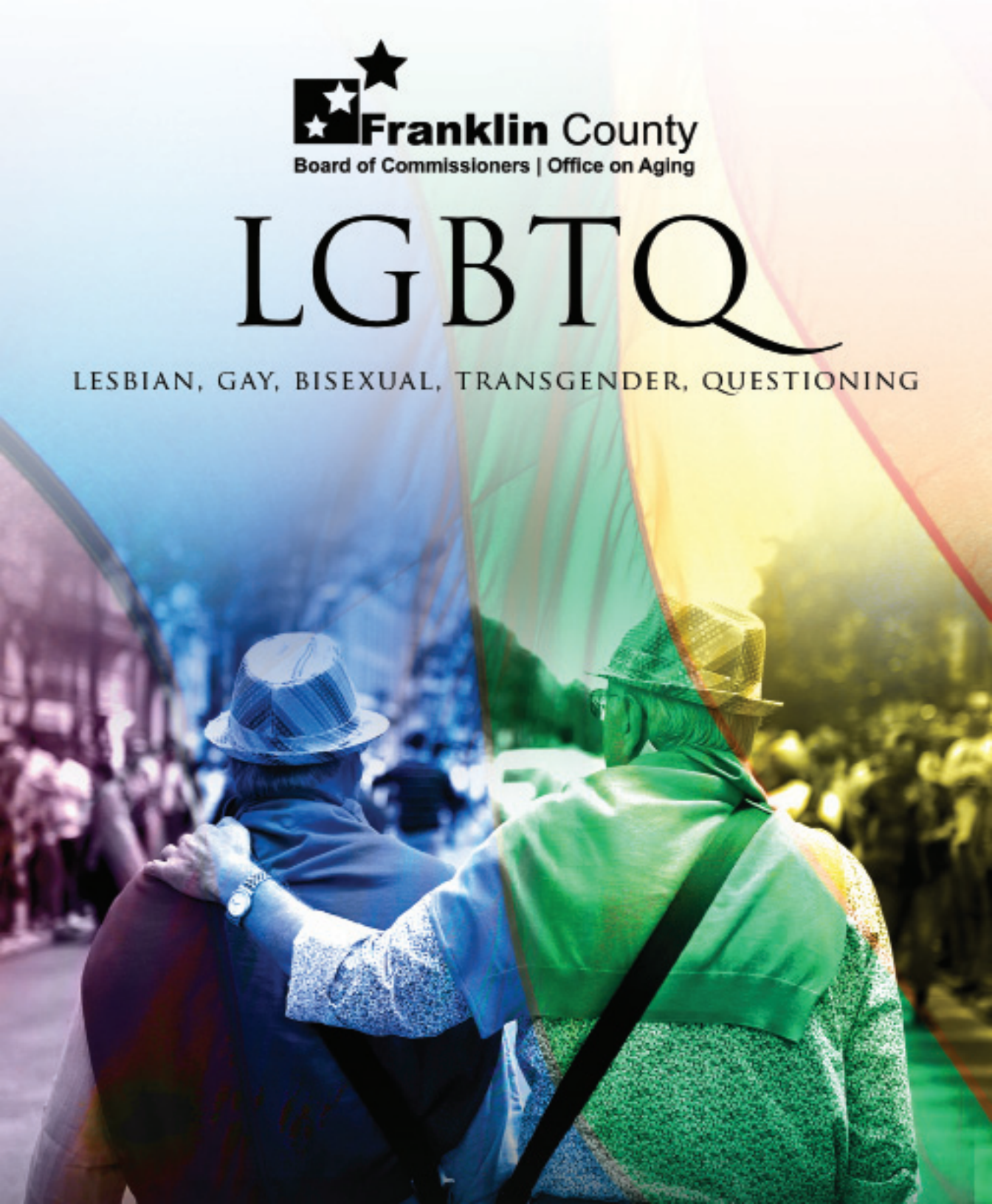




# LGBTQ

LESBIAN, GAY, BISEXUAL, TRANSGENDER, QUESTIONING



## As the senior LGBTQ person plans for retirement and beyond...

Senior members of the LGBTQ community have unique challenges that they face as they age. These can include decisions as to retirement and finances, but also decisions as to how to plan for personal care, support and end of life decisions. Traditional family networks may not be present due to the legal inability to enter into same sex marriages or the lack of children. For some people this lack of a family support system may be due to personal choice or family lifestyle conflicts, and friends and neighbors often provide the assistance that many LGBTQ seniors need.

