



# **NEVADA LEGISLATURE**

## **NEVADA SILVER HAIR ED LEGISLATIVE FORUM**

**(*Nevada Revised Statutes [NRS] 427A.320*)**

### **MINUTES**

**July 14, 2022**

The fourth meeting of the Nevada Silver Haired Legislative Forum for the 2021-2022 Interim was held on Thursday, July 14, 2022, at 10 a.m. in Room 4401, Grant Sawyer State Office Building, 555 East Washington Avenue, Las Vegas, Nevada. The meeting was videoconferenced to Room 3138, Legislative Building, 401 South Carson Street, Carson City, Nevada.

The agenda, minutes, meeting materials, and audio or video recording of the meeting are available on the Forum's [meeting page](https://www.leg.state.nv.us/Video/). The audio or video recording may also be found at <https://www.leg.state.nv.us/Video/>. Copies of the audio or video record can be obtained through the Publications Office of the Legislative Counsel Bureau (LCB) ([publications@lcb.state.nv.us](mailto:publications@lcb.state.nv.us) or 775/684-6835).

### **FORUM MEMBERS PRESENT IN LAS VEGAS:**

Marilyn E. Jordan, Ed.D., Senate District 11, Forum Vice President  
Peggy Leavitt, Senate District 12  
William Marchant, M.D., Senate District 5  
Fred L. Silberkraus, Senate District 20  
Rodger Troth, Senate District 18  
Valarie Woods, Senate District 4

### **FORUM MEMBERS PRESENT IN CARSON CITY:**

Lucille Adin, Senate District 13, Northern Facilitator  
John Paul (Jack) Ginter, Jr., Senate District 14

### **FORUM MEMBERS ATTENDING VIA REMOTELY:**

Fran Almaraz, Senate District 10, Forum President  
Joann M. Bongiorno, Senate District 7  
Mercedes Maharis MA MS MA, Senate District 3  
Lisa Laughlin, Senate District 15  
Austin Wand, M.D., Senate District 9

**FORUM MEMBERS ABSENT:**

Doris Ahrens, Senate District 19 (Excused)  
Laura Leavitt, Senate District 8 (Excused)  
Thelma Robertson, Senate District 21 (Excused)  
Betty Rumford, Senate District 6 (Excused)  
Rosie Tyler, Senate District 1, Southern Facilitator (Excused)  
Senate District 2, Vacant  
Senate District 16, Vacant  
Senate District 17, Vacant

**LEGISLATIVE COUNSEL BUREAU STAFF PRESENT:**

Ashlee Kalina, Senior Policy Analyst, Research Division  
Patrick B. Ashton, Principal Policy Analyst, Research Division  
Julianne King, Assistant Manager of Research Policy Assistants, Research Division  
Bryan Fernley, Legislative Counsel, Legal Division

*Items taken out of sequence during the meeting have been placed in agenda order.  
[Indicate a summary of comments.]*

## **AGENDA ITEM I—CALL TO ORDER**

### ***Vice President Jordan:***

Good morning and welcome to the fourth meeting of the Nevada Silver Haired Legislative Forum. I would like to go over the housekeeping items shortly, but before that, I want to address one issue. Forum President Almaraz asked me if I could chair the meeting today. She is joining us over Zoom instead of in person. President Almaraz, do you have any opening remarks before we continue?

### ***President Almaraz:***

I just want to thank you very much, Dr Jordan, for stepping in at this time. I appreciate everything you are doing.

### ***Vice President Jordan:***

Thank you so much. We look forward to seeing you in August.

[Vice President Jordan provided an overview of meeting guidelines and procedures, including those related to public comment.]

## **AGENDA ITEM II—PUBLIC COMMENT**

### ***Vice President Jordan:***

Is there anyone in Carson City who would like to provide public comment at this time?

### ***Terri Laird, Executive Director, Retired Public Employees of Nevada (RPEN):***

Good morning, Vice President Jordan, and members of the Forum. Retired Public Employees of Nevada was created in 1976 by a small group of retired public employees and has grown to nearly 8,000 dues-paying members in 17 chapters statewide. I am here today to thank this committee for your service in protecting the needs of retired Nevadans, especially those retirees in the Nevada Public Employees' Retirement System (PERS), who make up RPEN.

I am speaking primarily today on [Agenda Item III](#), your presentation on elder scams and awareness from the Office of the Attorney General (OAG). We recognize how serious an issue this has become because many of our members have been victimized by these scams. We have highlighted this issue in our quarterly newsletter many times, but it never ceases to amaze me how many seniors still fall prey to these scams. A story was recently in the national spotlight yet again this week when a man facilitated a scam in Maryland against a few seniors who received news from him that a grandchild needed bail money to get out of jail. It is one of the oldest scams and yet one that has continued to be used against vulnerable seniors. This person went to the victim's home after they had contacted him that they had the cash that he asked for, and they gave it to him.

Education is the key to reaching seniors, but many of them who are savvy enough to use a computer are not savvy enough to know a scam when they receive one. Unfortunately, criminals seem to get better at their job because no one has been able to figure out a way to stop them. With many petty crimes under \$1,000 not being punishable, this continues to be an issue. The loss of \$1,000 to a senior on a fixed income with rising inflation out of

control is something they cannot afford to lose. We still appreciate the efforts your committee has put forth in soliciting this report, and we look ahead to the next legislative session to hopefully see more discussion on ways to stop this victimization of one of our most vulnerable groups, seniors. Thank you for your time and your service.

***Vice President Jordan:***

Thank you so much. Do we have anybody else from Carson City that would like to speak at this time? Let us then move on to anyone in Las Vegas who would like to provide public comment at this time. Seeing none, we will move to our Broadcast and Production Services (BPS) staff who will interact with those phoning in public comment and providing testimony to facilitate participation in the meeting.

***BPS:***

Good morning. The public line is open and working, but there are no callers wishing to make public comment.

**AGENDA ITEM III—OVERVIEW OF STATE EFFORTS TO PREVENT FRAUD AND EXPLOITATION OF SENIORS IN NEVADA**

***Vice President Jordan:***

The next agenda item will be a presentation on our state's efforts to prevent fraud and exploitation of seniors in Nevada. Our presenters will be Mr. Mark Krueger and Ms. Michelle Newman with the Nevada OAG. Questions will be taken from the Forum after the conclusion of the presentation. Mr. Krueger and Ms. Newman, you may start.

***Mark J. Krueger, Chief Deputy Attorney General and Consumer Counsel, Bureau of Consumer Protection (BCP), Nevada's OAG:***

We are pleased to be here today and to provide you with some information about what the OAG is doing regarding this very serious issue ([Agenda Item III](#)). We are going to go over who we are, the BCP, within the OAG. We are going to talk a little bit about elder scams and statistics. I will have my colleague go through some of the relevant elder scams that we are seeing and some tips that seniors can use to prevent being victimized by these scams. We are also going to go over some outreach and consumer education that we are doing to try to highlight some of these very serious scams, and then we are going to finish up with where to file complaints and how to get help.

The BCP is a statutorily created division within the OAG. The mission of the BCP is to protect Nevada consumers, businesses, and the interest of the state of Nevada through the enforcement of consumer protection laws.

When we look at national statistics for elder crimes and scams, we have partnered up with the Federal Trade Commission (FTC), who keeps a Consumer Sentinel Network (CSN) that has been in operation for a long time, and we are also able to pull information from the Federal Bureau of Investigation's (FBI) Internet Crime Complaints Center, IC3, as well as the National Council on Aging (NCA). We have learned that if you look at it statistically—because our Nevada statutes define an elder person as 60 years of age and older—we are looking at 92,371 victims of elder exploitation, resulting in a total loss of \$1.7 million. That is in 2021 alone. The dollars are astronomical. The NCA highlights similar types of abuse, \$36.5 billion annually, and highlights the top ten most prevalent scams targeting seniors. You have heard some of those from our public comment, but online shopping scams, tech

support scams, imposter scams, romance scams, sweepstakes scams—my colleague is going to talk about those today as well.

Just to highlight a few numbers—I will not go into everything, but this kind of breaks it down statistically. Between ages 60 and 69, the number of fraud reports that are put into the CSN, the number of fraud facts and reporting loss as well as a medium loss reported—the dollar amounts are around \$500 to \$1,500. It is small numbers done repeatedly over time, and those numbers add up. You are looking at hundreds of thousands of dollars in loss.

When we look at Nevada-specific statistics, we look at identity theft as being the top scam today, and it has been this way for many years; however, we have seen a huge rise in imposter scans. We are seeing that in the tech-scam world as well as other mediums, such as phone calls. We are also seeing some online shopping and negative review scams, Credit Bureau scams, and some others. This is not an all-inclusive list, but it highlights some of the more prevalent scams that we have in Nevada.

