



Franklin County
Board of Commissioners

OFFICE ON AGING



LGBTQ+

Lesbian, Gay, Bisexual, Transgender, and Queer/Questioning +

PLANNING FOR RETIREMENT AND BEYOND

Senior members of the lesbian, gay, bisexual, transgender, and queer/questioning (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, the lack of family support 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 a LGBTQ+ person has financial security in their 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 their 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 on your behalf 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. If you have no spouse or children, then your assets will go to your parents and so forth. 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.

CAN MY FAMILY CONTEST MY WILL IF THEY DON'T LIKE WHAT IT SAYS?

A successful Will contest is not based upon an objection as to how you distributed your assets, but for a number of reasons. This can include 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.

CAN CERTAIN ASSETS BE TRANSFERRED WITHOUT GOING TO PROBATE COURT WHEN I DIE?

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. 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're not close with your family or 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: *Ohio Appointment of Representative for Disposition of Bodily Remains, Funeral Arrangements, and Burial or Cremation Goods & Services.*

WHAT WILL HAPPEN IF I BECOME ILL AND I CANNOT 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'M 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. If you plan ahead, you can name your domestic partner, friend or family member to make these decisions for you.

WHO'LL HELP ME IF I BECOME MENTALLY INCOMPETENT OR PHYSICALLY UNABLE TO MAKE DECISIONS FOR MYSELF IF I DON'T HAVE A POWER OF ATTORNEY?

If you don't have or don't want your next of kin to make decisions for you, and if you haven't executed a Power of Attorney, then it may be necessary to have the 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 ahead.

WHAT SHOULD I DO IF I WANT TO PROVIDE ASSISTANCE FOR SOMEONE AFTER MY DEATH, OR IF I WANT TO LEAVE MY ESTATE TO AN ORGANIZATION OR CHARITY?

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's 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're alive and after your death. 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've earned and determine how much you'll receive in social security each month. With proper planning, you can determine how much money you'll need to cover your monthly living expenses. 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're 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 facilities. 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 calling (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 residents 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 role 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 (aarp.org)

Phone: (888) 687-2277 | (877) 342-2277 (*Spanish*)

601 E. Street, NW Washington, DC 20049

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

Affirmations (affirmationstherapy.com)

Phone: (614) 674-6076 | **Email:** info@affirmationstherapy.com

620 E. Broad Street, Suite 301 Columbus, OH 43215

Affirmations has been providing psychological and therapeutic support for the Columbus community since 1984. Their mission is to remain strong, viable and relevant for the next 30 years. In their 30+ years, Affirmations has become well-known for the special understanding they offer to people with diverse cultural, ethnic, spiritual and racial backgrounds along with their dedicated work in the lesbian, gay, bisexual, transgender, queer, intersex and asexual (LGBTQIA) communities.

Alzheimer’s Association Central Ohio Chapter (alz.org/centralohio)

Phone: (800) 272-3900

1379 Dublin Road, Columbus, OH 43215

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 (believeoutloud.com)

c/o Cathedral of Hope United Church of Christ

Email: Believeoutloudteam@gmail.com

5910 Cedar Springs Road, Dallas, TX 75235

Believe Out Loud is an online community that empowers Christians to work for justice for LGBTQIA people. Reaching a monthly average of more than 3 million people, they're the leading platform in Christian faith and LGBTQIA advocacy.

Members of Believe Out Loud hold many distinct identities, and together they're creating a world where all Christian churches welcome and affirm LGBTQIA people. They 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 their 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. They continue this work by inviting affirming churches to publicly proclaim their welcome through their Welcoming Church Map, which is a critical resource for LGBTQIA Christians and allies looking for a church home. Through their campaigns feature, they provide opportunities for their members to advocate for LGBTQIA people in their churches, denominations and communities. With your support and the support of their many partners and friends, they are Christians spreading the good news of God's inclusive love for all.

Buckeye Region Anti-Violence Organization (BRAVO) **(bravo-ohio.org)**

Phone: 1-866-862-7286 | **Text Line:** (614) 333-1907 | **Email:** report@bravo-ohio.org
4400 N. High Street, Columbus, OH 43214

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 LGBTQ+ communities.