Even if an LGBTQ person has financial security in the senior years, care still needs to be taken to make sure that other more personal wishes are in place and followed. Proper personal and financial planning can increase a LGBTQ person's chances for the best retirement possible. Although no pamphlet can replace individualized planning with qualified legal and financial professionals, the following topics should be considered by LGBTQ persons as they age:

### Do I need a Last Will and Testament?

A Last Will and Testament is a legal document naming people or organizations who are to receive your assets after your death. A Will is very important for a LGBTQ person who may not be close to biological family, or who may have created an alternative family with a domestic partner or close friends. You are legally permitted to leave your assets to anyone you want. In order to make a Will you must be mentally competent, and the Will must be signed by you in the presence of two disinterested witnesses. Handwritten Wills without witnesses are not valid. The court process of transferring the assets titled in your name without a beneficiary is called the Probate of your estate.

### What happens if I die without a Last Will and Testament?

If you die without a Will in Ohio, your estate still needs to be probated in court and the state has predetermined for you who will receive your assets. Ohio law says that all of your assets first go to your "legal and opposite sex" spouse. If you have no spouse, your

assets then go to children in equal shares, and if you have no spouse or children, then to your parents, and on and on. Since many LGBTQ people do not have "legal" spouses or children, a Will is the best way to make sure your estate assets pass the way you want.

### If my family doesn't like what my will says, can they contest it?

A successful Will contest is not based upon an objection as to how you distributed your assets, but for a number of reasons including whether you were competent or under duress when you signed the Will, or whether it was signed by you in the presence of two disinterested witnesses. You need to follow the correct procedures in preparing and signing a Will, and you must do this when you are in the proper mental state. Don't wait until you are in a poor mental or physical condition as that might cause your actions to be questioned after your death.

### When I die, can certain assets be transferred without going to Probate Court?

Yes, any asset that has a named beneficiary, such as life insurance, financial accounts or retirement funds, will be transferred to that named person after your death. The beneficiary clause, not your Will, controls who gets the property. So, always make sure that you name the people you want in these beneficiary clauses and keep those names current. You can also title real estate or automobiles in a way so that they can pass on your death to whomever you designate without the need to go to Probate Court. Consult with a professional to sign these documents and create a plan.

### Who will handle my final arrangements when I die?

Normally, your closest family members take charge of your affairs after you die. If you don't have close family, or if you don't want them to handle this responsibility, you can appoint anyone you want to carry out your wishes. To do this you just need to complete and sign a simple two page document titled... "APPOINTMENT OF REPRESENTATIVE FOR DISPOSITION OF BODILY REMAINS, FUNERAL ARRANGEMENTS, AND BURIAL OR CREMATION GOODS AND SERVICES."

## **What will happen if I become ill and can't take care of myself?**

Your doctor will always talk to you about your own care as long as the doctor feels that you are able to make your own decisions. If your age or mental or physical infirmities make it impossible for the doctor to communicate with you, then your closest next of kin normally makes health care decisions for you. However, you can prepare a Health Care Power of Attorney that allows you to appoint anyone to make these decisions for you. You could name your domestic partner, a trusted friend or anyone else you might want. You can also protect the rights of your domestic partner or friends to visit you and make decisions for you, regardless of what anyone else wants. You must prepare and sign this document when you are still competent to do so.