Why are seniors targeted? There are primarily three reasons: (1) immediate funds are available, generally speaking, through retirement, savings accounts; (2) they are more likely to live alone—we see that especially in romance scams; and (3) there is a certain amount of pride. Seniors do not want to report scams; no one wants to stand up and say, “I was victimized by a scammer.” It is an embarrassing thing to have to report. It is certainly understandable.

***Michelle Newman, Senior Deputy Attorney General, OAG:***

I would like to explain the various scams that Mr. Krueger just went over in a little bit more detail. You have this presentation to read thoroughly, so I will just go over the highlights of each scam. The first is online shopping scams. It is no secret that everyone loves a deal. Scammers will offer products through fraudulent online storefronts and lure unsuspecting customers through deals that seem too good to be true. They seem too good to be true because they are. Many of these fraudulent online stores look identical to name brand stores, or they even use a stolen logo, but that does not mean the products are legitimate. In these scams, the purchasers may not receive the product they paid for, or the product they do receive may be fake or defective.

Here are a few tips that you can implement to protect yourself from scams like these. First, do your research. It is critical that before you purchase anything online, especially from a store that you are not familiar with, you do your research by either seeing if the company name has complaints associated with it or looking at the Better Business Bureau website. The second is to make sure that you use a secure payment service. Scammers are going to ask you to pay with wire transfers, with gift cards, or with cryptocurrency. That is not something that a legitimate storefront would do.

Tech support scams are another type of scam that I would like to cover. In a tech support scam, the scammer will pretend to be a tech support specialist ready to help with computer and electronic device issues. In this scam, the individual may be contacted in a variety of different ways. It could be through a pop-up window ad. It could be through an email. It could be through a phone call or a text message. Often, these scams can be very sophisticated where the scammer will use more than one medium to contact you to add to the legitimacy of the scam. The whole point of a tech support scam is to obtain your financial information with the end goal of trying to steal money from you. The scammer may

want to get remote access to your computer so they can search through your files and obtain it themselves, or they may ask you for that information over the phone.

A few tips that you can implement to protect yourself from tech support scams include, first and foremost, do not provide financial or personal information to a tech-support business that you do not know is legitimate. The other point is to not provide remote access to your computer to a business or representative without first verifying it is legitimate. In the end, it will be better for you if you take your computer—if it is having an issue—to a trusted store to fix it rather than risk your personal information or financial loss.

Next is romance scams. As a matter of fact, this one was in the news recently. Just the other day—I believe it was on KOLO 8—there was an article about a woman out of Alabama, a senior, who lost \$430,000 through romance scams. This scam, unfortunately, is alive and well and affecting our seniors. The scam will typically begin when the scammer reaches out through websites or apps—it could be a dating platform—and they pretend to be either a social or romantic interest. The key in this particular scam is that the scammer will take as much time as they need to build trust, and they often reach out to individuals who are vulnerable—maybe someone who recently was widowed or divorced. Eventually in this scam, the scammer will ask for money. That is the end goal of this scam: to try to steal money.

A few tips that you could implement here include, first and foremost, do not trust anyone who is not willing to meet you in person or avoids video calls. Never give out personal payment information to someone who you have met online. If someone attempts to isolate you from friends and family, then you want to be wary.

Next is identity theft. I will not go into this a great deal because we generally know what this is. Identity theft can occur through phone, text, mail, or email. The whole point of identity theft is the scammer will obtain your personal information so that they could pretend to be you either online or at a physical store.

A few tips that you can implement to protect yourself from identity theft include periodically asking for copies of your credit report and review it carefully. It is important that you use secure passwords for your Internet accounts and that you do not write all your account information or all your passwords down in one place because that makes it easy for someone to steal.

Imposter scams is another one that Mr. Krueger mentioned. An imposter scam is basically the opposite of identity theft. In an imposter scam, the scammer pretends to be someone else, especially someone who is an authority or someone that you can trust. We see imposter scams in a variety of different industries, including utility companies, trusted government entities, or even your employer. The scammer will contact the individual by phone, text, email, or a social media website. The most common imposter scams targeting seniors include government impersonators, the grandparents or family scam, and utility scams.

One that I would like to mention in particular is the government impostor scam. In this scam, the scammer will say that he or she is with the Internal Revenue Service, the Social Security Administration, or even local law enforcement. They will attempt to intimidate the senior to giving money or sensitive personal information. They could contact you in a variety of different mediums, like phone, text, online, or regular mail, and the scammer will use either urgency or threats to obtain the information that they are looking for.

A few tips to implement to protect yourself from government imposter scams include knowing that authentic government entities will be respectful and will not use scare tactics. Government entities will contact you through writing. They are not going to call you on the phone and threaten you. Another tip is if someone is suspicious, they should hang up and not engage with the caller. It is more important to go talk to trusted friends and family about what is happening and especially to call the government entity through a different number than what the scammer gives you.

Lastly, there are sweepstakes scams. This scam will begin with an email, text, or phone call, thanking you and saying congratulations that you won the lottery or some type of contest; however, this scam is easily identifiable because the scammer will also ask you for money in exchange for winning the contest. If someone does that, then you can know that it is most certainly a scam.

A few tips to protect ourselves from the sweepstakes scams include avoid providing your bank account information or sending money through the Internet or over the phone, avoid purchasing gift cards and sending them—if that is the other way that they try to ask for money—and to know that government agencies will not call you offering any type of prize.

Lastly, I would like to go over some social media dangers and just a couple of tips. More and more people are using social media to engage with family and friends. It is how we stay connected with our loved ones; however, what we do not always realize is the information that we post online, whether it be the whereabouts or the location, scammers also access that information, and they track your lifestyle. They track your pattern. If you are posting on there saying, "I am going on vacation," unfortunately, not only do your friends and family know that, but scammers can know that as well. It is very important to be cognizant about the location data you are sharing, family members, your routine, and information that you put out in the world because others besides your loved ones will use that information as well. The best thing that you could do is to spend some time exploring privacy controls and even consider limiting your friends and family list so that you are only sharing information with people that you trust.

### ***Mr. Krueger:***

When we talk about online tips for seniors, it is good practice to make strong passwords and keep those passwords somewhere safe and not with other passwords. Also, be very cautious about giving out personal or financial information unless you know it is an actual verified business. One of the things we have seen is this advancement in scammers sending out text messages, emails, and having links contained in those and making it a sense of urgency. We see that repetitively. "Urgently, you have to click on here because your bank account has been compromised." That is a scam, and that link can lead to obtaining information from you or having you talk to somebody who is not from the bank or from some other sender, whoever that might be. When you get something like that where there is a sense of urgency, our recommendation is to pause, look at it, and think to yourself, "Is there truly a sense of urgency?" That will give you the time to think, "Okay, maybe I should just independently call the bank, or maybe I should independently call this business about my account," rather than quickly checking on the email or text message that you received.

One of the reasons that we went through these scams today is because it highlights how important it is to get the education out there to all consumers, particularly seniors, about different scams. The reason for this is because if you can maximize the awareness, and you know that something could be a scam, you are not likely to fall susceptible to being conned by that scam. That is the number one way we can prevent scams from occurring in the

first place. That is why we spend a lot of time doing presentations and outreach to educate as many people as possible and consumers in Nevada—especially seniors—about these types of scams. We have produced brochures. We have updated our website, and here is our link. You can watch videos and there is a lot of information in an easy-to-read format that identifies the scam and provides a simple tip. Unfortunately, scammers have perfected and continue to perfect their scams. We are seeing slight variations in these scams that are occurring from time to time, and all we can do is go back to the basics. Pause, look at it, and think about whether there is truly some urgency behind this, and then go forward.

An important thing you can also do is file a complaint. Doing so does not mean that we always are going to be able to identify the scammers, especially when they are done electronically; however, we have had some success in the past. We also know that sometimes the FBI's IC3 can track down scammers. You must report soon though—that is the key. If you can get your report into IC3 right away, they might have some success. There are no guarantees, but there is a possibility. In addition, you can file a complaint with our OAG. Here is the link. The FTC also takes complaints. The nice thing about filing a complaint with the FTC is it goes into the CSN. When you file a complaint with our office as well, we do report into the CSN. When we started this presentation, those earlier slides about where those statistics came from for Nevada are from the CSN. I also have provided the IC3 complaint website as well. In addition to this, you can google these and find them easily online. With that, we will close and entertain any questions that you all might have.

***Vice President Jordan:***

I see that you have a lot of material that must be done on the computer, but many of our seniors do not have access to the computer in some of our senior centers or even in their personal homes. Is there any way that we could have a phone number that would communicate what to do in case someone is scammed at home?

***Mr. Krueger:***

Thank you for the question, Dr. Jordan. That is a great question. Yes, we do have a phone number. We have an 800 toll-free number for our office, and we are getting that right now for you.

***Vice President Jordan:***

I think that is so critical because we have so many seniors who answer the telephone daily and are scammed and do not know what to do. We need to know what to do for next steps, and I thank you for that.

