



Next Meeting of the Coalition

Wednesday, January 21, 2004
8:30am – 12:00 Noon

Penn Center
1301 Pennsylvania Avenue
Denver, Colorado

Program:

**“Power of Attorney -
Use and Abuse”**

Program/Meeting is open to anyone who would like to attend. You do not need to be a member of CCERAP.

**Mark your calendars now!
Note the new meeting place!
See full agenda inside!
Plan to attend!**

Directions To Meeting:

Take I-25 to Colfax East
Take Colfax to Pennsylvania (two blocks east of state capital) Go South on Pennsylvania.

Parking: There is parking at the corner of 13th (one-way west) & Logan, (one-way street north), spaces 1-25, but you need a parking permit. Obtain parking permit by contacting CCERAP Coordinator. If all spaces are full, there is a parking lot between Logan and Grant, (one-way street south), in the first block south of Colfax. The cost is approximately \$4.00 for all day. (Need to have correct change.)

Meeting Room: On the first floor on the west side of the lobby.

CCERAP Coordinator:
Kathy Rickart
970-674-1774
970-674-8712 fax
1-800-773-1366 Toll Free
Email: CCERAP@comcast.net

The Power of Attorney - What It Is, Who Needs It?

By Joan E. Lisante, Attorney, Virginia, Source: www.thoushalthonor.com

Few images are as scary as thinking of yourself as incapacitated. We expect bodies and minds to last much longer than that extended warranty on the Chevy Blazer. When they let us down, we cling to former selves. Notice all the 40-year-old pictures that accompany obituary columns: people in their prime, minus hearing aids and silver hair.

Still, consider the possibility that in your absence (in either mind or body), someone else may have to take over. Getting mowed down by a Metrobus WITHOUT someone waiting in the wings can wreak havoc with your personal and financial life. Enter the “power of attorney.” (POA)

A power of attorney lets someone else fill in for you, whether the problem is distance or Alzheimer’s. You, the “principal,” choose an “agent” to do certain things on your behalf. Most appointments give your substitute power over health or financial issues, typically in separate documents.

Laws in all 50 states require that you be over 18 and understand what you’re doing. But it’s more complex than picking a warm body. As estate planning and elder law attorney Andrew Hook of Portsmouth, Virginia puts it, “Durable powers of attorney are powerful instruments. They shouldn’t be treated like aspirin.”

Whether drafting a health-related or financial POA, you must:

1. **Pick someone** to act as your agent. It should be someone you know and trust and who lives in your state, if possible. Trust is crucial, as Rosemary Forrest, who works at the Savannah River Ecology Lab in Aiken, S.C. discovered when she asked her father to sign a POA: “I had to struggle to get him to sign a power of attorney which gave me authority to spend money on his care. He finally did sign, but ... his mind was partly gone and I felt like I was conning him.”
2. **Draft the POA**, checking state law requirements. Most people use an attorney for this task. (In Colorado forms are available within the statutes at C.R.S. 15-14-610[2]; attorney’s offices; through the Guardianship alliance of Colorado; and in some office supply stores. Forms may also be found at Bradford Forms Publishing on the Internet at www.bradford-publishing.com under “Personal Property and Miscellaneous Forms.”)
3. **Decide what you want to delegate.** Do you want this person to have power over business or personal finances? Are there other agreements (partnership, etc.) to be consistent with?
4. **Decide when you want your POA to take effect** - immediately, or when something prevents you from acting on your own.
5. **Observe formalities:** sign it, witness it, notarize it, and have it recorded in the county courthouse, especially if you own real property.

Copyright © 2001, Joan E. Lisante LLC All Rights Reserved. Permission granted 11/07/03 to print article in CCERAP newsletter. Joan E. Lisante is an attorney and writer in Fairfax, Virginia. This article originally appeared in slightly different form in The Washington Post.

For more information and answers to common questions about power of attorney go to www.thoushalthonor.com and visit the Caregiving Resource Center.

Power of Attorney – Use and Abuse

CCERAP Quarterly Meeting/Educational Seminar

Wednesday, January 21, 2004

Penn Center, 1301 Pennsylvania, Denver, Colorado - 1st Floor Lobby Meeting Room

Power of Attorney is such a huge topic; CCERAP is having an extended meeting on this topic, so plan to spend the entire morning as we have a full half-day of training planned for this meeting/educational seminar.