## **What is a Living Will?**

A Living Will is a document that specifies whether you would like to be kept on artificial life support if you become permanently unconscious or are otherwise dying and unable to speak for yourself. It can also state the medical procedures or treatments that you may or may not want to have performed by a health care professional. A Living Will contains instructions for your doctor and for the holder of your Health Care Power of Attorney. This document becomes the written proof of the details of the specific wishes that you would like to have followed.

## **What happens if I am unable to take care of my house or my financial affairs?**

If you don't plan ahead, this situation can create a real crisis for you. A "General" Power of Attorney is a legal document which gives the person you designate the power to manage your house, financial assets and legal affairs while you are alive. The appointment may be for a fixed period and can be revoked by you at any time providing you have the legal capacity to do so. Typically, a General Power of Attorney is durable, which means that the document is still valid if you become incapacitated in the future. So, if you plan ahead, you can name your domestic partner or a friend or family member to make these decisions for you.

## **If I don't have Powers of Attorney, who will help me if I become mentally incompetent or physically unable to make decisions for myself?**

If you do not have or don't want your next of kin to make decisions for you, and if you haven't executed Powers of Attorney, then it may be necessary to have a court appoint a guardian to make decisions for you in health care or financial matters. A Guardianship of the Person and a separate Guardianship of the Estate (property) can be an expensive and burdensome court process that can be avoided if you plan in a timely manner.

## **What if I want to provide assistance for someone after my death or if I want to leave my estate to an organization or to a charity?**

Those are perfectly acceptable goals for your estate planning. You might want to set up a scholarship fund, provide assistance to your favorite charity, or even endow a foundation in your name. You can also set up a Trust to provide continual financial assistance to someone after your death. This could be for the benefit of an elderly parent, a domestic partner who is left behind, or for your children, nieces and nephews, friends or other family members. With the proper preparation of a Will or Trust, you can make sure that your own wishes are followed after your death.

## **What should I do to prepare for the future?**

It is important for the LGBTQ person, especially those without close family or friends, to take an active part in planning for their own future so that the appropriate financial and legal plans can be created. An attorney and a financial adviser can assist you with this planning. You should make sure that you have created all of the appropriate legal documents and financial plans that will carry out your wishes both while you are alive and after your death.

You need to review all of your assets and calculate how long they will last to provide for your living expenses. You should examine your Health Insurance options and determine how Medicare can help pay for your health care. You should review any Retirement Benefits that you have earned and determine how much you will receive in Social Security each month. With proper planning you can determine how much money you will need each month to cover your living expenses.

## ***What should I do to prepare for the future? cont'd***

You might also want to explore purchasing Long Term Care Insurance that could provide you with financial assistance for medical, nursing and home care. While you are still able, you might want to visit retirement homes that have a variety of living options including independent and assisted living, as well as nursing care. If these facilities are Medicaid eligible, you may be able to stay there after your financial resources are depleted.

### **What if I run out of money?**

Even with the best of planning, your money might run out. If this happens, family and friends may be able to assist you financially. If you don't have or want to use those support systems, you need to make sure that you know the resources that might be able to assist you. This could include Medicare for health care and Medicaid for residential needs. Numerous other local, state and federal plans may be able to provide assistance to you.

The Franklin County Office on Aging is primarily responsible for planning and coordinating services and programs that assist older citizens in the maintenance of independent living. It also administers the Senior Options and Adult Protective Services programs. By dialing (614) 525-6200 residents of Franklin County (Ohio) can access a system of services and information about community and home-based care for frail seniors. Senior Options maintains contracts with companies and agencies that provide personal care, home delivered meals, adult day care, medical transportation and other services that allow our county's older citizens to live independently in their own homes.

### **What should I do first?**

Every person's situation is unique, and the LGBTQ person has special challenges as they plan for the future. Traditional extended family systems involving a legal spouse, children or grandchildren may not be available to you as you age. Your support systems may become your domestic partner or your friends who have played an important part in your life. Your plans for your future may not be followed if you don't create the proper legal documents, if you don't do financial planning, and if you don't determine those people who will assist you when needed. Identify those people who play an important part in your life and find an attorney who can prepare the documents that you will need, and work with a financial planner to create a sound financial plan for you and those you care about. Proper planning

will increase the chances that "your wishes" will be followed both as you age and after your death.