***Mr. Krueger:***

You are correct. I think it is an excellent point. As soon as Ms. Newman finds that number, we will make sure to put it in there. We should have put it in our slide deck and certainly will do so in the future.

***Vice President Jordan:***

Are there any questions from the Forum?



**Ms. Bongiorno:**

Something happened to me very recently, which I did forward on to Carson City. Mr. Krueger and Ms. Newman, I like to listen to talk shows on the radio. While listening to one that has been on the air here for many years, I entered a contest, and lo and behold—I never win anything—I won several tickets. They turned me back to the screener of the show, who asked me several questions: my full name, how it is spelled, my email, et cetera. When he got to my birthday, I asked him, “Why is it necessary that you have my birthday?” He said, “Well, it is part of the procedure, et cetera.” I hesitated, but I did give it to him. I did not receive anything, but several days later, in my email there was a notice that said to receive these tickets that I had won, I must complete the information, being my name again and other personal information, including my Social Security number. That is when the flag went up. I contacted them. We went back and forth, and they said no, that was necessary for me to receive my tickets. I do not fault the radio station exactly because I realize that this is maybe part of their advertising, or it comes from their advertising department, but in giving them my birthday, my Social Security number, and the rest of the information, they would have full data to sell that information on the dark web where somebody could, as you say, steal my identity. Needless to say, I did not do it. I did not give them my Social Security number. It is not worth it to me because I won two tickets to an upcoming event. I think that is something that should be investigated because that is certainly different. If you are not astute enough—because they got part of the information with the initial screener—and then part that they would get from me. I know that is happening on many radio stations. They offer prizes, et cetera, if you are the third caller or tenth call or whatever. Have you encountered that before?

**Mr. Krueger:**

Thank you for the question, but before I answer it, I want to share our toll-free number for the BCP. It is (888) 434-9989.

Thank you again for your question. I am glad that you did not get scammed and that you were astute enough to realize that what that individual was doing was very meticulously gathering what we call “PII,” or personal identifying information. As you can tell, and you pointed out by your example, the more pieces of PII that an individual scammer can get from an individual, the more likelihood they will be able to do either identity theft or one of the other scams we have talked about—basically, take your money. That is usually the goal, but there is oftentimes other nefarious intent behind it. Most of the time, it is related to taking possessions or money from you. We do investigate things like that when we get complaints. I believe you are correct that it is probably an advertiser that put something up. Sometimes, these scammers are very bold and will be right up there. I do not know if you have heard, but there are a lot of companies, and we now see it in the banks, and legitimate storefronts that are big-box store retailers whose names and logos are being manipulated into scam-type emails and text messages so that when they pop up, you think it is legitimately that national bank or local bank or credit union or a big-box retailer. They will try to get information from you that way. That is not exactly on point with what you are talking about, but when we do get complaints, we will reach out to, say, that radio station and we will identify it for them and let them know that they are what I call a “tertiary victim” of a scam. In other words, somebody is using their likeness and identity or their radio station to perpetrate their scams. We have had good success working with our retailers and other industry groups to be able to take down fake, misleading, and fraudulent websites and things of that nature. We are doing the best we can. The best advice we can give is to get the information out there about putting in complaints and to educate our consumers, especially our seniors, about how to first avoid it as you did.

***Ms. Maharis:***

Thank you for your wonderful presentation. I have a question for Mr. Krueger. Insurance companies are giving me bids now because I feel like my own insurance company, for many years, has been gouging me. I drive probably five miles a week now, if I go to the grocery every week, which I do not. I wanted to get my car insurance down. You fill out these things online, and then the insurance companies start calling you, but how do you know if they are insurance? Just like Ms. Bongiorno, I balked at giving my Social Security number. I did not want to give my birthdate either, but I did. How do you know that the calls are coming from the real insurance companies? I will not name names, but it does make one feel insecure as a senior.

***Mr. Krueger:***

Thank you for that observation. That is correct. It is very difficult to know who is on the other end of the telephone when you receive a call. You started an inquiry to shop quotes for insurance, and if you left some information for someone to call you back, then there might be a likelihood that they are calling you back; however, you do not truly know. The best way to do it is to tell the caller, "I need to verify that I am calling the right person. I am going to hang up and call back," but do not call back the number they give you. Call back the number from a trusted source. If you know a legitimate website or have an existing relationship with them, such as your insurance carrier, call a number found on a bill. That is the best way to make sure that you are talking to the correct person.

Regarding PII, there has been a lot of movement and a lot of changes to Nevada's law to make our data privacy more secure. You brought this up because many companies will get information on their consumers with whom they have a business relationship, and they will be able to sell that information to someone else. We have opt-out provisions in Nevada law now and the ability to not allow your information to be sold. When you are on a website, you are able to change what information they are collecting, and you are also able to—with any company that you have a relationship with—direct whether your information should be sold. That is another piece of helpful legislation that is out there.

***President Almaraz:***

Thank you for this presentation and for taking the time out of your busy schedules to come and present for the Forum. My question is other than the law that you just spoke about, are there other laws in the NRS that directly apply to scamming, like phone scammers, or things that if we are scammed there would be recourse?

***Mr. Krueger:***

Thank you for the question, President. Yes. There are laws on the books, and the Nevada Deceptive Trade Practices Act is one of the most-used acts by the BCP, but it can and has been used individually as a private right of action. That is found in [Chapter 598](#) of NRS. In addition to that, the data privacy law is found in [Chapter 603A](#) of NRS. We are constantly reviewing that. We made some excellent changes last legislative session to Chapter 598, which will help us be able to protect consumers even more.

***Ms. Laughlin:***

I have a few comments and then several questions. I want to clarify on the phone number that you gave us. I know how to forward texts to the scam number, but all the phone calls that I get that say, "Hi, this is Amazon, and we need to complete your Apple order"—which

I did not make—I cannot figure out how to turn in those numbers at all. That is one question, if you can clarify that for me.

The other is, for some reason I thought Social Security numbers were not required as much anymore. I am curious if there is some legislation around that. I refuse to put it on my doctor's office forms. I know they use that for collection purposes, but I will not put it basically anywhere. I am trying to figure out why we are still even using that as an identifier because it is such a critical piece of information to have. I refused to turn it in for a travel insurance claim. Everybody wants your Social Security number.

My third comment would be, how do we get from an opt-out to an opt-in on Nevada law? Because those things come in the mail, or they send you an email. You can opt out, click here, do this, call here. It takes the consumer a lot of work to opt out. I do not know if that is something we can address.

My final question is, could we possibly partner with doctors' offices? We know with seniors, that is a place they are regularly. At the end of my mom's life, she used to say, "I have too many doctors' appointments this week." It was a constant thing. Could some of the prevention materials be handed out there because the doctors are a trusted source? Then, if a government agency is bringing them in, perhaps there could be some key phone numbers and key highlights of scams. It is just a thought. I will be 61 years of age in a week, and I get a little excited when I get those texts, or whatever, that kind of get your blood going and the idea is to immediately react, so I do not know what I am going to be like at age 85. Anyway, that is a whole bunch of thoughts on the topic.

***Mr. Krueger:***

Thank you for all those thoughts. I will take them out of order if you do not mind. I wanted to start with the partnership with the doctor's office. I think that is an excellent suggestion and one that I think we could probably pursue. We have, through our opioid litigation, developed a very good rapport with the State Board of Medical Examiners. That has given me the idea while I sit here today to reach out to the State Board of Medical Examiners and see if we can do something along those lines.

You asked about how to turn in these electronic scam-type text messages and emails. There is not an easy way to do it yet. It is something that my colleagues and I have been working on and talking about how we can get the tech implemented in our office. Part of it is a resource issue, but the other part is just getting the technology up to speed to be able to accept some sort of electronic file where somebody could just forward these scam numbers. It is a great idea, and it is one that has been talked about. We do not have the technology yet, but we are looking into it.

Regarding Social Security numbers, I do not have the answer to that question. It has been a question in my mind for a long time. There is a lot of information on the Internet about why the United States continues to use Social Security numbers as one of the PII. You are right; it is not only primary identifying information for uses that become financial, where you apply for a bank account or credit card or something like that, but it is also used in other areas like insurance claims, your doctor's office, and things of that nature. Unfortunately, I do not have the answer for you. This Forum could make recommendations to the Legislature about potential law surrounding that issue. Excellent thoughts; it is an important point to highlight.

I think the last thing that you had on your list was the opt-in to the PII. I do not have an answer for that other than the fact that our legislation for data protection has come a long way. There are some other states that have a bit of stronger laws, but then there are a lot of states who have weaker laws. Currently, there is federal legislation looking at data privacy and the impact that would have on the states. We are still evaluating that. The legislation is still in the works and has not been adopted. I think that over time, as legislation develops, this was a method by which technology was moving forward, and the legislative bodies thought this was good legislation to move forward. Certainly, there is the mindset that perhaps it should be all restrictive the other way. I do not have the answer because I am not in your seats, and I am not one of the legislators considering these laws. But I am grateful that we have legislation in place that does allow some production of the PII because it is very important, especially as technology advances and businesses are able to utilize that technological information. I hope those answers all your points and questions.