8:30am	Registration and Continental Breakfast
8:50am	Planning for Dependency
9:00am	Video segment of "Senior Security II – Master of the Transaction."
9:00am	Power of Attorney in Non-Legalize Language Janice Friddle – Director, AARP ElderWatch
9:30am	Power of Attorney Prosecution – When It Works Denver District Attorney's Economic Crime Unit
10:00am	Civil Remedies for Power of Attorney Abuse Marcie O'Brien, Glatstein and O'Brien, Attorney at Law
10:30am	Break
10:45am	POA and Law Enforcement – Who's Wearing the Handcuffs? J.D. Wykstra, Senior Resource Officer, Aurora Police Department
11:15am	Where Do We Go From Here? Task Force Development
Noon	Adjourn

*RSVP – January 14 to: CCERAP@comcast.net or 970-674-8712 (fax) or CCERAP, 219 Cattail Bay, Windsor, CO 80550.
Will reply with a parking pass.*

Financial Exploitation of Senior's Goes Over \$2 Million Mark!

Source: AARP ElderWatch, Colorado

If you think financial exploitation happens to someone else, think again. AARP ElderWatch recorded 54 cases since the first of this year thru November 7th. The financial losses totaled \$2,210,000.

This is just the beginning. As the elderly population increases, so will the number of cases of financial exploitation. A lot of the exploitation could have been stopped if plans for increased dependency had been in place. Law enforcement, APS and health professionals, attorneys, senior advocate groups and other agencies working with seniors need to work together to encourage and support planning of incapacity. The first step is educating yourself, so you can provide accurate information.

Janice Friddle, AARP ElderWatch Director will be one of the guest speakers at the January 21, CCERAP meeting. She will be sharing how AARP ElderWatch is working with partners and seniors to encourage them to plan and utilize the incredible professionals that can help prevent this growing type of elder abuse.

Accessing POW Statutes on the Internet

Source: Colorado Department of Human Services, Adult and Aging Division, Adult Protective Services

Statutes can be found on the Internet from the LexisNexis website through the following URL:

<http://198.187.128.12/colorado/lpext.dll?f=templates&fn=fs-main.htm&2.0>

OR through the State of Colorado home page located at www.colorado.gov

- Choose the "Government" link
- Choose "Colorado Revised Statutes." You will be directed to the LexisNexis Statute Manager website where a search can be done for all of Colorado's state statutes. Statute's relating to POA: 15-14-601 thru 15-14-611.



B B A Special Thank You To Our Newsletter Sponsor - Colorado Division of Insurance B B

Types of Powers of Attorney

Source: Colorado Department of Human Services, Adult and Aging Division, Adult Protective Services

A power of attorney is a document that gives an agent the authority to act on the behalf of a principal. There are several types of powers of attorney:

- Power of Attorney (POA)
- Limited Power of Attorney (POA)
- Durable Power of Attorney (DPOA)
- Medical Durable Power of Attorney (MDPOA)
- Springing Power of Attorney (POA)



A power of attorney (POA) grants the agent broad authority only over the principal's finances. The POA allows the agent to act on behalf of the principal in a wide range of financial transactions, only as specified in the POA document. A POA expires if the principal loses decisional capacity, unless the agency instrument states otherwise.

A limited power of attorney (POA), grants the agent specific rights, such as check-writing authority, for a limited time (for example, while the principal is on an extended vacation). A limited power of attorney expires if the principal loses decisional capacity, unless the agency instrument states otherwise.

A durable power of attorney (DPOA) grants the agent broad financial (not medical) authority. The term "durable" refers to the fact that this form of POA remains in effect should the principal lose decisional capacity. To be durable, the document must contain wording such as "this power of attorney shall not be affected by the subsequent incapacity or disability of the principal." The agent's authority is subject to any directive, condition, or limitation set forth by the principal in the DPOA document.

A medical durable power of attorney (MDPOA), grants the agent authority to make medical treatment decisions on behalf of the principal should the principal lose decisional capacity. Such medical treatment also includes artificial nourishment and hydration. The term "durable" refers to the fact that this form of POA remains in effect should the principal lose decisional capacity. The principal may specify in the medical durable power of attorney agency instrument any directive, condition, or limitation of the agent's authority.

