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Representative Payees: Opportunities to Improve Service Delivery

Speaker Bios

Presentation of Findings: “Selection Process for SSA Payees of Adults”

Laura P. Sands, PhD, is Professor of Human Development and Family Science at Virginia Tech. Sands is also Editor-in-Chief of *Innovating in Aging*, a journal of the Gerontological Society of America. Sands’ research focuses on improving the efficiency and effectiveness of care approaches for vulnerable older adults, including those with disabilities, those lacking sufficient health care, and those exposed to a disaster. Trained in quantitative psychology and biostatistics, Sands links surveys, electronic health records, and medical claims data to identify modifiable drivers of older adults’ healthcare outcomes. Sands has published more than a hundred articles in peer-reviewed journals, including *Journal of the American Geriatrics Society*, *Journals of Gerontology: Medical Sciences*, *Statistics in Medicine*, *The American Journal of Geriatric Psychiatry*, *The Gerontologist*, *Health Informatics Journal*, and *Medical Care*. Sands’ research has been funded by organizations including the National Institute on Aging, the Department of Health and Human Services Office of the Assistant Secretary for Preparedness and Response, the National Science Foundation, the Department of Veterans Affairs Health Services Research and Development Service, and the Alzheimer's Association. Previously, Sands was the Katherine Birck Professor of Nursing and the Director of Research for the School of Nursing at Purdue University. Sands holds a PhD, a master's degree, and a bachelor's degree from the University of California, Berkeley.

Pamela B. Teaster, PhD, is a Professor and the Director of the Center for Gerontology at Virginia Tech. Teaster is the North American Representative of the International Network for the Prevention of Elder Abuse, President of the Board of Trustees for the Center for Guardianship Certification, and serves on the Editorial Boards of the *Journal of Elder Abuse and Neglect* and the *Journal*

of Trauma, Violence, and Abuse Review. Teaster is also Fellow of the Gerontological Society of America and the Association for Gerontology in Higher Education and is a recipient of the Isabella Horton Grant Award for Guardianship (National College of Probate Judges), the Rosalie Wolf Award for Research on Elder Abuse (NAPSA), the Outstanding Affiliate Member Award (Kentucky Guardianship Association), and the Distinguished Educator Award (Kentucky Association for Gerontology). Former President of the National Committee for the Prevention of Elder Abuse, Teaster has received continuous funding for over 20 years from public and private sources. Teaster's areas of scholarship include the abuse of elders and vulnerable adults, guardianship, end-of-life issues, ethical treatment of older adults, and public policy and public affairs. Teaster has published over 200 scholarly articles, reports, and book chapters and is the editor/author of six books. Teaster received a PhD and a Certificate in Gerontology from Virginia Tech.

Erica F. Wood, JD, recently retired as Assistant Director of the American Bar Association Commission on Law and Aging and continues work on elder rights, long-term care, and guardianship reform issues. Wood was associated with the Commission between 1980 and 2019. Wood worked primarily on adult guardianship and less restrictive decision-making options, legal services delivery, dispute resolution, health and long-term care, and access to court. Wood participated in national studies on public guardianship and guardianship monitoring, and played a role in convening three national consensus conferences on guardianship reform. Prior to 1980, Wood served as Staff Attorney at Legal Research and Services for the Elderly at the National Council of Senior Citizens. Wood is a member of the Virginia State Bar and was appointed by the Governor as a Member of the Virginia Commonwealth Council on Aging. Wood has been active for many years in advocacy efforts of the Northern Virginia Aging Network. Wood received a BA from the University of Michigan and a JD from George Washington University.

Initial Steps: Determining Financial Capability and Selecting the Best Payee

J. Michael Collins, PhD, is the Faculty Director of the Center for Financial Security and the Fetzer Family Chair in Consumer & Personal Finance in the School of Human Ecology at the University of Wisconsin–Madison. Collins is also a Professor at the La Follette School of Public Affairs, and an affiliate of the Institute for Research on Poverty and Center for Demography and Ecology. Collins studies consumer decision-making in the financial marketplace, including the role of public policy in influencing credit, savings, and investment

choices. Collins is involved in studies of household finance and well-being supported by leading foundations and federal agencies. Collins brings nearly a decade of applied experience to his research. Collins founded PolicyLab Consulting Group, a research consulting firm working with national foundations and government agencies, and co-founded SpringFour, an online database for mortgage servicers and counselors.