***Ms. Laughlin:***

That does. If you end up doing something with the medical community, and if the local county associations can help in any way, feel free to reach out to me. I am not as involved now, but I was with the Alliance with the Washoe County Medical Society, which used to be called Doctors' Wives. Now, obviously there are men. The groups are not as active as they used to be, but there are a lot of communications that go out that way too. So, if we could get those doctors' offices on board and maybe even get the alliance groups helping, that could be good.

***Mr. Krueger:***

Thank you. I will.

***Vice President Jordan:***

Once again, are there any additional questions from Forum members? Seeing that there are no additional questions, we will close this discussion. We want to take this opportunity to thank Mr. Krueger and Ms. Newman for your very informative presentation. We so appreciate your hard work and all that you are doing on behalf of seniors.

#### **AGENDA ITEM IV—OVERVIEW OF PROGRAMS FROM THE DEPARTMENT OF HEALTH AND HUMAN SERVICES THAT PROVIDE INFORMATION ON AND CONNECT SENIORS TO RESOURCES IN THE COMMUNITY**

***Vice President Jordan:***

We will now move to the next agenda item. We will have Ms. Cheyenne Pasquale with the Aging and Disability Services Division (ADSD) present an overview of programs available through her Division and the Department of Health and Human Services (DHHS) to help seniors connect with resources in the community. Ms. Pasquale, you are free to begin.

***Cheyenne Pasquale, Chief I, Planning, Advocacy, and Community Service Unit, ADSD, DHHS:***

Good morning and thank you, members of the Forum, for having me. I am here today to talk to you about Nevada's No Wrong Door system, specifically, our Nevada 211 and Nevada Care Connection system ([Agenda Item IV A-1](#)). The next presenter, from my understanding, is from one of our local community partners, and he will be going more in depth about Nevada Care Connection, but this will be a broad overview of Nevada 211, what do we

mean by “No Wrong Door”, resource and service navigation opportunities that we have identified for future efforts, and how to get connected to our systems.

When we talk about what No Wrong Door is, federally, it is defined as a high-functioning system that ensures that it is a visible, trusted network; there is a person-centered approach to informed decision making; that we are working together to streamline access to programs and services; coordinating programs and services; and that we are continually improving and developing the system.

In terms of the No Wrong Door system, there are three goals: (1) raise awareness of where to go for help; (2) support people in identifying options for programs and services that meet their long-term care goals; and (3) help facilitate access to programs and services of an individual's choice. Though No Wrong Door is intended to be a coordinated network of partners that supports these goals, in Nevada, we call this network Nevada Care Connection. Within Nevada Care Connection, our current focus is on Nevada 211, which is the state's information and referral service and a service that we call resource and service navigation, which provides one-on-one assistance to explore options for services. We also provide veterans directed services through a partnership with the U.S. Department of Veterans Affairs (VA), and we provide ongoing outreach to promote awareness of Nevada 211 and Nevada Care Connection.

As we look towards the future and opportunities to expand capacity to help individuals navigate resources, we are looking at establishing the administrative oversight of the Nevada Care Connection to include multiple state agencies and stakeholders. We are looking to invest in information technology (IT) infrastructure to streamline sharing of information and helping to facilitate connecting with public programs. We are looking to expand capacity for resource and service navigation and increase Nevada 211 resources to ensure the database is up to date and comprehensive. Finally, we are looking to create aging and disability regional coordinators to serve as a liaison between the community health care partners and state agencies. The focus of these regional coordinators is on partnerships and the development of budget and policy recommendations from a public health perspective.

Let us talk a little bit more about Nevada 211. Nevada 211 was established in Chapter 232 of NRS to “provide nonemergency information and referrals to the general public concerning the health, welfare, human and social services provided by public or private entities in the State.” Nevada 211 provides information and referral through the telephone, website, text, and most recently, through two new apps. They also provide nonemergency assistance during disasters and emergencies. It is important to note that Nevada 211 is not a creator of resources. Rather, it is a collection of resources in the state. The Nevada 211 goals are to ensure that people are connected and that they have access to accurate and comprehensive information and are connected to available resources. We want to make sure that programs are equipped and that health and human service programs are connected to available community resources to support service delivery. We want to ensure that Nevada 211 is prepared and ready to quickly assist in the event of a disaster and/or an emergency, and that Nevada 211 is sustainable and has the infrastructure resources and support to ensure long-term sustainability.

Some of the challenges that Nevada 211 faces is the maintenance of the resource directory. There is a need for Nevada 211 to do more outreach to get programs and services to add their information to the resource directory. In addition, there is constant outreach and efforts to ensure that the programs and services that are added to the directory are keeping their information up to date. And then, managing the taxonomy—as an Alliance of Information and Referral Systems (AIRS)-accredited organization, there is a complex

taxonomy that goes behind the resource directory and ensuring that programs and services are in those proper categories so that they can easily be found. That is one of the ongoing maintenance efforts.

When we look at utilization of 211, it really comes down to outreach and education to help avoid duplication of efforts. Outreach and education are key to Nevada 211's success, not only in terms of maintenance of the resource directory, but in terms of the utilization, as I stated. In January, Nevada 211 was able to launch a statewide outreach campaign, which includes radio, television, and social media ads as well as media interviews. To date, there have been over 3,500 radio and television spots, and Nevada 211 has seen an increase of approximately 25 percent in call volume over the same time last year when there was no campaign. These efforts also help to reduce duplication. Over the years, various communities and organizations have repeatedly attempted to duplicate 211 efforts, particularly in terms of creating a resource directory. While Nevada 211 cannot be all things to all people, we have found that often there are opportunities to collaborate and share resources. Whenever we have these opportunities to do outreach and education, they become vital opportunities for us to identify areas where we can collaborate and build partnerships.

Here are some key statistics from Nevada 211. In Fiscal Year (FY) 2020–2021, the Nevada 211 team fielded over 108,000 calls; 4,900 texts; and 3,600 live chats. The top referral categories were housing and shelter, utility assistance, and food. Today, the Nevada 211 database contains a listing of over 1,191 agencies; over 4,000 programs; and services being offered in 2,300 different sites.

Let us talk a little bit about resource and service navigation. What is resource and service navigation? This is a service that goes beyond information and referral. It is one-on-one assistance, our short-term case management to provide unbiased information to individuals and families about the programs and services that exist to meet their needs and their goals. Resource and service navigation supports informed decisions about long-term care and helps to facilitate access to public programs. At the core of resource and service navigation is supporting an individual's choice and control in their long-term care. We put the person at the center of planning. Eligibility for resource and service navigation is any individual or family member looking for assistance with long-term services and supports.

Resource navigators support individuals in identifying goals and needs, exploring options to meet those goals, and identifying resources that are available to the individual. This can include public programs, informal supports, private pay options, the whole gamut of services. Resource navigators also help individuals develop a plan to access the programs and services that will help meet their needs and their goals. They provide direct assistance in navigating the system by helping to determine preeligibility for public programs, if that is a choice that they would like to apply for. They can assist individuals in filling out applications. They work closely with family caregivers to help connect them with respite and other caregivers/support person services. We also offer long-term case management that is specifically today targeted to individuals with dementia or memory loss or individuals who are deaf, hard of hearing, or speech impaired.

In FY 2020–2021, over 3,200 consumers received resource and service navigation. Of that, about 37 percent of those individuals were Medicaid eligible. You can see most of the individuals we are serving are in what we call the "gap population." They maybe do not necessarily qualify for Medicaid but maybe do not have all the personal resources to get the services and care that they need. There were over 27,000 units of service provided in

FY 2020–2021. A unit of service is 15 minutes. That averages out to about 2.25 hours per consumer, providing that assistance and that one-on-one support.

As we look towards the future, our opportunities include expanding capacity for resource and service navigation. We are in the midst of developing a training and certification program for resource navigators, and we are looking towards the future of really building that network of partners. We know that there are multiple existing access points, and being able to better coordinate and offer this training and certification to those access points is one of our goals. As I mentioned previously, we are looking at investments in our IT infrastructure, not only to coordinate systems to facilitate eligibility determinations for our public programs, such as our waiver programs, but also creating systems that can facilitate online referrals, whether that is a self-referral from an individual or family or referrals between agencies. Most importantly, we are looking at ways that we can share some data that is collected to help tell the story of the needs and the gaps in the services that are being provided through our network.

