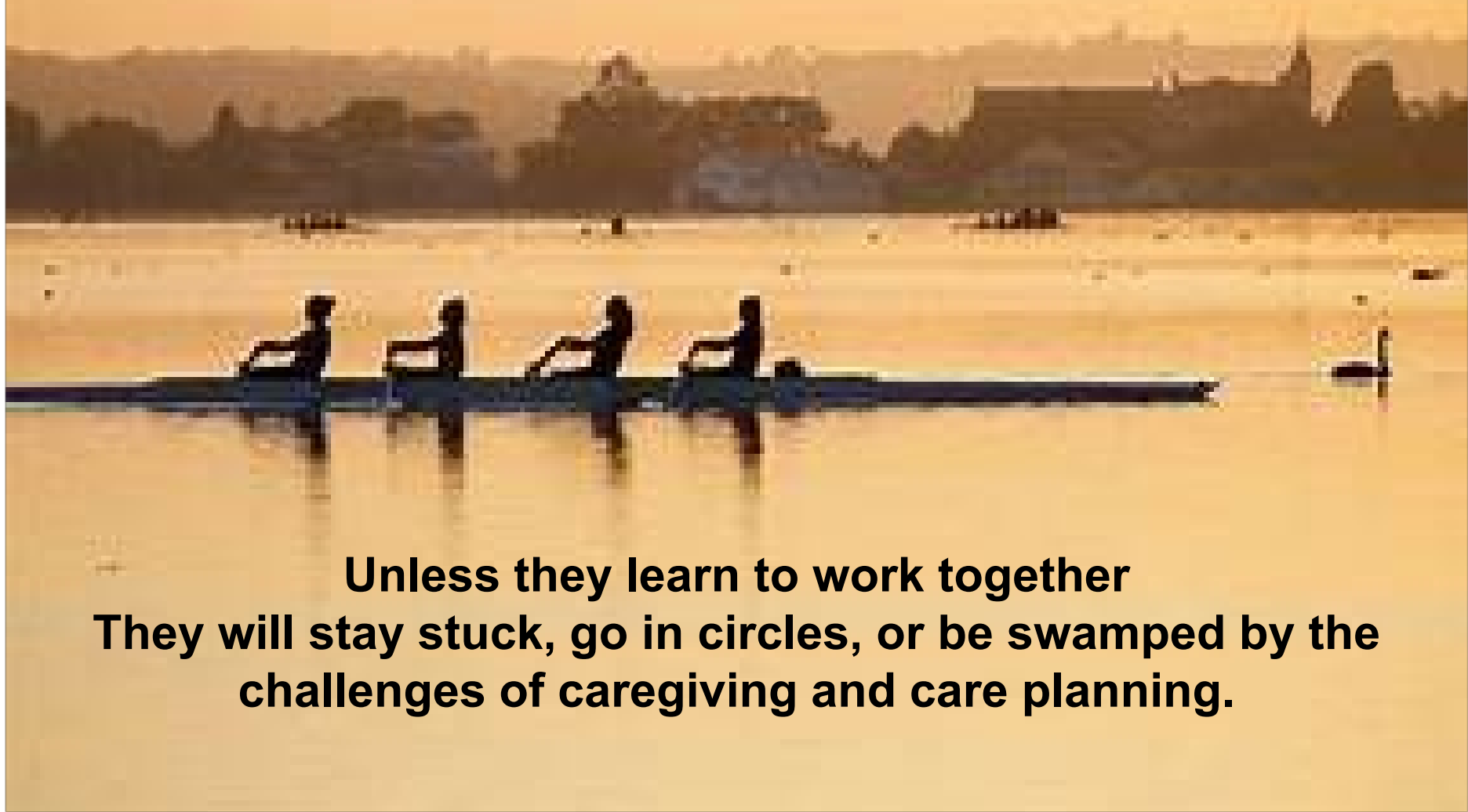
# Why Does Lifespan offer Family Mediation & Coaching?