A springing power of attorney grants the agent authority to make decisions on behalf of the principal at a specified time or event in the future. The most common event that marks the beginning of authority for an agent under a springing POA is when the principal loses decisional capacity. A springing POA allows the principal to provide his/her own criteria for the determination or substantiation of "incapacity." Often, the springing POA agency instrument will stipulate the triggering event, such as a medical condition, for the agent to assume responsibility. The springing power of attorney remains in effect until the principal's death, until revoked by a court, or until the event or disability ends.

Video's About Power of Attorney



By Kathy Rickart, CCERAP Coordinator

CCERAP has the following available in the video library. Order by using the coordinator contact information on the front page.

Senior Security II – Master of the Transaction (22 minutes) (Free copies available to law enforcement, clergy, and other professionals working with seniors.) Four segments on Planning for Increased Dependency (POA), Managing Health and Medical Bills; Giving to Charities; and Making Wise Investment Decisions. Each segment shows how the older population has been empowered to recognize and fight potential fraud. Excellent for over 55 audiences. Produced in 2003. Handout available.

In Your Hands – The Tools for Preserving Personal Autonomy (14 minutes) (Free loan from the CCERAP library)

Narrated by the late Helen Hayes. It addresses the legal aspects of planning for incapacity in a clear and positive way, and introduces four legal tools: durable powers of attorney, medical powers of attorney, living wills and trusts. Produced in 1994. Excellent for all audiences.

Frequently Asked Questions About Power of Attorney

By Joan E. Lisante, Attorney, Virginia,
Source: www.thoushalthonor.com

Q: When should I make a durable POA?

Washington, D.C. attorney Cindy Lynn Wofford of Ravdin & Wofford, P.C. who specializes in estate planning, points out that "It's never too early for an adult to execute a health care power of attorney. Accidents and serious illness can happen at any age." Married people assume that their spouse can handle things, but even if you and your spouse own assets jointly, he or she won't have power over anything that belongs to you alone, so it's important to make your spouse your agent."

Q: What are some important powers to include in my financial DPOA?

Any powers authorized by your state law that you think will be needed to handle your personal or business finances. Two powers often overlooked are 1) the power to deal with the IRS and 2) the power to give gifts, which could reduce taxes on a substantial estate.

Q: Is one DPOA good for the rest of my life?

Technically, it's good until death unless revoked. Review your document every five years or so to make sure your needs and wishes are still the same. If you have a major life change, such as divorce, remarriage, or a move to another state, think about revising it.

Q: Does my agent get paid?

That depends on whom you name and how complex your affairs will be. If your agent is a close relative, he or she won't normally be paid. But you can decide to pay them if you wish.

Q: Can I appoint more than one person as my agent?

You can appoint one person (naming another as successor if the first can't serve), or name several people to act as

co-attorneys. Sometimes this is a good idea, notes attorney Andrew Hook if several adult children are responsible and willing to serve. "I frequently recommend that the client appoint multiple agents. The participation of more than one child in decision-making seems to reduce the number of disputes. It also provides a safeguard against abuse... by having multiple parties involved in reviewing records and transactions," said Hook. If you appoint more than one person at a time, specify whether the co-agents can act independently or must act together. Also state how you'd like disputes resolved.

Q: Is my agent liable for mistakes?

An agent is expected to do whatever is reasonable to run your personal or business affairs. Sandra Foster, president of the Carat Connect, a Toronto financial services company, points out that "your agent need only act in what they BELIEVE is your best interests - not do exactly what you would do." Foster advises anticipating situations and discussing them with your agent. You can limit liability to "willful misconduct or gross negligence," which implies intentional or dishonest acts. A substitute agent isn't responsible for mistakes made before he took over.

Q: I found a great formbook at the library. Why not just fill in the blanks?

A form might work if compatible with your state laws and properly executed, but that can be a trap as well as a bonus. No two lives are identical, and one size rarely fits all (as Cinderella's stepsisters found while squeezing out-sized feet into a glass slipper.) Give thought and discussion to your POA before signing. Consulting a professional can make the difference between a plan that smoothes the rest of your life and one that turns it into a bad episode of "The Practice."

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What Did I Do, Your Honor?

