



*Maryland Attorney General's*  
**COVID-19 Access to Justice Task Force**

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**MINUTES**  
**Life & Health Planning Committee**  
**Community Outreach Subcommittee Meeting**  
**July 8, 2020 Meeting**

Item	Subject	Time Allotted	Notes
1.	Call to Order, Introductions and Approval of Agenda	10 minutes - JY	<p>Subcommittee Chair Josie Yuzuik called the meeting to order and explained the purpose of today's meeting is to start the conversation and begin to identify recommendations to give to the full committee.</p> <p>Josie then went through each name and number appearing in the Google Meet's attendees list and asked that attendees briefly introduce themselves.</p> <p><b>Attendees present at the beginning of the meeting included:</b></p> <ul style="list-style-type: none"> <li>• Subcommittee Chair Josie Yuzuik, Assistant Attorney General</li> <li>• Committee Co-Chair Juliana Bell, Assistant Attorney General</li> <li>• Marlene Clark, Director of Baltimore Office, SeedCo.</li> <li>• Rexanah Wyse, Chief of Staff, U.S. Interagency Council on Homelessness.</li> <li>• Margaret Henn, Director, program management, Maryland Volunteer Lawyers Service</li> <li>• C.P. Hoffman, Legal Director, FreeState Justice.</li> <li>• Jade McClary, Staff Attorney, Pro Bono Resource Center of Maryland</li> <li>• Meredith Girard, Managing Attorney, Mid-Shore Pro Bono.</li> </ul>

2.	Review of Subcommittee Goals	5 minutes - JY	<p>Josie reviewed the goals of the subcommittee.</p> <p>Goals: (1) Identify gaps in end of life and health planning/ probate issues that could be addressed by Legislature; present to committee as a whole for full group discussion and (2) Develop ideas for outreach events to reach various community audiences digital/non-digital (seniors, various essential workers via unions, etc., first responders) to be implemented via communication committee in conjunction with OAG communication committee.</p>
3.	<p>Recommendations for the subcommittee's first goal</p> <ul style="list-style-type: none"> <li>• Identify gaps in end of life planning and people/perspectives missing from the conversation</li> <li>• Recommendations for the legislature</li> </ul>	20 minutes – JY	<p>Josie asked began discussing the first goal and asked the subcommittee members to identify gaps in end of life planning and people missing from the conversation.</p> <p>Gap identified by subcommittee members (1<sup>st</sup> goal):</p> <ul style="list-style-type: none"> <li>• Educate communities about the resources available and help them understand that they have a right to plan their healthcare wishes regardless of their background and income status. <ul style="list-style-type: none"> <li>○ Understanding who does not have access to advance directives (ADs) and other estate planning documents and why. Determine how to bridge these gaps.</li> </ul> </li> <li>• Make estate planning documents available in different languages.</li> <li>• There is a perception that estate planning documents are only for older people. Anyone could get COVID and end up in the hospitals. Framing our message is important. Our message needs to be expanded: end of life planning is not just for old people.</li> <li>• Within the queer community, many older people have ADs for a whole variety of reasons, including the necessity prior to marriage equality, the AIDS epidemic, and etc. However, younger people in the queer community appear less likely to have thought about estate planning. It is important to have quality representation from attorneys who know what they</li> </ul>