I mentioned at the beginning that we are looking to establish the aging and disability regional coordinators. These coordinators will serve as a liaison between the community, health care partners, and state agencies. They will provide outreach and education related to ADSD programs and services, bridge the gap between social and health systems, and help coordinate local partners. In short, our focus with the regional coordinators is a focus on partnerships to assist in the development of budget and policy recommendations from a public health perspective.

In terms of getting connected to Nevada 211, you can dial 211, or there is an 800 number. You can visit the Nevada 211 website. You can text Nevada 211, and then there is also a Nevada 211 app. Most recently, an app that is geared towards youth was launched. For resource and service navigation, you can call 211 and ask for your local Nevada Care Connection resource center, or you can visit our website, [nevadacareconnection.org](https://nevadacareconnection.org). I will open it up to questions. The last slide has my contact information.

***Vice President Jordan:***

Thank you, Ms. Pasquale. We appreciate this presentation that you prepared for the Forum, and we appreciate your being here this morning. Are there any questions from Forum members?

***Mr. Troth:***

I have a few. On your slide that has key statistics, at the bottom you have the 211 database and agencies. Are all those government agencies? What do you mean by agencies? Let us start there.

***Ms. Pasquale:***

Those are government agencies, or primarily nonprofit organizations.

***Mr. Troth:***

Do you guys have a vetting process for who those are?

**Ms. Pasquale:**

Yes. There is inclusion and exclusion criteria, and one of the requirements of the AIRS accreditation is that each agency must fill out an application to be included in the database.

**Mr. Troth:**

Thanks. That is good. On the slide regarding resource and service navigation, are all those state employees?

**Ms. Pasquale:**

No. Currently, resource and service navigation is offered through community partners. The ADSD subawards funding to local community organizations, and they are partners to ADSD.

**Mr. Troth:**

Does that go through the same thing? They must apply to do that, and you vet who they are?

**Ms. Pasquale:**

Yes. There is a competitive application process that occurs every two years.

**Mr. Troth:**

Can you give us an idea of where those offices and the locations are and how accessible those are to the public?

**Ms. Pasquale:**

Sure. In southern Nevada, we have two partners—Nevada Senior Services, which is on Jones Boulevard, and Jewish Family Services is our other partner. I am drawing a blank suddenly on where they are located. We have Access to HealthCare Network with offices in Reno and Elko, and then there is Lyon County Human Services.

**Mr. Troth:**

On the next slide, this would include the capability to get in contact with any of the state services—because we have had a couple of different briefings on home care people and all those kinds of things. So, this 211 program and these navigators understand what those are and can get people in the right direction with all the agencies?

**Ms. Pasquale:**

Yes. One of our key components of resource and service navigation is helping individuals explore all the options that exist to meet their needs. If they need assistance with the application processes, the navigators will assist with that.

**Mr. Troth:**

And they also have touchpoints with the county and city operations as well?



**Ms. Pasquale:**

That is correct.

**Mr. Troth:**

Awesome. Thank you. I have one more. When you talk about IT investment and infrastructure, I am going to assume—and just clarify—that means you need more servers and people to expand that capability.

**Ms. Pasquale:**

I think it is a little bit of both, but it comes down to a variety of resources. I can tell you we have recently been exploring what other states have been doing around their IT infrastructure. One of the model states that has a very robust online referral system went through a comprehensive assessment of the systems that currently exist in the state and was able to build something that helped to connect those systems. That was a \$10 million investment for them. We have applied for a federal grant that would allow us the opportunity to bring in a consultant to do that assessment of our existing IT infrastructure and help us plan for what we would need going forward.

**Mr. Troth:**

Okay, so you have asked for grants for that. Does the Department have some money to work with that in their set budget, or do you need to continue to work with the Legislature to get you more funds? I know that is kind of a loaded question.

**Ms. Pasquale:**

We continually work with the Legislature to invest in IT infrastructure.

**Mr. Troth:**

That is fair. This is my last one, and then I will be quiet. Do the regional coordinators exist now?

**Ms. Pasquale:**

They do not. We are hoping they will be approved in the August Interim Finance Committee (NRS 218E.400) meeting. If they are, we will launch those in January.

**Mr. Troth:**

Can you give us an idea of what kind of numbers you are looking at, and is it geographical?

**Ms. Pasquale:**

Our ultimate goal is to have at least five regional coordinators. Our initial launch is going to be with three regional coordinators, and they will be unclassified state positions. We will do a regional coordinator for the north—I will have to get back to you on the five regions.

**Mr. Troth:**

That is okay. They will be regional and obviously reflect the areas of population and requirements and needs. That is good. Thank you. I appreciate the good presentation.

**Ms. Peggy Leavitt:**

I just wanted to ask you when this program was established. I was on the board of the senior center for many years, and today is the first time I have ever heard of it.

**Ms. Pasquale:**

Nevada Care Connection was launched in 2005 under the term "Aging and Disability Resource Centers." We have gone through a metamorphosis, and I would say the brand of Nevada Care Connection is probably about five years old. Nevada 211—I do not remember when that was launched off the top of my head, but I want to say it was around 2005 also. I will have to confirm that.

**Ms. Peggy Leavitt:**

The outreach that you have talked about is very important because I think it is significant that I volunteered and worked at the senior center for many years and never heard about this. Secondly, to follow up on what Mr. Troth asked, I think it is also important that—if I understood your answer correctly—people who are already in homes or receiving services can also use this service. It was quite alarming to hear that people who are in homes—if there is not a complaint made, there is not any inspection of these homes that are housing senior citizens. There is no inspection for six years. It could be a horrible situation, and nobody would know about it. I think it is very important that you continue to get the information out if these services are available.

**Ms. Pasquale:**

I would agree. Outreach is one of those things that we do when extra funding becomes available, but we fully recognize the value in that outreach and the need to do it on an ongoing basis. It comes down to a resource issue. Do we spend resources to do outreach, or do we spend resources to have people to provide this service? We often will do outreach when extra funding becomes available.

**Ms. Peggy Leavitt:**

I can see how that is a catch-22, but people cannot access the service if they do not know about it.

**Ms. Pasquale:**

That is true.

**Dr. Wand:**

Your first point is that the big picture is to first have awareness, options, and access. You must make sure that people are aware of this. The people that worked with senior citizens before were not even aware of this program. I think the first thing you must do is provide more awareness of your program. You have great facilities, great thoughts, and great plans, but if people are not aware of it, they are not going to access it. In the big picture, I think you should start emphasizing that first. Get funding or whatever you need to do to get the word out.

**Ms. Pasquale:**

Thank you.

**Vice President Jordan;**

Thank you, Forum members. Do we have any other questions?

**Mr. Troth:**

I had a follow-up to something that was mentioned. When you do training with different organizations and expose them to what your capabilities are, what kind of organizations do you try to provide that to, and what is the overall capability of that training?

**Ms. Pasquale:**

Training happens in a few different ways. We have an initiative right now that we are working with the University of Nevada, Reno on to give training to medical providers about Nevada Care Connection. Our community partners take part in a variety of events in their local communities to get the word out about Nevada Care Connection. We have the opportunity right now to also do training internally with our other state agencies and state systems. We are starting that effort with our team. As we launched the training and certification program, it will be training with natural entry points, like senior centers, family resource centers, community health workers, and others in that realm to help promote the Nevada Care Connection network and hopefully get people to join that network.

**Ms. Laughlin:**

I have a comment along the same lines. I was on the app while you were talking because I was curious. I decided to search it and see how to find it. There is a lot of great information on there, and I am trying to think of places where there is access. I know we do not like to print paper anymore, but I personally think it works because you can take it home and leave it at home, and if you got it at a trusted place, it works. I am thinking hospital interactions is a great place for a flyer on Nevada 211 and the app link. I am thinking outside the box, less in terms of paid media and more in terms of who are our community partners, like you are saying, to distribute the information. This is not just information for seniors; this is information for anyone in Nevada. I think it is a great little app. We must figure out how to get that information out through trusted resources. Thank you for your presentation.

**Ms. Pasquale:**

Thank you for those suggestions.

**Ms. Bongiorno:**

I am not sure whether this is pertaining exactly to what we are talking about now, but some years ago, I wanted to initiate something whereby our seniors can go to a site and gather any data, all data, pertaining to the things that were available to them. Some years ago, I think it was Nevada Power that issued a book called the *Royal Pages*. In that, we were able to find any phone number connected with the various services, whether it was transportation or 211. It was a quick information area. When something happens in your family—and maybe you have a senior who is not astute enough to be involved in the community, et cetera—they do not know where to turn. What I had done at that time is

taken the information I got from Nevada Power, and it was called the *Royal Pages*, and we put it on a disk because I found that so many people when they get ill or something do not know where to turn, and they turn towards a church. I tried to distribute this on a CD to the churches and asked them to pay it forward because it became cost prohibitive. I wish we had one data bank that would service everything that that individual needed to know and a phone number that they could contact for whatever services it may be that they would need. Is that a possibility?