*This information has been prepared by attorneys at Artz, Dewhirst & Wheeler, LLP, Attorneys at Law, and it is intended to provide general legal information to the reader and to acquaint the reader with legal issues of interest to the LGBTQ community. It is not intended to provide legal or financial advice to any person on the listed topics. You should always consult with an attorney or qualified financial expert on the specifics of your unique situation.*

# LGBTQ Resources for Older Adults

## AARP

(888) OUR AARP/(888)687-2277

(877) 342-2277 for Spanish

601 E Street, NW

Washington DC 20049

[www.aarp.org](http://www.aarp.org)

As an association, AARP is inclusive in its policies, programs, and advocacy positions. In the guiding words of our founder, Dr Ethel Percy Andrus, “What we do, we do for all”. AARP provides information regarding healthcare, family caregiving, retirement, housing and other topics of concern to older LGBT Americans, including their family and friends.

## Affirmations Psychological Services

(614) 445-8277

918 South Front Street

Columbus, OH 43206

620 East Broad Street

Suite 301

Columbus, OH 43215

[affirmations@affirmationstherapy.com](mailto:affirmations@affirmationstherapy.com)

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

Affirmations Psychological Services provides counseling for individuals, couples, families, and groups. Specialties include GLB and Trans concerns, adult ADHD, trauma, HIV/AIDS, and addiction.

## Alzheimer’s Association Central Ohio Chapter

(800) 272-3900

1379 Dublin Road

Columbus, OH 43215

[www.alz.org/centralohio](http://www.alz.org/centralohio)

The Alzheimer’s Association, Central Ohio Chapter is a non-profit organization committed to meeting the needs of people affected by Alzheimer’s disease and other forms of dementia and their care partners through family and clinical support, education, advocacy, volunteerism, fundraising and research. All services are provided without regard to race, age, color, religion, sex, sexual orientation, sexual identity, disability, national origin or ancestry.

## Believe Out Loud

c/o Intersections International

145 West 28<sup>th</sup> Street

11<sup>th</sup> floor

New York, NY 10001

[team@believeoutloud.com](mailto:team@believeoutloud.com)

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

Believe Out Loud is an online community that empowers Christians to work for justice for lesbian, gay, bisexual, transgender, queer, intersex, and asexual (LGBTQIA) people. Reaching a monthly average of more than 3 million people, we are the leading platform in Christian faith and LGBTQIA advocacy.

Members of Believe Out Loud hold many distinct identities, and together we are creating a world where all Christian churches welcome and affirm LGBTQIA people. On our [daily blog](#) and [social networks](#), we offer a community where friends and allies can access resources for their journeys and share their own stories of Christian faith and LGBTQIA advocacy. Rooted in a framework of justice, Believe Out Loud affirms our members in their identities and challenges LGBTQIA Christians to “go and do likewise” (Luke 10:37).

Believe Out Loud was formed in 2009 to encourage Christian clergy to voice their affirmation for LGBTQIA people. We continue this work by inviting affirming churches to publicly proclaim their welcome through our [Welcoming Church Map](#), which is a critical resource for LGBTQIA Christians and allies looking for a church home. Through our [campaigns feature](#), we provide opportunities for our members to advocate for LGBTQIA people in their churches, denominations, and communities.

With your support, and the support of our many partners and friends, we are Christians spreading the good news of God's inclusive love for ALL.

## **Buckeye Region Anti-Violence Organization (BRAVO)**

(866) 86-BRAVO

PO Box 82068

Columbus, OH 43202

[www.bravo-ohio.org](http://www.bravo-ohio.org)

BRAVO works to eliminate violence perpetrated on the basis of sexual orientation and/or gender identification, domestic violence, and sexual assault through prevention, education, advocacy, violence documentation, and survivor services, both within and on behalf of the Lesbian, Gay, Bisexual, and Transgender communities. Please call for appointments or further information.