			<p>are doing (find out how their clients want to be addressed during their funeral, etc.) because state forms do not address these issues.</p> <ul style="list-style-type: none"><li>• People may have access to the pdf version of the estate planning documents, but not printers to fill out these forms. Getting them signed and witnessed is also an issue that needs to be addressed. We should make information available about the different options and alternatives to actually having to physically print and hand sign these documents. These documents also need to be more available in trusted places (hospitals, community health centers, social distancing, etc.)</li><li>• Work with the communication team on refining our message to overcome cultural barriers- Many people believe talking about end-of-life planning goes against their culture or religious beliefs. Need to help fill in the gap for 1<sup>st</sup> and 2<sup>nd</sup> generation immigrants. Adding faith leaders would be very beneficial in filling these gaps and getting the message of the importance of estate planning across.</li><li>• Change people's attitude on estate planning- Financial literacy is a big piece of this picture and embedded in the idea of how do you build generational wealth. A will could be thought of as a great thing that aids in generations wealth to come.<ul style="list-style-type: none"><li>○ This is a good idea for rural communities, particularly for people who are afraid to ask for help sometimes and are afraid to talk about things like end-of-life planning. Also, low-wage workers who have not necessarily lost employment but maybe struggling in many different ways but aren't really the target of some of the resources that are available should be added to the target of our outreach and the resources available.</li></ul></li></ul> <p>Josie asked if anyone had recommendations that could be presented to the legislature to fill the gaps</p>
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			<p>Recommendations from committee members;</p> <ul style="list-style-type: none"><li>• Probate side of issue: When someone owns a house and then passes away without a will or any estate planning documents in place, a barrier exists for relatives who take on ownership of the property. Now the relative lives in the house but does not have his/her name on the house. This may create a crisis situation because now they are unable to negotiate with lenders or talk to the city during a tax sale). Estate planning is important to assist in intergenerational transfer of wealth in a system that is setup to take away this wealth. In order to address these issues:<ul style="list-style-type: none"><li>○ Transfer on death deeds, a tool that we could set up for people so that people could more easily do their estate planning and help their family potentially avoid the probate.</li><li>○ Change the law to allow life estate deeds to be recorded with the debts still attached to the property. This would allow a person to record the deed saying what would happen to the property when they died but would still have the debt tied to the property. This helps prevent the new owners from being left in a “tangled title.”</li></ul></li><li>• For people who do not own their home, there could be an expedited one-step process for family members to use to quickly open and settle an estate (easy to do pro-se/ limited guidance). Although there is a process for small estate now, it could be much easier. The software is challenging for some to access and fill out. Only a simple streamlined process is needed to identify assets for review by the court.</li></ul>
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			Josie mentioned that she assisted with short form estate probate matters and suggested that we could use what Ohio and other states are doing to help inform policy recommendations.
4.	<p>Identify gaps between understanding you have a right to choose your wishes and allowing people to access that information.</p> <ul style="list-style-type: none"> <li>• Advance directives (ADs)</li> </ul>	20 minutes –JY	<p>Josie asked the members of the group to identify gaps for choosing wishes and getting people info for ADs.</p> <p>Gaps from members on Advanced health care planning;</p> <ul style="list-style-type: none"> <li>• We should focus on starting at the initial point of contact, when people are trying to access benefits and begin their healthcare planning. The gap could be narrowed by expanding the definition of planning to include seeing doctors, getting access to benefits depending on one’s own health status, and normalizing ADs to be included in the process of obtaining benefits. ADs could just become a part of applying for Medicaid or the ACA open enrollment process.</li> <li>• Get insight from medical providers and encourage clients to talk to their doctors before filling out their ADs. <ul style="list-style-type: none"> <li>○ Are there cultural or social barriers that may prevent clients from reaching this conversation with doctors and medical professionals?</li> <li>○ Yes, doctors are seen as authority figures and clients may feel that they do not have the right to advocate or communicate their concerns. Health care planning should include training for medical providers and providing patients with tools so that they know what to ask for. These tools should also be provided to people who do not currently have a home. Although they may not have home at this point, they may a home in the future or be tied with something family-related and they have a right to know their right.</li> </ul> </li> <li>• During the benefit screening process, we should increase the use of Credible Messengers-people who are able to convey information in a way that is culturally sensitive. This will increase the receptiveness of whoever it is that we're targeting to hear that information.</li> </ul>

			<ul style="list-style-type: none"> <li>• The tension between doctors and patients is especially true with transgender community. The transgender community have been discriminated by the healthcare system. Medical professionals blame normal medical issues on the patients being transgender. Maybe we should provide training for healthcare providers with the transgender community and make sure end of life documents are available in safe places other than hospitals.</li> <li>• Expand the target population to include the younger generation. <ul style="list-style-type: none"> <li>○ Social media</li> <li>○ PSAs</li> <li>○ MVAs</li> <li>○ Churches</li> <li>○ Podcasts</li> </ul> </li> </ul> <p>Julie mentioned that task force has other committees that can help with the ideas we came up with today. For example, one committee is looking at the language that is currently used in estate planning documents. Julie also mentioned that Shelby McCloskey is doing research on the disparities in estate planning to help focus our target population (people most affected by COVID- essential workers, first responders, etc.). Our message is missing people who may not qualify for pro-bono or low-bono resources. Essential workers, could add ADs or other life estate planning documents in the package of employment process.</p>
5.	<b>Set Next Meeting Time and Date and Adjourn</b>	5 minutes - JY	<p>Josie thanked everyone for their thoughts throughout today’s meeting and acknowledged that more work still needed to be done to flesh out the ideas and recommendations that were discussed throughout the meeting.</p> <p>Josie than asked how often the subcommittee should meet. Weekly? Julie mentioned that we will need to present something to the Steering committee with something to present to the legislature in the beginning of November.</p> <ul style="list-style-type: none"> <li>• Deadline for longer term focus is sometime in August</li> </ul>

			<ul style="list-style-type: none"><li>• Weekly meetings</li><li>• Possible Wednesday morning, but will need to look at everyone who has signed up to be on the subcommittee</li></ul> <p>Julie also thanked everyone for being on the call and asked for members to forward any additional information they had on the recommendations they provided.</p> <p>Josie thanked everyone again and asked members to keep an eye out for an email with the date of the subcommittee's next meeting.</p>
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**Guide:**

**JY = Josie Yuzuik**