**Ms. Pasquale:**

I think that is the ultimate goal with resource and service navigation. Our navigators are individuals who can help people look at all the different programs and services and informal supports that exist to support their needs. We have a website that tries on a broad scale, and we have a project where we are doing some revamping of the website that would help people explore options. In terms of printed materials—I know I still like printed materials as well—there are some inherent challenges with them. We have started to look at some guides and resources that we can print that are more population-specific. Several years ago, we published a dementia roadmap that provided some guidance and resources to individuals and families that have been diagnosed with dementia to guide them through the different stages of living with dementia and some of the considerations and things to think about. I think there are opportunities to do that for caregivers for individuals who have newly acquired disabilities and for families of children with disabilities. I think those are all things that are a possibility. Again, it comes down to resources.

**Ms. Bongiorno:**

I know that in several other states, they have a website, as I was speaking of. Maybe we can look into that and try to formulate what we would do here. Because they have been successful with this. As I said, it was then called the *Royal Pages*, and I do not know what it is now. I think we should look into that and have one website that is like a phone book that would give us the phone numbers, et cetera, for the various services that happen.

**Ms. Pasquale:**

Thank you.

**Vice President Jordan:**

Do we have any additional questions from the Forum members?

**Ms. Woods:**

I want to respond to the last suggestion. The *Royal Pages* are still active, at least they are in Clark County. I just looked it up, and it has been updated for 2022 through 2023. For the record, because of where I work—and I work with a lot of seniors—I do use this as a community resource bible myself. I have found it to be very helpful for anything a senior may need. Just for the record, it is still active, and I do not know how often it is updated, or if there is an application, or what have you, but it is a valued resource.

**Ms. Adin:**

I have a question. I would like to know, how do individual agencies, private agencies, operate? Because I still have a problem with one of the care homes. It is a smaller care home—three people. They are not being treated right, and the social worker told her that

they will investigate it after she moves out and finds another place. She had an incident where she fell, and there was no one to get her up. What they did was put a blanket and pillow over her, and she had to lay on the floor. I think that was inhumane. I do not know what we do or can do to help with situations like that in private homes. There are only three people in the home, and the person who runs the home is the manager at one of the pharmacies. I think that is unacceptable. What can we do in homes like that when patients are being mistreated?

***Ms. Pasquale:***

Unfortunately, I am not able to answer that question, but I could consult with our Long-Term Care Ombudsman Program.

***Ms. Adin:***

Thank you.

***Vice President Jordan:***

Seeing no more questions, we want to thank Ms. Pasquale for her presence here this morning and her wonderful presentation.

[Ms. Pasquale submitted a follow-up memorandum for the record.] ([Agenda Item IV A-2](#))

## **AGENDA ITEM V—PRESENTATION ON NEVADA CARE CONNECTION RESOURCE CENTERS AND THE INFORMATION, RESOURCES, AND SERVICES AVAILABLE TO SENIORS IN SOUTHERN NEVADA**

***Vice President Jordan:***

We will continue with our next agenda item. We will receive a presentation from Ms. Jennifer Ruiz with Nevada Senior Services. She will offer a presentation on Nevada Senior Services as a Nevada Care Connection resource center and how they can help seniors navigate information and resources in southern Nevada. Ms. Ruiz, you can begin.

***Jennifer Ruiz, B.S., Health Educator and Outreach Coordinator, Nevada Senior Services:***

Thank you so much for having me. For those of you who are unaware of Nevada Senior Services, we are a nonprofit organization, and we provide compassionate care and services to adults, adults with disabilities, and their caregivers facing challenges of chronic diseases, disabilities, and aging in the community in order to stay in their homes. That is our main goal. We do have services and programs, like I mentioned, for adults, adults with disabilities seniors, and their caregivers. Some of these include respite care and hospital to home, which means coming home from the hospital and needing case managers and caseworkers to help them with that. We have home modifications. We have wellness programs. We have medical examinations, and we have case management as well.

One of the programs that we offer is Nevada Care Connection. I can go into a little bit more detail about that ([Agenda Item V](#)). As stated before, Nevada Care Connection is a resource that helps meet the needs of seniors, those living with disabilities, veterans, families, and caregivers, regardless of income or age, by accessing long-term services and supports available in the community. As mentioned before, there are five resource centers, two of which are in southern Nevada; one is Nevada Senior Services—where I work—and the other

is Jewish Family Service. The other ones, as mentioned before, are in Nye County and Lincoln County. I am not sure how you look at it, but for instance, I do Clark County. I do Mesquite, Esmerelda, and Lincoln Counties. We do some rural areas as well.

Exactly what do they do? Their mission for their resource navigators is to streamline access to these services and ensure that Nevadans receive their individualized care and meet their needs. Our purpose is to assist our clients to access the right services to help them remain independent and in their home. Our specific department at Nevada Senior Services consists of bilingual resource service navigators and case managers who are trained to provide individuals with guidance in making informed decisions. The services guided by the individual will include a personal interview, action steps towards a goal, quality assurance, and follow-up.

Service resource navigators usually utilize the person-centered approach model. This model is about doing things with people, rather than to them, for them to create a plan based on the individual and family members' needs, preferences, values, and strengths. During this application process, we offer information about services available in the community, which can include benefits counseling, caregiver support, consumer advocacy, housing assistance, respite care, and financial assistance. Like I mentioned before, I work with Nevada Senior Services, and we have our own programs and services. But, if there is something that we do not personally offer, we will refer them to our Nevada Care Connection resource center with service navigators, and they will look out into the community and see if they can find any resources there for them, help them with the application process, and stay with them until they have met that goal that they are seeking.

How does this work? There are a couple of ways. They can go to our website, and this will take about 15 to 20 minutes to provide information, which includes client demographics, a record of their activities of daily living, and instrumental activities of daily living as well. If the client is only requesting a telephone number, then the coordinator will provide that. But, during that initial call, the intake coordinators are trained to offer further assistance. Say they call for food security, we can go ahead and help them with a food pantry or some type of long-term food assistance. But, if they also are struggling with utility bills or some kind of legal service, they will let them know and refer them over to a research service navigator.

Once the client has been handed over to the resource service navigator, the navigator will offer a wider range of support to help the individual identify needs, goals, and explore their options. This is a person-centered approach, so we work with the client where they are at, and then navigators help individuals navigate the complex system by providing services that include, but are not limited to, the application assistance process, predetermining eligibility for programs, home- and community-based care options, housing, Supplemental Nutrition Assistance Program (SNAP) applications, Medicaid, transportation, pretty much anything for themselves and caregivers as well. If they need case management, they will be transferred over to a case manager and obviously, they will be with them longer. If someone is calling for a certain number, and they can take it from there, then that is where they will end. If they need further assistance, they will be assigned a case manager.

How do they refer? They can go over to Nevada Care Connection online. We also have a number, depending on the county that they are in, so they can always call. I have some numbers here for everybody to see. I can always post that somewhere else as well.

I know that was a lot of information. I am with Nevada Senior Services as a health educator and outreach coordinator. Since we have five different locations, I am the only outreach coordinator right now that I am aware of for Nevada Senior Services. I go to senior living

communities, hospitals, senior centers, community centers, human service offices, senior health fairs, hospice centers, and senior law firms. That is how I do my outreach and try to get the word out. I have been here for a year, and many places have not heard of these services, which is unfortunate. I think that having more outreach coordinators will benefit everybody in the long run. If anybody has any questions, please feel free to ask.

***Vice President Jordan:***

Ms. Ruiz, thank you for the work that you do in southern Nevada. We really appreciate it. We know that you have a lot on your plate, and we appreciate so much what you are doing for our seniors. Forum members, do we have any questions? I see that we have no questions. We thank Ms. Ruiz so much for coming this morning.

[Vice President Jordan called for a short recess.]

**AGENDA ITEM VI—PRESENTATION ON STATE AND FEDERAL PROGRAMS THAT PROVIDE ASSISTANCE TO SENIORS WITH ENERGY, WATER, AND SEWAGE COSTS**

***Vice President Jordan:***

We are now going to address the next agenda item, which will be a presentation from representatives with the Division of Welfare and Supportive Services (DWSS) of the DHHS. They will share information about state and federal programs available to assist seniors with paying utility bills. I would like to welcome Ms. Cantrelle and Ms. Wortman-Meshberger. Please feel free to begin.

***Kelly Cantrelle, Deputy Administrator, DWSS, DHHS:***

Thank you very much. I have with me Maria Wortman-Meshberger, who is the Chief of Employment and Support Services, who is our Division subject-matter expert on the Energy Assistance Program (EAP). We are going to introduce the EAP ([Agenda Item VI A-1](#)). We will cover details of the program, and then we will take a few minutes to talk about our forthcoming water and sewer program, which we estimate to be fully up and running before the end of this year.