Elizabeth H. Curda is a Director in the Government Accountability Office's (GAO) Education, Workforce, and Income Security team. Curda oversees a portfolio of audits of federal disability programs at the Department of Veterans Affairs, the Social Security Administration, and the Railroad Retirement Board, among other agencies. Curda's portfolio also addresses the role federal programs play in providing equal opportunity for individuals with disabilities in all areas of public life. Curda joined GAO in January 1992 and has conducted and led audits and advised agency officials on a wide range of federal performance and budget issues, including the use of strategic planning and other leading performance management techniques to achieve results. Curda became a Director of her current team in April 2017. Curda earned a MPA from Columbia University and a bachelor's degree in economics from Smith College.

Christopher Detzler is Executive Officer and former President, Immediate Past President, and Vice President of the National Council of Social Security Management Associations. As President, Detzler worked with the regional presidents and officers to restructure, redefine, and add new committees in order to provide greater efficiency and expand communication. Detzler also served as the President and Area Vice President of the Seattle Region Northwest Management Association and received the Joseph P. Collins Award. Detzler started with SSA in 1995 as a summer high following high school and has been the Level 1 District Manager of the Vancouver, Washington Field Office for almost eight years. Detzler received a Bachelor of Science from the University of Oregon.

Kate Lang, JD, is a Senior Staff Attorney on Justice in Aging's Economic Security Team since December 2012. Lang works on Social Security and Supplemental Security Income-related issues. Lang was a former Staff Attorney at the Legal Aid Bureau in Riverdale, MD where Lang advocated for low-income older adults and persons with disabilities. In previous positions, Lang worked as an Attorney at the National Legal Aid and Defender Association, Bread for the City Legal Clinic, and Doherty, Cella, Keane, and Associates, LLP. Lang also served as Staff Attorney for Legal Services of Northern California. Lang received

a BA from Oberlin College, a JD from Fordham University School of Law, and a master's degree from the University of Pennsylvania in teaching English to speakers of other languages.

Linda Rutland is one of two Assistant Directors in the Pension and Fiduciary Service in the Department of Veterans Affairs' Veterans Benefits Administration. Pension and Fiduciary Service is responsible for all aspects of program policy, procedures, oversight, training, and business systems that are used for the administration of Pension, Survivors Pension, Dependency and Indemnity Compensation as well as the Fiduciary Program. Rutland is responsible for training, quality, and oversight of all programs administered by the Pension and Fiduciary Service. Rutland joined the Department of Veterans Affairs in 2000 and received a Bachelor of Science from the University of South Florida.

David Lescarini is President of the National Council of Social Security Management Associations (NCSSMA). Lescarini has worked for the Social Security Administration (SSA) for 21 years. For the last 15 years, Lescarini has held the position of District Manager in McMinnville, Tennessee. Lescarini has participated and chaired numerous workgroups within SSA and NCSSMA, primarily focused on information technology and innovation.

Keynote Speech

The Honorable Kristin Booth Glen, JD, is Project Director of Supported Decision-Making New York and Dean Emerita at City University of New York Law School, where Glen was Dean from 1995 to 2005. In 2012, Glen retired as Surrogate Judge of New York County, where Glen had jurisdiction over guardianships of persons with intellectual disabilities and wrote several groundbreaking decisions in that area. Glen writes and speaks extensively on the emerging practice of supported decision-making as an alternative to guardianship and advocates for locating personhood within the human right of legal capacity. Prior to becoming Dean, Glen spent 12 years in private practice and 15 years as a member of the judiciary, serving on the New York City Civil Court and the New York State Supreme Court. Glen has been active in numerous bar associations, including serving as Chair of the American Bar Association Commission on Law and Aging, Chair of the Public Interest Law Committee of the New York State Bar Association, member of the American Law Institute, and Fellow of both the American and New York State Bar Foundations. Glen received a BA in political science from Stanford University

and a JD from Columbia University Law School, where Glen was a Harlan Fisk Stone Scholar.