Source: Colorado Department of Human Services, Adult and Aging Division, Adult Protective Services



Abuse of power of attorney designation is a frequent form of authority abuse. Since there is no court oversight involved with POA, except in the rare cases where such involvement is specified within the agency instrument, accountability of the agent is sometimes difficult to enforce. Examples of abuse of power of attorney designation follow:

- 1) An agent under a MDPOA assumes authority that goes beyond the scope of a MDPOA. For example, a son with a MDPOA removes his mother from a nursing home against medical advice, in order to care for her at home, but is unable to or does not care for her adequately.
- 2) An agent under a POA neglects the needs of the principal and uses the principal's money for the agent's own benefit. For example, the agent purchases a new car and other personal items for herself, and neglects to pay the principal's monthly mortgage payments and utility bills.
- 3) An agent under a POA that provides authority for financial transactions on behalf of the principal, neglects those duties. For example, the agent neglects to pay the principal's ongoing nursing home costs, resulting in the threatened eviction of the principal from the facility.

Abuse of power of attorney designation, and fraudulent claims of such designation, create serious and potentially harmful situations for the principal. Professionals who might assist the at-risk adults, such as nursing home staff members or law enforcement, may be unable to do so if they have incorrect or insufficient information/knowledge as to the types, parameters, and requirements of power of attorney designations. In each case, it is essential that the agency instrument (POA document) be examined to clarify the extent and type of authority given to the agent.

Procedure to Address Abuse of Power of Attorney Authority

In situations of abuse of power of attorney (POA) authority, it is standard procedure to insist on reviewing the agency instrument to determine the

extent of the authority delegated to an agent.

In all cases of POA authority abuse, the most expedient response is the principal's revocation or amendment of the POA. The following are some suggestions for best practice when working with a situation involving an agent under a POA:

- 1) **Scrutinize each POA arrangement carefully** to determine if there is a need for action.
- 2) **Consider each arrangement on its own merits** as to the agent and the agency instrument.
- 3) **Develop contingency plans with or for the principal** to implement after revocation. (Determine who will make financial and/or medical decisions.)
- 4) **Consider having a successor agent designated** under a new or amended agency instrument to assist, expedite, and minimize the expense of problems that could arise in the future, if the principal has capacity.
- 5) **Avoid engaging in undue influence** over a principal with diminished capacity. If the principal lacks capacity, it is prudent to seek court intervention.
- 6) **Ensure that the most appropriate level of authority is pursued**, such as proxy decision maker for medical treatment, conservator, and/or guardian, for a principal with diminished capacity.

How to revoke or amend a POA:

- 1) **Voluntary revocation and amendment** of agency instrument can be done by the principal in a number of ways including:
 - a. Writing a revocation that is dated, signed by the principal, and recorded with the county clerk and recorder's office.
 - b. Verbally informing all interested parties of the revocation or amendment of the agency instrument. (This is difficult to prove.)
 - c. Preparing a new document and destroying the old document.
 - d. Revoking or amending only the agent, only the agency instrument, or both.
- 2) **Imposed revocation or termination of POA authority** occurs upon the:
 - a. Death of the principal, but only if the agent has knowledge of the principal's death.
 - b. Divorce or legal separation of the agent (spouse) from the principal.
 - c. Finding by the court that the principal is unable to revoke or control an abusive and/or neglectful agent. (Interested persons, the agent, principal, guardian, or conservator may bring such issues before the court.)

Once the problem agent and/or agency instrument has been revoked or amended, consider what legal actions may be appropriate in each situation. Some options follow:

- 1) **Civil action through a private or pro bono attorney** may result in an order to the agent to return or give up illegally,

unethically obtained goods, and/or pay a fine or surcharge commensurate with the level of abuse. Separate civil actions may be filed for: a) breach of fiduciary duty. b) questionable or poor accounting, practices, c) agent fraud, or d) theft or misappropriation of funds.

- 2) **Criminal prosecution through the district attorney's office.** District Attorneys are increasingly willing to become involved in protecting vulnerable adults. The Colorado Attorney General's office has become increasingly active and supportive.
- 3) **Referral of the situation to AARP ElderWatch**, a program that fights financial exploitation of the elderly. ElderWatch may be reached at 1-800-222-4444.
- 4) **Pursuit of guardianship or conservatorship.**
- 5) **Petition for an accounting to the court** of the agent's activities and/or the status of the principal's assets when there is a question about the agent's legal and/or ethical performance of duties.
- 6) **File a complaint with the district or probate court.**
 - a. Request that the agent, or any other person, respond to concerns that the agent may have:
 - Concealed the principal's assets and pertinent information
 - Embezzled the principal's assets
 - Carried away or disposed of assets belonging to the principal
 - Held or concealed knowledge of deeds, bonds, contracts, or other writings which indicate title, interest, or claim of the protected person
 - b. Complaints may be filed by guardians, conservators, heirs, beneficiaries, creditors, or others interested in the estate of any protected person

Senior Medicare Patrol

By Kathy Rickart, CCERAP Coordinator

The Administration on Aging (AoA) is working on implementing community partnerships to prevent Medicare and Medicaid fraud, error, and abuse. Thus, the creation of the Senior Medicare Patrol. They inform and train senior volunteers, aging network personnel, and health care providers so they can help make older Americans and their advocates' better health care consumers.