The EAP provides supplemental payments to assist qualifying low-income Nevadans with the cost of home energy. Applications for the program can be submitted any time year-round, and eligible households receive an annual one-time benefit usually paid directly to their energy providers. The maximum benefit amount for the program is \$3,136, and the minimum benefit is down to \$240. If a member of the household is disabled, a child under 6 years of age, or a member 60 years and older, that cap grows by \$100 for those households.

The EAP has three major components or specialized areas. The first one is crisis intervention. Crisis intervention assists qualifying households that have chronic or long-term illnesses that must pay out-of-pocket medical expenses and whose income is over the 150 percent of poverty. We look at the qualifying medical expenses and use those to reduce the household's accountable income, trying to get accountable income under the 150 percent of poverty to try and help them with eligibility for the program. The expenses that we allow are unreimbursed medical expenses for medical emergencies or long-term chronic medical conditions, which also include expenses paid by credit card, if the expense is only allowed once. Also [included are] unreimbursed compulsory or necessary home

repairs, unreimbursed automobile repairs, but only if the transportation is needed on an ongoing basis to get someone to and from medical appointments. The repairs must be critical to the vehicle, and it has to be the only car in the household. If there are multiple vehicles, that may not be taken into consideration. Regular maintenance on the vehicle also would not be taken into consideration, like tires, oil changes, et cetera. Unreimbursed mileage can be looked at if it is over 100 miles per round trip to a medical treatment. They would have to provide valid, verifiable documentation. We would need medical statements, statements from the physician, to substantiate the request.

The next component we have is Fast-Track, which provides expedited application processing to qualified households whose energy source is in danger of being interrupted. To qualify for Fast-Track, an individual could not have received a Fast-Track in the previous program year or arrearage assistance, which we are going to talk about in a minute, in the past five years. They also must meet all the regular eligibility requirements for energy assistance. Some of the criteria are:

- The household has to have received a 48-hour disconnect notice from their heating or electric provider;
- Their service has been disconnected;
- They have less than 10 percent of their heating fuel in their tank;
- They need a deposit to establish service; or
- They have an energy crisis that causes a life-threatening situation, and the household has paid at least \$25 on their utility bill during the 60 days prior to the emergency and has requested a payment plan that has been denied.

If they have established a payment plan but cannot meet the terms of agreement, they can be considered. To consider a household income reduction, the household must have experienced an unexpected event that a reasonable person would not have anticipated or planned for that causes a loss or reduction or an emergency expense.

To be eligible for EAP, the household must meet the minimum qualification. Some of those qualifications are Nevada residency. They must meet the citizenship criteria. They must have income that does not exceed 150 percent of the federal poverty level, and the household must be responsible for paying their home energy costs. An example of the income limit would be for a four-person household, the income could be \$3,468.75.

Let us talk about statistics. Through April of this year, the EAP has served 14,155 applicants so far, with the average arrear amount being \$921. Processing time frames for households with a member that has a disabled member, a child under 6 years of age, or a household member over 60 years of age is 30 days. Processing time frames for any other household type would be 60 days.

We are going to take a few minutes and talk about our forthcoming water program. The Water and Sewer Assistance Program (WSAP) will assist low-income households with their water and wastewater costs. The program is funded through the [Consolidated Appropriations Act, 2021](#) (H.R. 133, 116<sup>th</sup> Congress) and the [American Rescue Plan Act of 2021](#) (H.R. 1319, 117<sup>th</sup> Congress). Those funds must be expended by September 30, 2023. At this time, the federal government has not approved any additional funds to continue the program past that date. The eligibility requirements are very similar to energy assistance.



The federal program priorities are the restoration of services, households with pending disconnection of services, and households seeking help with their current bills. Some of the differences between the two programs are if households are eligible for energy assistance, they are categorically or automatically eligible for the water program. A household does have to apply for the WSAP, and they must have water and/or wastewater expenses. The EAP application is basically going to be updated to allow people to apply for the WSAP right on that application. Unlike energy assistance, there is no option to provide a benefit to the household directly. The benefit must be paid to the vendor itself. In the WSAP, there are limited options for paying benefits to rental households due to the federal regulation, but in water, Temporary Assistance for Needy Families (TANF) income is not counted for eligibility or benefit calculation.

To apply for either program, a household can submit an application at the energy assistance or DWSS, so any welfare office, through email, fax, or the mail at approximately 40 total intake sites across the state. Applications are available online. They must be completed and then sent in, however. We do not have online capability at this time. In essence, that is the nuts and bolts of our EAP and WSAP. We would be happy to take any questions you might ask.

***Vice President Jordan:***

Ms. Cantrelle and Ms. Wortman-Meshberger, thank you for your time and for sharing information about these important resources. Members, do you have comments or questions at this time?

***Ms. Bongiorno:***

Can you tell me what the income poverty level is?

***Ms. Cantrelle:***

Ms. Wortman-Meshberger can look for more limits, but for a four-person household, we know that it is \$3,468.75. Maria can give us some more of the tier, like for one person and two persons.

***Maria Wortman-Meshberger, Chief, Employment and Supportive Services, DWSS, DHHS:***

No one can exceed 150 percent of the federal poverty level. That is our poverty level. If you would like our income chart, or if there is one you are specifically looking for, I can let you know what that is.

***Vice President Jordan:***

We would appreciate that.

[Ms. Cantrelle and Ms. Wortman-Meshberger submitted EAP income limits for the record ([Agenda Item VI A-2](#)).]

***Mr. Troth:***

My first question is, does Nevada 211 navigate to the EAP?

**Ms. Wortman-Meshberger:**

I have to be honest, I have not gone to the 211 site to look up the EAP. I am assuming that it is. I know that we are attached to NV Energy. We are on their website, and that connects directly back to ours.

**Mr. Troth:**

Where does the money come from for the subsidies that are used?

**Ms. Wortman-Meshberger:**

The EAP is funded through the Low Income Home Energy Assistance Program (LIHEAP) federal dollars that we receive as well as the Universal Energy Charge (UEC), which is taken from bills for UEC vendors. On something like your NV Energy bill, you may see where it says UEC. Those funds come through our program, and we distribute it to the low-income households found eligible.

**Mr. Troth:**

Okay, so it is a combination of federal monies and a consumer tax that comes with your energy bill, and the amount of that money on your bill is driven by the Nevada legislation. Is that fair . . .

**Ms. Wortman-Meshberger:**

Yes. The UEC charge is in NRS, and the Public Utilities Commission of Nevada (PUCN) regulates it.

**Mr. Troth:**

This is the last question. You have the money on the EAP stats. Do you have at your disposal the total amount for 2021 or the total amount so far in 2022? You have an average there, but how much money has been expended in total?

**Ms. Wortman-Meshberger:**

In state FY 2020–2021, we expended approximately \$23.6 million for benefits. We will expend more at this point. For program year 2022, we have expended around \$19 million.

**Mr. Troth:**

Thank you. That is good. I appreciate that.

**Ms. Peggy Leavitt:**

In Boulder City, we have a program called Emergency Aid, which is funded by donations and grants to help people with this type of service if they cannot pay their utility bills. Would they be eligible for this program if they have access to this other service in Boulder City?

**Ms. Wortman-Meshberger:**

Yes, they would potentially be eligible if they met the guidelines.

**Dr. Wand:**

I might have missed it, but there are also sewer services that are separate from water services. Are those charges eligible for relief too?

**Ms. Wortman-Meshberger:**

Yes. In the WSAP, individuals could be eligible for water and/or sewer.

**Dr. Wand:**

Thank you.

**Ms. Bongiorno:**

In Henderson, Nevada, the water and sewer bills are included in one. It is not separate, as it could be in Las Vegas, if I am not mistaken. Is that correct?

**Ms. Wortman-Meshberger:**

Yes. Some water and sewer vendors are water vendors across the state. Some only provide water service. Some provide both water and sewer, and we allow that. If it is all in one bill, that is okay.

**Ms. Bongiorno:**

Does that include water reclamation?

**Ms. Wortman-Meshberger:**

If it is for the wastewater, it most likely would be eligible for the program if all other criteria are met. The vendors must sign a vendor agreement for us to be eligible to receive those benefits on behalf of their customers.

**Ms. Laughlin:**

Going back to the earlier questions about the 211 app, which I am having fun looking at, what would the exact link be if it were linked back on Nevada 211? I am seeing on here Clark County, Henderson, North Las Vegas, then specific smaller resource programs, but it could be five pages in here. What would be the link? It would be nice to have the state link maybe at the top.

**Ms. Wortman-Meshberger:**

The EAP is administered by the DWSS. It is on our website at [DWSS.nv.gov](https://www.dwss.nv.gov).

**Ms. Laughlin:**

I see it. It is here. I was just curious if that is it because there is a whole bunch there. Sometimes I think some of our issue is that we word things funny. If we just said, "Nevada state assistance link number one," or whatever—but I do see it here. It is just buried a little bit.