Program Oversight: Payee Monitoring Payees and Reevaluating Agency Payee Decisions

Reeve T. Bull, JD, is the Research Director of the Administrative Conference of the United States. Bull has worked on projects related to international regulatory cooperation, the use of science by administrative agencies, presidential review of agency rulemaking, cost-benefit analysis, government contractor ethics, and e-rulemaking. Bull was the inhouse researcher for projects on the Federal Advisory Committee Act, Government in the Sunshine Act, and Negotiated Rulemaking. Bull is an Elected Member of the American Law Institute, sits on the Council of the American Bar Association Administrative Law and Regulatory Practice Section, and serves as a Vice-Chair of the Section's Rulemaking Committee. Bull served as an Adjunct Professor at George Mason University Law School and has published articles in the *Administrative Law Review*, *George Washington Law Review*, and *Law and Contemporary Problems*. Bull worked in the private sector as an Associate with the law firm Gibson, Dunn & Crutcher LLP and clerked for the Honorable Alvin A. Schall of the Federal Circuit Court of Appeals. Bull graduated with a bachelor's in chemistry from the University of Oklahoma and was inducted into Phi Beta Kappa. Bull attended law school at Duke University, where Bull graduated with highest honors and was inducted into the Order of the Coif.

Curtis Decker, JD, has been affiliated with the National Disability Rights Network (NDRN) since its inception in 1982. As Executive Director of the nation's largest non-governmental enforcer of disability rights, Decker oversees all activities related to training and technical assistance, membership services, and legislative advocacy. Before founding NDRN with other Protection & Advocacy Directors, Decker served as Director of Disability Rights Maryland. Decker also served as Director of the HELP Resource Project for Abused and Neglected Children for four years and was a VISTA worker before working as a Senior Attorney for Baltimore Legal Aid Bureau for five years. Decker is also a past Chair of the Consortium for Citizens with Disabilities, a coalition of over 100 national disability groups, and serves on the boards of Friends of Research. Decker also served as a Legislative Consultant for numerous groups, including the American Association on Intellectual and Developmental Disabilities, the National Public Law Training Center, and the Maryland

Academy of Physician’s Assistants. Decker is a graduate of Hamilton College and Cornell Law School.

Hilary Dalin is the Director of the Office of Elder Justice and Adult Protective Services at the Administration for Community Living in Washington, DC. The Office coordinates and manages a federal response to elder abuse, including the operation, administration, and assessment of the elder abuse prevention and responses, in order to provide a coordinated and seamless response for helping to transform adult victims of abuse into survivors and to prevent abuse before it happens. The Office implements and coordinates innovation and demonstration activities, and provides support for the Elder Justice Coordinating Council. Previously, Dalin managed legal services for elders programs in New York and Connecticut, chaired the Connecticut Bar Association Elder Law Section. Dalin received a law degree from the Boston University School of Law.

Ed Doonan is the Chairman of the Board of National Association of Organizational Representative Payees. Doonan also serves as Government Affairs Liaison with Benefits Management Corporation, a community-based organizational representative payee headquartered in Sacramento, California. Doonan is a retired Captain serving over 34 years in the Sacramento County Sheriff’s Department. Doonan has investigated the trauma inflicted on people with disabilities who are victimized, particularly with financial abuse. Doonan has also witnessed the tremendous rise in the population experiencing homelessness.

Kathryn Larin is a Director in the Government Accountability Office’s (GAO) Education, Workforce, and Income Security team. Larin oversees GAO’s work on a broad range of issues affecting low-income and vulnerable populations, including economic and nutrition assistance, child welfare, disaster assistance, refugee resettlement, and elder abuse prevention. Since joining GAO in July 1999, Larin has focused on human services issues. Larin earned an MPA from the Princeton University School of Public and International Affairs and a bachelor’s degree in economics from Swarthmore College.

Envisioning the Future: Payees in a Supported Decision-Making Model

Kenneth S. Apfel joined the faculty of the University of Maryland School of Public Policy as Professor of the Practice in 2006. Before joining the School of Public Policy, Apfel held the Sid Richardson Chair in Public Affairs at the

University of Texas at Austin's LBJ School of Public Affairs. Apfel currently serves as the Board Chair for the Center on Budget and Policy Priorities and the Visiting Committee at Harvard's Kennedy School of Government. Apfel previously served as Board Chair for both the National Academy of Social Insurance and the National Academy of Public Administration, and as a Member on the Maryland Health Exchange Board. In 2014, Apfel was a Fulbright scholar at the National Council for Applied Economic Research in India. Prior to Apfel's academic appointment in 2001, Apfel served as the Commissioner of the Social Security Administration (SSA) from 1997 until 2001. Apfel was the first Senate-confirmed Commissioner of Social Security after SSA became an independent agency. As Commissioner, Apfel was deeply involved in efforts to strengthen the long-term solvency of Social Security, policy, planning, and public education at the agency, the childhood disability programs, retirement planning services, return to work for people with disabilities, and online services. Before SSA, Apfel was the Associate Director for Human Resource Programs at the Office of Management and Budget, the Assistant Secretary for Management and Budget at the Department of Health and Human Services, and spent two decades in social and budget policy, including for Senator Bill Bradley and the Senate Budget Committee. Previously, Apfel served a Presidential Management Fellowship at the Department of Labor. Apfel received a bachelor's degree from the University of Massachusetts, Amherst; a master's degree in education from Northeastern University; and a master's degree in public affairs from the LBJ School of Public Affairs, University of Texas.