Central Ohio Area Agency on Aging (coaaa.org)

Phone: (614) 645-7250

3776 S. High Street, Columbus, OH 43207

The Central Ohio Area Agency on Aging (COAAA) plans, funds and develops services that make its communities places where individuals can live with independence and dignity. COAAA coordinates and arranges services for more than 8,000 individuals who participate in community based long-term care programs including PASSPORT, MyCare Ohio, the Ohio Home Care Waiver and the Franklin County Office on Aging Senior Options Program. Working with local Advisory Council Members from its eight counties, COAAA advocates for policies and programs that benefit older adults and people with disabilities. COAAA also provides resources and education to families, caregivers and professionals.

Whether you're 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.

Counties COAAA serves are Delaware, Fairfield, Fayette, Franklin, Licking, Madison, Pickaway, and Union.

Equality Ohio (equalityohio.org)

Phone: (614) 224-0400 | **Email:** info@equalityohio.org

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

Legal Clinic

Phone: 855-LGBT-LAW

The Legal Clinic offers many free legal services, like consumer law (such as theft and identity), family law, civil rights, administrative help (such as SSI or disability) and more.

Equitas Health (equitashealth.com)

Columbus - Clintonville

Phone: (614) 299-2437 | **Fax:** (614) 291-7163

4400 N. High Street, Suite 300, Columbus, OH 43214

Columbus- King-Lincoln Medical Center

Phone: (614) 340-6700 | **Fax:** (614) 340-6787

750 E. Long Street, Suite 3000, Columbus, OH 43203

Columbus-Short North Medical Center

Phone: (614) 340-6777 | **Fax:** (614) 572-0914

1033 N. High Street, Columbus, OH 43201

Established in 1984, Equitas Health (formerly AIDS Resource Center Ohio) is a regional not-for-profit community-based health care system and federally

qualified community health center look-alike.

Its expanded mission has made it one of the nation's largest HIV/AIDS, LGBTQ, health care organizations. With 17 offices in 11 cities, it serves more than 67,000 health care 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.

Their mission is to be the gateway to good health for those at risk of or affected by HIV/AIDS for the LGBTQ+ community and for those seeking a welcoming health care home.

Equitas Health Pharmacy (equitashealthpharmacy.com)

Columbus-King-Lincoln Pharmacy

Phone: (614) 300-2334 | **Fax:** (614) 300-3172

Email: klpharmacy@equitas.com

736 E. Long Street, Columbus, OH 43203

Columbus-Short North Pharmacy

Phone: (614) 340-6776 | **Fax:** (614) 340-6774

Email: klpharmacy@equitas.com

1033 N. High Street, Columbus, OH 43201

Equitas Health also operates a full-service retail pharmacy that is open to anyone. Their inclusive and knowledgeable pharmacists specialize in LGBTQ and HIV care. As an accredited specialty pharmacy, they offer a variety of chronic disease management services. All of the pharmacy profits are reinvested back into Equitas Health's programs and services.

Franklin County Office on Aging (officeonaging.org)

Phone: (614) 525-5230

280 E. Broad Street, Room 300, Columbus, OH 43215

The Franklin County Office on Aging (FCOA) 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 (APS)

Phone: (614) 525-4348

Adult Protective Services assists impaired adults aged 60 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

Phone: (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.

Minor Home Repair

Phone: (614) 525-6200

The Minor 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 Options

Phone: (614) 525-6200

Senior Options is funded by the Senior Services Levy and provides a “one-stop shop” for callers needing information, advocacy or direct access to a wide range of community and home-based services that allow Franklin County senior residents to live independently in their own homes.

GLMA Health Professionals Advancing LGBT Equality (glma.org)

Phone: (202) 600-8037 | **Fax:** (202) 478-1500 | **Email:** info@glma.org

1629 K Street NW, Suite 300, Washington, DC 20006

Formerly known as the Gay and Lesbian Medical Association (GLMA), GLMA's mission is to ensure equality in health care for LGBTQ+ individuals and health care providers. Through the expertise of their members and in collaboration with other LGBTQ+ 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 LGBTQ+ individuals and families.