***Vice President Jordan:***

Are there any additional questions? Since I do not see any hands, I assume that we have no additional questions. I would like to thank Ms. Cantrelle and Ms. Wortman-Meshberger for their presentation. If there are any additional questions or information that you would like to share, please feel free to get back to us.

**AGENDA ITEM VII—FACILITATOR REPORTS CONCERNING ISSUES OF IMPORTANCE TO SENIORS**

***Vice President Jordan:***

At this time, we are going to close this item and move to the next agenda item, which would be our facilitator reports. Ms. Lucille Adin, will present on behalf of the Forum facilitators on what is going on up in the north.

***Ms. Adin:***

There is not too much going on in the north because the rate of the Coronavirus Disease of 2019 (COVID-19) rate has risen in Washoe County, so the nursing homes are all taking precautions, and a lot of them are not letting the public in. The situation is getting bad again. We have not done much in the north because of the COVID-19 situation, only by telephone. I have several friends who are in nursing homes, and I have called because I cannot visit them. I have gotten reports from several of the smaller nursing homes about the conditions there. That is going to be looked at, and we are working on solving that problem and see what the situation is. It is not good. That is all the information I have. I do not have anyone from the Forum who is working with me on this project. It is just me, and that is all I have for today.

***Vice President Jordan:***

Thank you, Ms. Adin. You are just there by yourself, but you have the support of all of us, and we thank you so much. Anytime you need additional help, please feel free to call any one of us because we are available to support you.

At this time, we would like to address the fact that we are excusing Rosie Tyler for her report today.

**AGENDA ITEM VIII—IMPLICATIONS OF THE 2021 REDISTRICTING FOR THE FORUM MEMBERSHIP**

***Vice President Jordan:***

We would like to move on at this time, if there are no additional questions, to our final topic, the implications of 2021 redistricting for Forum membership. Our presenter will be Mr. Patrick Ashton. Mr. Ashton, you can begin.

***Patrick B. Ashton, Principal Policy Analyst, Research Division, LCB:***

As nonpartisan legislative staff, I cannot advocate for nor oppose any of the proposals that might come before you. In your meeting packets, you will find a handout called "2021 Redistricting and Its Implications for the Forum's Membership" ([Agenda Item VIII](#)). You can find an electronic copy on the Forum's website as well. As you know, the Nevada Legislature completes redistricting for Nevada's districts, including the state Senate,

every ten years. For redistricting, the Legislature uses data from the United States Census. Due to the COVID-19 pandemic, the 2020 Census data was not delivered in time to complete redistricting during the regular legislative session last year. Therefore, the Legislature met for a special session in the fall of 2021 and completed redistricting. Several Forum members noticed that due to redistricting, their state Senate district changed, meaning, without moving to a new home, certain for members reside now in the new Senate district, and their nominating senator changed as well. As a reminder on how Forum members are appointed to the Forum, a senator shall nominate a person who meets the requirements for appointment to the Forum, and the Legislative Commission shall appoint 21 members to the Forum, each of whom serves for a two-year term.

Subsequent to this inquiry from certain Forum members, President Almaraz asked LCB staff to research and present on any implications for the Forum membership of members who reside in a new state Senate district due to redistricting. Legislative Counsel Bureau staff prepared a table with seven members affected by redistricting that you can find in the handout that I referred to at the beginning of my presentation ([Agenda Item VIII](#)). The table shows the members' names, term expiration, old Senate district, and the new district they reside in now. You might ask, what does the change of the state Senate district mean for these seven members? I will highlight two important implications. First, four members affected by redistricting can serve to the end of the current term, which is either in October or December of 2023. Second, Forum members can be nominated for reappointment to the Forum by the senator of the new Senate district once their term expires.

Let me give you some more background. To be eligible for appointment as a member to the Forum, a person must have been a registered voter in the senatorial district of the senator who nominated the member for three years immediately preceding his or her appointment pursuant to subsection 2 of NRS 427A.340. However, with redistricting, this three-year period is basically measured as if the new Senate district always existed. That is, if a Forum member's district has changed because of redistricting, the Forum member is eligible to be nominated for reappointment by the senator representing that new district. For example, Dr. Marchant will be in the new Senate District 12, and so long as he has lived within the boundaries of new Senate District 12 for three years, he is eligible to be nominated for reappointment by the senator representing the new Senate District 12 in 2023. There is the possibility that two current Forum members now reside in the same Senate district due to redistricting. This does not affect the current terms of membership. However, the senator of this district must choose one person to be nominated for reappointment if both Forum members want to be on the Forum again for another term.

To conclude, Forum members affected by redistricting may serve their respective terms until they expire. After the term expiration, they may be nominated for reappointment to the Forum by the senator of the new district.

Vice president Jordan, this concludes my presentation. Bryan Fernley, the Forum's Legal Counsel, and I are ready for any questions you may have.

***Vice President Jordan:***

Mr. Ashton, we, as always, thank you for sharing this information. Are there any comments or questions for Mr. Ashton? I am not seeing any questions. Thank you, Mr. Ashton. We look forward to seeing you in the very near future.

## **AGENDA ITEM IX—PUBLIC COMMENT**

### ***Vice President Jordan:***

With that, we will move to public comment. We will start from those in the physical locations and then move to those who call in. Please remember to clearly state and spell your name for the record. Is there anyone in Carson City who would like to provide public comment at this time?

### ***Ms. Adin:***

This is the only public comment I have. In rushing to my meeting today, I got a ticket. That is why I was late.

### ***Vice President Jordan:***

I will not ask you how you got the ticket but be careful. We need you.

Is there anyone in Las Vegas who would like to provide public comment at this time? I am seeing and hearing none. We will move to BPS staff. Please add the first caller with public comment to the meeting, if you have any.

### ***BPS:***

The public line is open and working but there are no callers for public comment.

### ***Vice President Jordan:***

Thank you. Seeing that we have no comment at this time, we will ask for comments from members before we adjourn. Do we have any questions or concerns? We will ask our President if she has anything she would like to share with us before we close for the afternoon.

### ***President Almaraz:***

Thank you, Dr Jordan. Our August meeting will be our work session for our bill draft request (BDR), so please think about the presentations we have had, and if there is anything that you think would make a good BDR, a law that you would like to see enacted, please bring that to the work session. That is what we will be working on in August.

Again, thank you Dr. Jordan for conducting this meeting. Thank you to our staff and thank you all Forum members.

### ***Vice President Jordan:***

You are very welcome. We look forward to seeing you again in August. Again, are there any other comments from our Forum members before we adjourn?

### ***Dr. Wand:***

Could you repeat the August date?

### ***Mr. Ashton:***

The date for the August meeting is August 11 at 10 a.m.

## **AGENDA ITEM X—ADJOURNMENT**

There being no further business to come before the Forum, the meeting was adjourned at 12:16 p.m.

Respectfully submitted,

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Julianne King  
Assistant Manager of Research Policy  
Assistants

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Ashlee Kalina  
Senior Policy Analyst

APPROVED BY:

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Fran Almaraz  
Forum President

Date: \_\_\_\_\_

## MEETING MATERIALS

| AGENDA ITEM                        | PRESENTER/ENTITY  | DESCRIPTION             |
|------------------------------------|---|-------------------------|
| <a href="#">Agenda Item III</a>    | Mark J. Krueger, Chief Deputy Attorney General and Consumer Counsel, Bureau of Consumer Protection (BCP), Nevada's Office of the Attorney General (OAG); and Michelle Newman, Senior Deputy Attorney General, OAG | PowerPoint Presentation |
| <a href="#">Agenda Item IV A-1</a> | Cheyenne Pasquale, Chief I, Planning, Advocacy, and Community Service Unit, Aging and Disability Services Division (ADSD), Department of Health and Human Services (DHHS)   | PowerPoint Presentation |
| <a href="#">Agenda Item IV A-2</a> | Cheyenne Pasquale, Chief I, Planning, Advocacy, and Community Service Unit, ADSD, DHHS  | Follow-up Memorandum    |
| <a href="#">Agenda Item V</a>      | Jennifer Ruiz, B.S., Health Educator and Outreach Coordinator, Nevada Senior Services   | PowerPoint Presentation |
| <a href="#">Agenda Item VI A-1</a> | Kelly Cantrelle, Deputy Administrator, Division of Welfare and Supportive Services (DWSS), DHHS; and Maria Wortman-Meshberger, Chief, Employment and Supportive Services, DWSS, DHHS                              | PowerPoint Presentation |
| <a href="#">Agenda Item VI A-2</a> | Kelly Cantrelle, Deputy Administrator, DWSS, DHHS; and Maria Wortman-Meshberger, Chief, Employment and Supportive Services, DWSS, DHHS  | EAP Income Limits       |
| <a href="#">Agenda Item VIII</a>   | Patrick B. Ashton, Principal Policy Analyst, Research Division, Legislative Counsel Bureau  | Memorandum              |

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