Louis D. Enoff is the former Acting Commissioner of Social Security, serving between October 1992 and July 1993. Enoff began a career with Social Security as a Claims Examiner. In 1966, Enoff entered SSA's management intern program, which led to a position on the Labor Relations/Equal Opportunity Staff. Enoff's positions include serving as Executive Officer and Deputy Assistant Bureau Director for Administration for the newly established Bureau of Supplemental Security Income; Assistant Bureau Director for Administration and Appraisal in the Bureau of Disability Insurance; Deputy Regional Commissioner in Philadelphia; Director of the Office of Human Resources; Acting Deputy Associate Commissioner for Management, Budget and Personnel; Acting Deputy Commissioner for Programs and Policy; and Deputy Commissioner for Programs. In 1991, Enoff was appointed SSA's first Principal Deputy Commissioner with responsibility for providing leadership and direction to the Deputy Commissioners. From 1992 to 1993, Enoff served as Acting Commissioner. Enoff retired from Social Security in 1994, as General

Counsel to the Principal Deputy Commissioner, after nearly thirty years of Federal service. Upon retiring, Enoff formed an international consulting firm where Enoff consulted on Social Security reform in 35 countries with the World Bank, United Nations, US Aid and several individual countries, and on social protection with Accenture, Maximus, and several others. In 1998 Enoff partnered with IDPA Australia and formed IDPA USA, consulting on forms of social protection with international bodies and individual countries. Enoff served as President until the company was sold in 2005. Enoff Associates Ltd. closed in 2019. Today Enoff serves part-time as President of Enoff Properties and pro-bono Chairman and President of the ministry Christian Farmers Outreach. Enoff holds a BA from West Virginia University and a master's degree from George Washington University.

Ari Ne'eman is a PhD Candidate in Health Policy at Harvard University and has worked in disability policy advocacy. From 2006 to 2016, Ne'eman served as Executive Director of the Autistic Self Advocacy Network, a national advocacy organization run by and for Autistic Americans. From 2010 to 2015, Ne'eman served as one of President Obama's appointees to the National Council on Disability. Most recently, Ne'eman worked as a consultant to the American Civil Liberties Union, the UCSF Community Living Policy Center, the Partnership to Improve Patient Care and other organizations interested in health and disability policy. Ne'eman is the author of a forthcoming book on the history of American disability advocacy entitled *The Right To Live In This World* (Simon & Schuster, 2021). Ne'eman is especially interested in researching Long Term Services and Supports policy and the impact of Medicaid Managed Care on people with disabilities. Ne'eman received his BA in Political Science from the University of Maryland, Baltimore County in 2010.

Morgan K. Whitlatch, JD, is the Legal Director of Quality Trust for Individuals with Disabilities, an independent, non-profit advocacy organization that has been advancing the interests of DC residents with developmental disabilities since 2002. Whitlatch also serves as the Lead Project Director of the National Resource Center for Supported Decision-Making (NRC-SDM), which is dedicated to advancing the "Right to Make Choices" of people with disabilities and older adults. Whitlatch's legal career has been devoted to working with and on behalf of people with disabilities and older adults in matters involving capacity; guardianship and alternatives; the right to self-determination, community integration; living life free from abuse and neglect; and accessing public benefits and services. Whitlatch has extensive experience in implementing systemic policy, practice, and training initiatives, including those

of the NRC-SDM and the Jenny Hatch Justice Project. Notably, Whitlatch co-represented Jenny Hatch, an adult with Down syndrome, in fighting for their right to engage in supported decision-making as an alternative to permanent plenary guardianship. Whitlatch also served as Project Director under a cooperative agreement with the National Council on Disability that led to its ground-breaking March 2018 report, “Beyond Guardianship.” Prior to joining Quality Trust in 2009, Whitlatch was an Attorney at the Rhode Island Disability Law Center, which is the state’s protection and advocacy system for people with disabilities. Whitlatch has been recognized by Georgetown University, Human Rights Action - Amnesty International, as making outstanding contributions through Whitlatch’s work as a human rights practitioner, and Whitlatch is a member of the Disability Rights Bar Association. Whitlatch graduated with honors from Georgetown University Law Center and with honors, Phi Beta Kappa, from Wesleyan University.