*Lifespan's mission is: 'Taking on the Challenges and Opportunities of Longer Life'*

*We recognized that:*

- Family support or lack of it will define the course of the caregiving journey and future care planning.
- Families are the foundation of any long-term care plan, yet there is no formal process for preparing them or including them.
- Family Mediation & Coaching should be affordable and accessible for every family. This is a donation-based service.

**Caregiving families are all in the same boat.**



**Unless they learn to work together  
They will stay stuck, go in circles, or be swamped by the  
challenges of caregiving and care planning.**

# How Can These Guided Conversations Help My Family?

**Prepare** families to face the challenges associated with aging.

**Repair** by resolving differences, making it possible for the family to move forward with planning.

# Things Don't Just Take Care Of Themselves

What if .....

- You develop a chronic illness or can no longer remain independent?
- Your children don't know your wishes and must make decisions?
- Yours is a blended family and there is no clarity about rights and roles?
- You don't know what is important to your adult children?

# Planning for Someone in Need of Life-long Care is an Ongoing Process

- Involve significant others: siblings, family members, friends, community supports.
- Plan on multiple discussions and adjustment of life care plans over the years.
- Parents must plan for their own retirement, possible disability & death. Their planning, or lack of it, impacts the adult child with a life-long disability.

# Are there Challenging Conversations You've Been Avoiding? <sup>(1)</sup>

Such as:

- Healthcare, housing and living choices, wills, personal property, end of life decisions, etc.
- Have you shared with your family the things that matter most to you?



# Are there Challenging Conversations You've Been Avoiding? <sup>(2)</sup>

- Involving your adult child in future care planning?
- Expectations of siblings and other relatives regarding life-long care?
- Power of Attorney, Supported Decision Making, Guardianship?



Planning is  
bringing the future  
into the present  
so that you can do  
something about  
it NOW.

ALAN LAKEIN

[www.TheSilverPen.com](http://www.TheSilverPen.com)



# Preparation for The Family Meeting

- Phone Intake with each family member;
- In-person intake with the older adult(s) when possible;
- Meeting date and location determined by the family. Hybrid virtual/in-person meetings are available;
- Written summary of 'What to Expect at the Family Meeting' sent to all participants prior to the meeting.

# What Happens in The Family Meeting?

- The mediation process is fully explained to the family.
- If all agree to participate, it proceeds.
- Uninterrupted Time;
- The Exchange;
- Family sets the Agenda;
- Building the Agreement: the Consensus Building Model – allows for degrees of acceptance

# What is the Facilitator's Role?

- Allow each participant the opportunity to speak without interruption to express concerns, frustrations, hopes, etc.  
approximately: 3-5 minutes.
- Facilitate the exchange between family members. Encourage the use of 'I' statements and personal perspective. Discourage blaming and attacking. Keep it respectful but allow the emotions.
- Identify the interests and values underlying their stated positions.



# Outcome of the Meeting

- If the family members reach an agreement, we prepare a Memorandum of Understanding (MOU). It is not a legal document.
- If no agreement is reached, the family is given the opportunity for a second meeting.
- We remind the family that they have now heard each member's perspective, hopes and concerns. It has become a 'talkable topic' and is likely to be followed by subsequent conversations.

# Short Term Benefits of The Family Meeting <sup>(1)</sup>

All family members have a voice.

It's an opportunity for family members to:

- Better understand the concerns of other family members;
- Develop new insights and understanding of the issues confronting the elder, caregiver and others;
- Recognize how unresolved early family issues may have inhibited cooperation.

# Short Term Benefits of The Family Meeting <sup>(2)</sup>

- Problem focused approach keeps the focus on identified issues;
- Families are more likely to follow through on agreements that they create.
- Mediation is an alternative to court involvement.

# Long Term Benefits of Elder Mediation

- The mediation process models effective communication. We hope families will use this approach as they make future decisions.
- Mediation is an opportunity to make families aware that planning ahead for the inevitable changes that will occur is fundamental to a manageable long term care experience.
- Conflict over the care of a loved one can lead to family estrangement. Estrangement impacts not only the immediate family but extended family and future generations. Our goal is family preservation.