To find out more about the Senior Medicare Patrol visit their website at www.aoa.gov. Scroll down on the right side to Resource Rooms and then click Senior Medicare Patrol. Learn how you can make a difference, read Patrol Alerts, or learn how you can volunteer.

The “IDEAL” Protocol for Undue Influence – An Introduction

By Bennett Blum, MD, Park Dietz & Associates, Inc., Forensic Consultants in Medicine and the Behavioral Sciences, California



Do you have cases that may involve issues of undue influence? There is a tool called the IDEAL protocol that could be of use. Created to help evaluators clarify complex situations, IDEAL combines knowledge from the fields of psychiatry, psychology, and sociology regarding the mechanisms of human manipulation, with extensive review of statutes, case law, and legal theory. IDEAL describes those psychological and social factors that commonly co-exist in undue influence situations. As a tool to assist assessment of situations, the protocol is always subservient to statutes and case law.

The factors in IDEAL are:

- Isolation;
- Dependency;
- Emotional manipulation and/or Exploitation of a vulnerability;
- Acquiescence; and
- Loss.

Space limitations do not allow for a comprehensive description of the subcategories within each heading; however, a basic description follows:

“**Isolation**” – This refers to isolation from pertinent information, friends, relatives, or usual advisors. Causes include: medical disorders; a history of poor relationships with others; perpetrator interference; geographic changes (e.g. travel); and technological isolation (e.g. loss of telephone services).

“**Dependency**” - This refers to dependence upon the perpetrator, such as for physical support, emotional factors, or information.

“**Emotional manipulation**” - This usually manifests as promises, threats, or a combination of both, regarding issues of safety and security, or companionship and friendship. “Exploitation of a vulnerability” may overlap with emotional manipulation, and also includes behaviors such as providing alcohol to an alcoholic in exchange for benefits; having a vision-impaired person sign a legal document; or misrepresenting documents and their consequences to the cognitively impaired.

“**Acquiescence**” - This refers to the victim’s apparent consent or submission.

“**Loss**” - This refers to inter vivos financial loss.

Using the protocol

At the basic level, users of the IDEAL protocol first categorize the behaviors of the person in question according to the headings listed above (isolation; dependency; emotional manipulation and/or exploitation of a vulnerability; acquiescence; and loss). This categorization is to help clarify the context of the behaviors in question – i.e. whether the individual transferred assets, altered estate plans, changed beneficiaries, etc., in association with being dependent, isolated, emotionally manipulated, or knowingly exploited. This information is then compared to statutes and case law.

A more sophisticated analysis using the IDEAL protocol involves consideration of the development of both general and specific manipulation tactics for various situations, evaluation of their impact, and assessment of pertinent cognitive issues (note: impaired cognition is common, but not always present). These topics require extensive individual attention, and require coordinated efforts with an expert in this field. This advanced level of analysis will not be discussed in this article. If interested, please contact the author for further information: Tel. – 520-750-8868; E-mail – bennettblum@aol.com.

Results of Using the Protocol

To date, hundreds of cases have been evaluated using IDEAL. In cases brought to civil litigation and probate, all of the first four factors (I-D-E-A) were found to co-exist more than 95% of the time when there was a finding of undue influence. This may reflect, in part, the understanding that if any single factor is lacking, the combination of any remaining three may reflect a socially acceptable relationship. In such cases, idiosyncrasies in local statutes and case law have sometimes nonetheless provided for a finding of

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undue influence. The fifth item, "loss," has been a component in some civil and probate cases, and appears to be a necessary component in criminal prosecution when undue influence is also considered a matter of criminal law.