## **Central Ohio Area Agency on Aging**

(614) 645-7250

3776 South High Street

Columbus, OH 43207

[www.coaaa.org](http://www.coaaa.org)

The Central Ohio Area Agency on Aging plans, funds and develops services that make our communities places where individuals can live with independence and dignity. We also coordinate and arrange services for more than 8,000 individuals who

participate in community based long term care programs including PASSPORT, My-Care Ohio, the Ohio Home Care Waiver and the Franklin County Senior Options Program. Working with local Advisory Council Members from our eight counties, we advocate for policies and programs that benefit older adults and people with disabilities. COAAA provides resources and education to families, caregivers and professionals.

Whether you are an older adult, caregiver or a professional, COAAA is here to offer seniors and individuals with disabilities care, choices and information. COAAA is Your Aging and Disability Resource Network.

We serve: Delaware, Fairfield, Fayette, Franklin, Licking, Madison, Pickaway, and Union counties.

## **Equality Ohio**

(614) 224-0400

[info@equalityohio.org](mailto:info@equalityohio.org)

Equality Ohio advocates and educates to achieve fair treatment and equal opportunity for all Ohioans regardless of their sexual orientation or gender identity or expression. We envision an Ohio where everyone feels at home and where equality, diversity and inclusiveness are universally valued.

## **Find Your Faith**

[www.equalityohio.org/find-your-faith/](http://www.equalityohio.org/find-your-faith/)

Equality Ohio also maintains a database of welcoming and affirming houses of worship.

## **Equitas Health**

(614) 299-2437

4400 North High Street

Suite 300

Columbus, OH 43214

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

Established in 1984, Equitas Health (formerly AIDS Resource Center Ohio), is a regional not-for-profit community-based healthcare system and federally qualified community health center look-alike. Its expanded mission has made it one of the nation's largest HIV/AIDS, lesbian, gay, bisexual, transgender, and queer/questioning (LGBTQ) healthcare organizations. With 17 offices in 11 cities, it serves more than 67,000 healthcare and social service delivery systems focused around: primary and specialized medical care, retail pharmacy, dental, behavioral health, HIV/STI prevention, advocacy, and community health initiatives.

Our mission is to be the gateway to good health for those at risk of or affected by HIV/AIDS, for the lesbian, gay, bisexual, transgender, and queer/questioning (LGBTQ) community, and for those seeking a welcoming healthcare home.

### **- Equitas Health Pharmacy**

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

(614) 340-6776

1033 North High Street

Columbus, OH 43201

[pharmacy@equitashealth.com](mailto:pharmacy@equitashealth.com)

(614) 300-2334

750 East Long Street

Suite 3100

Columbus, OH 43203

[klpharmacy@equitas.com](mailto:klpharmacy@equitas.com)

A full-service retail pharmacy, open to anyone. Our inclusive and knowledgeable pharmacists specialize in LGBTQ and HIV care. An accredited specialty pharmacy, we offer a variety of chronic disease management services, call us to learn more. 100% of pharmacy profits are reinvested back into Equitas Health's programs & services.

### **Franklin County Office on Aging**

(614) 525-5230

280 East Broad Street

3<sup>rd</sup> floor

Columbus, OH 43215

[www.officeonaging.org](http://www.officeonaging.org)

The Franklin County Office on Aging is primarily responsible for planning, coordinating, and providing centralized access to diverse services and programs that assist older adults, dependent adults, and their families in the maintenance of independent living. Services are provided regardless of age, race, religion, sex, sexual orientation, or national origin.

### **- Adult Protective Services for Seniors (APS)**

(614) 525-4348

Adult Protective Services assists impaired adults 60 years and older who may be in danger due to abuse, neglect or exploitation. If the emergency requires immediate assistance, call 9-1-1.