# Conflict Coaching

- Coaching is one-on-one support when there is an unresolved conflict, a relationship breakdown, or a communication difficulty.
- The client is encouraged to reflect on the challenge, then identify and evaluate a range of choices.
- Coaching is also used to prepare family members for a mediation when it is important that they present a consistent message.

# Family Mediation & Coaching

*Navigating the Difficult Conversations of Aging*

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# How to Save and Afford AT

Social Security Administration provides work supports for SSI and SSDI beneficiaries who work.

**The Impairment Related Work Expense (IRWE)** may allow a person to purchase AT while retaining benefits longer or at an increased level.

SSI and many types of Medicaid have resource limits of \$2,000 for an individual, \$3,000 for a couple; may be more, for larger households.

However, there are protected savings opportunities available that allow SSI and Medicaid beneficiaries to save more and continue to receive SSI benefits and Medicaid:

- **Plan for Achieving Self-Support (PASS)** to save income towards education that leads to employment goal expenses and
- **Achieving a Better Life Experience: (ABLE Act)**

[SSA information on protected savings](#)

# ABLE Act

A person who has a disability since before age 26, may open an ABLE savings/investment account at any age.

New Jersey and New York offer ABLE savings accounts; other ABLE plans are available to choose from too.

- Savings up to \$100,000 does not count towards the **SSI resource limit of \$2,000**.
- Any amount of ABLE savings does not impact any type of **Medicaid** eligibility.

An ABLE account owner, friends and family, Special Needs or Pooled Trust or a 529 college savings plan may contribute up to \$17,000 into ABLE annually.

An ABLE account owner who works and does not have contributions deposited into a retirement account may contribute up to an additional \$13,590 from their employment earnings into their ABLE account.

ABLE contributions can total **\$30,590 for 2023!**

[The ABLE National Resource Center Provides Free Information](#)

# ABLE Qualified Disability Expenses:

- Assistive technology
- Education
- Basic living expenses including food and shelter
- Housing including utilities, rent, modification, purchase, property taxes
- Transportation
- Employment training and support
- Personal support services and respite care
- Health care expenses
- Disability related vacations and recreational activities
- Legal fees and financial management
- Funeral and burial expenses

# NDI's AT Loan Program

- NDI partners a bank and credit union to issue and service pre-qualified AT loans up to \$30,000+ for residents of New Jersey and New York.
- NDI buys down the interest rate to 6% and 4% interest.
- NDI has deposited funds with these institutions to guarantee defaults, allowing for more favorable lending terms.

**Our services include** outreach and promotional webinars, financial education and guidance on spending plan development, referrals to financial counseling or programs that can help people purchase an item at no cost and explore AT resources available in NJ and NY.

[Our site spotlights new AT equipment and products](#)

# NDI AT Resource Guides

- The NDI AT Resource Guides list grants, lending programs and other service providers who can help you select the best and most cost-effective AT to meet your needs.
- There are AT Demonstration programs listed where you can try out or borrow AT, sometimes indefinitely.
- There are AT assessment services that can help you evaluate AT to meet your needs, abilities and activity levels and environment.

[Assistive Technology Guide for \*\*New York\*\*](#)

[Assistive Technology Guide for \*\*New Jersey\*\*](#)



**Online Resource Center for  
People with Disabilities and  
Chronic Health Conditions**

**[Financial Resilience Center](#)**







# **NEW RESOURCES** *to help support taxpayers with disabilities*

[NationalDisabilityInstitute.org/  
Financial-Wellness/Taxes](https://www.NationalDisabilityInstitute.org/Financial-Wellness/Taxes)

**SHARE OUR  
STRENGTH**®

# Questions?

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[Webinars are recorded](#)

Community presentations available

## Post webinar survey:

- What information was most helpful?
- Do you need help finding a job?
- What type of AT would you like to know more about?
- Do you want to schedule an NDI AT Loan presentation for your agency or community organization?