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

National Resource Center on LGBTQ+ Aging (lgbtagingcenter.org)

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

Phone: (212) 741-2247 | **Email:** info@lgbtagingcenter.org

305 7th Avenue, 6th floor, New York, NY 10001

The National Resource Center on LGBTQ+ Aging is the country's first and only technical assistance resource center aimed at improving the quality of services and supports offered to LGBTQ+ older adults.

Established in 2010 through a federal grant from the U.S. Department of Health and Human Services, the National Resource Center on LGBTQ+ Aging provides training, technical assistance and educational resources to aging providers, LGBTQ+ organizations and LGBTQ+ 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 (odvn.org)

Phone: (800) 934-9840 | **Email:** info@odvn.org

1855 E. Dublin-Granville Road, Columbus, OH 43229

The Ohio Domestic Violence Network advances the principles that all people have the right to an oppression and violence free life; fosters changes in the 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. It also provides 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 other workshops, conferences and/or training events.

Parents, Families and Allies of Lesbian, Gay, Bisexual, Transgender and Questioning (columbuspflag.com)

Email: pflagcolumbus@gmail.com

4739 Riverwood Drive, Hilliard, OH 43026

PFLAG Columbus envisions a world where diversity is celebrated and all people are respected, valued and affirmed. They 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 their contact details for information on their Speakers' Bureau and the times/locations of their events.

SAGE (sageusa.org)

Phone: (212) 741-2247 | **Email:** info@sageusa.org

305 7th Avenue, 15th floor, New York, NY 10001

SAGE is the country's largest and oldest organization dedicated to improving the lives of LGBTQ+ older adults. Founded in 1978 and headquartered in New York City, SAGE is a national organization that offers supportive services and consumer resources to LGBTQ+ older adults and their caregivers, advocates for public policy changes that address the needs of LGBTQ+ older people, provides education and technical assistance for aging providers and LGBTQ+ organizations through its National Resource Center on LGBTQ+ Aging, and cultural competence training through SAGE Care. 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 LGBTQ+ aging. In partnership with its constituents and allies, SAGE works to achieve a high quality of life for LGBTQ+ older adults, supports and advocates for their rights, fosters a greater understanding of aging in all communities, and promotes positive images of LGBTQ+ life in later years.

SAGE LGBT Elder Hotline

Phone: (877) 360-LGBT (5428) | **Email:** sage@GLBThotline.org

Available 24 hours a day, 7 days a week. Available in English, Spanish, and translators for 180 languages.

A place to call when you need to talk. Listening and caring individuals that provide peer-to-peer support without judgement.

Stonewall Columbus: Central Ohio's Lesbian, Gay, Bisexual, Transgender, and Queer (LGBTQ) Community Center (stonewallcolumbus.org)

Phone (614) 299-7764

1160 N. High Street, Columbus, OH 43201

Stonewall Columbus was founded in 1981. Their goal then was to fight for tolerance, acceptance and basic human rights for the LGBTQ+ community. Today, they proudly celebrate Columbus as one of the most LGBTQ+ friendly cities in the United States. Their mission is to increase visibility, inclusion and connection for the LGBTQ+ community and their vision is a Central Ohio where all of us thrive. Stonewall Columbus provides many programs, classes, events and resources supporting the LGBTQ+ community.

Trailblazers (stonewallcolumbus.org/trailblazers/)

Phone: (614) 299-7764

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 and social gatherings.

TransOhio (transohio.org)

Phone: (614) 441-8167 | **Email:** TransOhio@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 (syntero.org)

Dublin Location

Phone: (614) 889-5722 | **Email:** info@syntero.org

299 Cramer Creek Court, Dublin, OH 43017

Mill Run Location

Phone: (614) 457-7876

3645 Ridge Mill Drive, Hilliard, OH 43026

Northeast Location

Phone: (614) 600-2708

3433 Agler Road, Suite 2000, Columbus, OH 43219

Lewis Center Location

Phone: (740) 428-0428

7100 Graphics Way, Suite 3100, Lewis Center, OH 43035

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

Disclaimer: This information is provided as a resource tool only and is subject to change. The Franklin County Office on Aging does not endorse or guarantee the quality of service provided by any of the agencies or companies listed in this document.



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