Board Member Bios

Kim Hildred currently serves as President of Hildred Consulting, LLC, and Chair of the Social Security Advisory Board. In 2015, Hildred retired from the House of Representatives after serving 17 years as Staff Director of the House Ways and Means Subcommittee on Social Security. There, Hildred assisted Committee Members in the development and passage of legislation to strengthen Social Security retirement, survivors, and disability programs, as well as oversight of these programs. Prior service includes three years deciding Social Security disability claims, followed by ten years managing Social Security disability programs, including service as a Federal Disability Hearing Officer and Disability Program Administrator. Hildred has a BA from Waynesburg University and a Master of Science in education degree from Duquesne University. Hildred’s current term of office as a House appointee is September 2016 to September 2022.

Henry J. Aaron, PhD, is the Bruce and Virginia MacLaury Chair and Senior Fellow in the Economic Studies Program at the Brookings Institution, which Aaron directed from 1990 through 1996. Aaron previously taught at the University of Maryland and Harvard University. Aaron is Vice-Chair of the District of Columbia Health Benefits Exchange, a Member of the Institute of Medicine, the American Academy of Arts and Sciences, the Stanford Institute for Economic Policy Research Advisory Board, and the Board of Directors of the Center on Budget and Policy Priorities. Aaron was a founding member, Vice-

President, and Board Chair of the National Academy of Social Insurance. Aaron received a BA from the University of California – Los Angeles in political science and economics, an MA in Russian regional studies, and a PhD in economics from Harvard University. Aaron’s current term of office as a Presidential appointee is September 2014 to September 2020.

Nancy Altman, JD, has a forty-five-year background in Social Security and private pensions. Currently, Altman is President of Social Security Works, and Chair of the Strengthen Social Security Coalition. Altman was on the faculty of Harvard University’s Kennedy School of Government, and taught courses on private pensions and Social Security at the Harvard Law School. In 1982, Altman was Alan Greenspan’s Assistant in his position as Chairman of the bipartisan commission that developed the 1983 Social Security amendments. Altman is the author of *The Battle for Social Security*, and *The Truth About Social Security*, as well as coauthor of *Social Security Works! Why Social Security Isn’t Going Broke and How Expanding It Will Help Us All*. Altman has an AB from Harvard University and a JD from the University of Pennsylvania Law School. Altman’s current term of office as a House appointee is October 2017 to September 2023.

Jagadeesh Gokhale, PhD, is the Director of Special Projects at the Penn Wharton (“Wharton”) Budget Model. Prior to joining Wharton, Gokhale was a Senior Fellow at the Cato Institute. An economist by training, Gokhale’s main research fields are macro and public economics with a special focus on the effects of fiscal policy on future generations. Gokhale has written extensively on policy issues, including Social Security and Medicare reform, national saving, private insurance, financial planning, wealth inequality, generational accounting, and public intergenerational transfers. Gokhale has testified before Congress several times on these topics. In 2010 Gokhale published *Social Security: A Fresh Look at Policy Alternatives*, which constructs a different method for determining the solvency of the Social Security trust funds. Gokhale published work in numerous professional journals, as well as newspapers such as *The Wall Street Journal*, *The Financial Times*, *The Washington Post*, and *Forbes*. Gokhale’s current term of office as a Senate appointee is October 2015 to September 2021.

Bob Joondeph, JD, served as the Executive Director of Disability Rights Oregon for over 30 years, promoting and defending the legal and civil rights of Oregonians with disabilities through legal-based advocacy. Joondeph has represented individuals with disabilities in state and federal courts, agencies,

and legislatures. Joondeph has served on the Oregon Health Evidence Review Commission, Health Services Commission, Health Fund Board, Mental Health Planning and Management Advisory Council, State Rehabilitation Commission, Governor’s Task Force on Brain Injury, and the Council on Developmental Disabilities. Joondeph is the recipient of the Oregon State Bar Public Service Award, Oregon Disabilities Commission Advocate of the Year Award, Brain Injury Alliance of Oregon Advocacy Award, and the Oregon Civil Rights Leadership Award. Joondeph graduated from the Case Western Reserve Law School and Brown University. Joondeph’s current term of office as a Senate appointee is October 2018 to September 2024.