### **- Caregiver Support Program**

(614) 525-6200

The Caregiver Support Program offers support to caregivers of older adults on a short term basis. The assistance is limited to three months per calendar year, but they can assist with a variety of services including, in-home respite, institutional respite, adult day care, caregiver counseling and durable medical equipment.

### **- CommunityCare Registry**

(614) 525-4161

The CommunityCare Registry assists those in need with finding and hiring pre-screened, self-employed home care workers, who can assist with various tasks, such as personal care, housekeeping, shopping, meal preparation and caregiver relief.

## **- Home Repair**

(614) 525-6200

The Home Repair and Veteran's Safe Housing Programs provide minor home repairs for older adults to ensure that their homes are safe and secure. The eligibility requirements vary depending on program and assistance needed, so you will need to call to confirm current guidelines.

## **- Senior Citizen Property Tax Assistance Program**

(614) 525-6200

The Property Tax Assistance Program offers one-time assistance to help low income individuals age 60 and over who are unable to pay their property taxes. Only current taxes will be considered, so there is no assistance available for past due taxes.

## **- Senior Options**

(614) 525-6200

Senior Options is funded by the Senior Services Levy and provides "one-stop shopping" for callers needing information, advocacy, or direct access to a wide range of community and home based services that allow our county's older citizens to live independently in their own homes.

## **GLMA Health Professionals Advancing LGBT Equality**

(202) 600-8037

1100 H Street, NW

Suite 540

Washington, DC 20005

[www.glma.org](http://www.glma.org)

Formerly known as the Gay and Lesbian Medical Association, GLMA's mission is to ensure equality in healthcare for LGBT individuals and healthcare providers. Through the expertise of our members and in collaboration with other LGBT civil rights and health organizations as well as with health association and policy-makers at all levels, GLMA is a major force in the effort to ensure the health and well-being of LGBT individuals and families.

GLMA's online Provider Directory can help you find a healthcare professional you can trust. Search for primary care providers, specialists, therapists, dentists and other health professionals in your area.

## **National Resource Center on LGBT Aging**

(212) 741-2247

National Headquarters

National Resource Center on LGBT Aging

c/o Services & Advocacy for GLBT Elders (SAGE)

305 Seventh Avenue

6<sup>th</sup> floor

New York, NY 10001

[www.lgbtagingcenter.org](http://www.lgbtagingcenter.org)

The National Resource Center on LGBT Aging is the country's first and only technical assistance resource center aimed at improving the quality of service and supports offered to lesbian, gay, bisexual and/or transgender older adults. Established in 2010 through a federal grant from the U.S. Department of Health and Human Services, the National Resource Center on LGBT Aging provides training, technical assistance and educational resources to aging providers, LGBT organizations and LGBT older adults. The center is led by Services & Advocacy for GLBT Elders (SAGE) in collaboration with 18 leading organizations from around the country.



## Ohio Domestic Violence Network

(800) 934-9840

1855 East Dublin-Granville Road

Columbus, OH 43229

info@odvn.org

www.odvn.org

The Ohio Domestic Violence Network advances the principles that all people have the right to an oppression and violence free life; fosters changes in our economic, social and political systems; and brings leadership, expertise and best practices to community programs.

The toll-free information and referral line will provide the telephone numbers for your local domestic violence shelter and other state coalitions against domestic violence; provide safety plans, brochures, and other printed materials, as well as education materials that you can borrow from the library. You can also obtain information about workshops, conferences, or training events.

## Parents, Families and Allies of Lesbian, Gay, Bisexual, Transgender and Questioning (LGBTQ)

(614) 302-6913

pflagcolumbus@gmail.com

www.columbuspflag.org

PFLAG Columbus envisions a world where diversity is celebrated and ALL people are respected, valued and affirmed. We offer Support Groups for families, friends and allies of LGBTQ persons; Education for the public; and, Advocacy to ensure ALL people are protected from bullying, discrimination and denial of rights granted by our constitution. See contacts above for information on our Speakers' Bureau and times/locations of our events.