Designed for ease of use, the IDEAL protocol has found wide support amongst lawyers, law enforcement, Adult Protective Services, Public Guardians, psychiatrists, psychologists, and legislators. The protocol has proved useful in probate, as well as in some cases of financial exploitation, fraud, theft, divorce, domestic violence, kidnapping, rape, "white slavery," and even murder. IDEAL is currently used in many parts of the United States, as well as in several other countries.

A worksheet version of the IDEAL protocol may be obtained free of charge by filling out the "Contact" page at the following website: <http://www.parkdietzassociates.com/>.

For more information on the psychiatric aspects and components of undue influence:

1. Blum, B. and Eth, S. "Forensic Issues: Geriatric Psychiatry." Kaplan and Sadock's Comprehensive Textbook of Psychiatry, Seventh Edition, B.

Sadock and V. Sadock editors. Baltimore, MD: Lippincott, Williams and Wilkins, January 2000. Note: This book has been revised and is scheduled for publication in 2005. Advance copies of the new chapter on forensic issues in geriatric psychiatry may be available.

2. Testimony – 1999 U.S. Senate Committee Hearing: Fraud: Targeting America's Elderly: <http://www.senate.gov/~commerce/hearings/0804blu.pdf>
3. Yarbrough, J. "Predators of the Elderly" (Videotape). Made for the Los Angeles County Sheriff's Department Los Angeles, California, January 1997.
4. Blum, B. "Assessment of Mental Capacity and Undue Influence - A Guide for California Attorneys." For Estate Planning for the Terminally III, CEB Training Course, Sacramento, California. November 1997 (Revised May 1999).

Bennett Blum, M.D., is a physician specializing in both forensic psychiatry and geriatric psychiatry. He has consulted on hundreds of cases throughout the United States, and is known for his pioneering assessment techniques that are used to assess issues related to undue influence and mental capacity. His work in these areas is taught throughout much of the Western Hemisphere. Dr. Blum may be reached at 520.750.8868 or 949.760.0422. A copy of the IDEAL protocol instrument will be available at the January 21, 2004 CCERAP meeting.

Medicare Supplement Insurance Now Available to Coloradoans Under Age 65 Open Enrollment Period in Effect

By Robert Pierce, Colorado Division of Insurance, Senior Health Assistance Program

Coloradoans who are under age 65 and qualified for Medicare due to disability will have a new insurance option as a result of a regulatory change by the Colorado Division of Insurance.

For the last two years, no Medicare supplement insurer sold products to the 58,000 Coloradoans under age 65 who are on Medicare Part B. More than 35 insurers sell Medicare supplement insurance to people age 65 and older.

Medicare supplement insurance is sold by private insurers, and pays many or all of the consumer co-payments and deductibles on Medicare covered services. A few Medicare supplement insurance plans cover additional services that are not part of the Medicare benefit package, such as limited prescription drug coverage.

The new regulation provisions require that Medicare supplement insurers sell to people on Medicare who are under age 65 as well as those age 65 and older. People just beginning Medicare Part B will have an "open enrollment" period in which

insurers must sell their products to applicants regardless of pre-existing health conditions.

Open enrollment rules state that during a six-month period that begins when someone begins coverage under Medicare Part B, Medicare supplement insurers must sell any of their products to applicants regardless of poor health. Insurers may also not charge a higher rate to applicants with poor health. Such a rule has been in place for people age 65 and older for more than a decade.

In order to provide an opportunity for people under age 65 who are already on Medicare to obtain Medicare supplement insurance, there is a one-time opportunity to obtain Medicare supplement insurance during a special open enrollment period that will end on February 29, 2004.

While insurers must sell these products, they may price them to reflect their claims costs for policyholders under age 65. Since the claims experience for this age group is usually poorer than for the age 65

and older insureds, these consumers will probably find rates to be higher.

All Medicare supplement insurers and agents must take applications and issue coverage to qualified people under age 65 during this special open enrollment period. The Division of Insurance will enforce compliance with the regulation. If a Medicare supplement insurer or agent says they do not provide such coverage, please contact the Colorado Division of Insurance at 303-894-7553.

These regulation changes are contained in the Division of Insurance's Amended Regulation 4-3-1, Section 10, that took effect on September 1, 2003.

For more information on Medicare supplement insurance standardized plans, see www.coloradomedicare.com or www.medicare.gov. For a comparison chart on supplemental plan prices contact, Robert Pierce, Colorado Division of Insurance, Senior Health Assistance Program Robert.pierce@dora.state.co.us