## SAGE

(212) 741-2247

305 Seventh Avenue

15<sup>th</sup> floor

New York, NY 10001

info@sageusa.org

www.sageusa.org

SAGE is the country's largest and oldest organization dedicated to improving the lives of lesbian, gay, bisexual, and transgender (LGBT) older adults. Founded in 1978 and headquartered in New York City, SAGE is a national organization that offers supportive services and consumer resources to LGBT older adults and their caregivers, advocates for public policy changes that address the needs of LGBT older people, provides education and technical assistance for aging providers and LGBT organizations through its National Resource Center on LGBT Aging, and cultural competence training through SAGECare. Headquartered in New York City, with staff across the country, SAGE also coordinates a growing network of affiliates in the United States.

**Mission:** SAGE leads in addressing issues related to lesbian, gay, bisexual and transgender (LGBT) aging. In partnership with its constituents and allies, SAGE works to achieve a high quality of life for LGBT older adults, supports and advocates for their rights, fosters a greater understanding of aging in all communities, and promotes positive images of LGBT life in later years.

### - SAGE LGBT Elder Hotline

(888)234-SAGE

sage@GLBThotline.org

A place to call when you need to talk. Listening and caring individuals that provide peer-to-peer support without judgement. Monday to Friday: 4pm-midnight ET; Saturday: noon-5pm ET.

## **Stonewall Columbus: Central Ohio's Lesbian, Gay, Bisexual, Transgender, and Queer (LGBTQ) Community Center**

(614)299-7764

1160 North High Street

Columbus, OH 43201-2411

[www.stonewallcolumbus.org](http://www.stonewallcolumbus.org)

Stonewall Columbus was founded in 1981. Our goal then was to fight for tolerance, acceptance, and basic human rights for our LGBTQ community. Today, we proudly celebrate Columbus as one of the most LGBTQ friendly cities in the United States.

Our vision is a central Ohio where ALL of us thrive. Our mission is to increase visibility, inclusion, and connection for the LGBTQ community. Our purpose is to uplift our LGBTQ community so ALL of us THRIVE.

Stonewall Columbus provides many programs, classes, events and resources supporting the LGBTQ community.

### **- Trailblazers**

(614) 299-7764

[www.stonewallcolumbus.org/trailblazers/](http://www.stonewallcolumbus.org/trailblazers/)

Trailblazers is a program at Stonewall Columbus for LGBTQ Adults ages 50+ that was created through a generous gift from The Legacy Fund. Trailblazer events include seminars, computer workshops, The Trailblazer Newsletter, and Social Outings.

### **- TransOhio**

(614) 441-8167

1160 North High Street

Columbus, OH 43201-2411

[TransOhio@gmail.com](mailto:TransOhio@gmail.com)

[www.transohio.org](http://www.transohio.org)

TransOhio serves Ohio transgender and ally communities by providing service, education, support, and advocacy which promotes and improves the health, safety and life experience of the Ohio transgender individual and community.

## **Syntero**

[www.syntero.org](http://www.syntero.org)

[info@syntero.org](mailto:info@syntero.org)

299 Cramer Creek Court

Dublin, OH 43017

(614) 889-5722

3645 Ridge Mill Drive

Hilliard, OH 43026

(614) 457-7876

3433 Agler Road

Suite 2000

Columbus, OH 43219

(614) 600-2708

7100 Graphics Way

Suite 3100

Lewis Center, OH 43035

(740) 428-0428

Syntero offers LGBTQ competent providers that facilitate both home visits and office-based services. Informal outreach/supportive services include emotional support, informal counseling, coordination with family members and planning for the future. Formal Mental health services include assessment, treatment planning, counseling and mental health case management.”

**Disclaimer:** This information is provided as a resource tool and subject to change. The Franklin County Office on Aging does not endorse or guarantee the quality of service provided by any agency or company listed.

