

FEB. 27, 2025

Whether it's your lunch, your questions or your opinion, be sure to



KANSAS HEALTH INSTITUTE  
Informing Policy. Improving Health  
khi.org

**Bring It!**

# **Advancing Age-Friendly Kansas:** Strategies for Impact

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# Who We Are

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- Nonprofit, nonpartisan educational institution based in Topeka, KS.
- Established in 1995 with a multi-year grant from the Kansas Health Foundation.
- Committed to convening meaningful conversations around tough topics related to health.

# Up Next!

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A graphic for the 'Bring It!' event. It features a central blue circle with the text 'Bring It!' in a large, bold, black font. Above this circle is the Kansas Health Institute logo, which includes a sun icon and the text 'KANSAS HEALTH INSTITUTE', '39', 'Informing Policy. Improving Health', and 'khi.org'. The logo is surrounded by a circular border with the text 'Whether it's your lunch, your questions or your opinion, be sure to'. The background consists of several overlapping, colorful circles in shades of pink, yellow, and blue, with a white, torn-paper-like edge at the bottom.

**Bring It!**

**Navigating AI:**  
Exploring Opportunities, Challenges  
and Policy Development

**Join us for the final  
Bring It! session on  
Thursday, March 6**

# Hello!

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**Emma Uridge, M.P.H.**

*Analyst*

Lead Facilitator for AFK  
Kansas Health Institute

 [euridge@khi.org](mailto:euridge@khi.org)



# Today's Speakers

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**Derik Flerlage, R.T., M.H.A.**  
*Director, Bureau of Family Health, Kansas Department of Health and Environment*



**Chrisy Khatib, L.B.S.W., L.A.C.**  
*Deputy Director, Adult Protective Services, Kansas Department for Children and Families*



**Dan Klucas, M.P.A.**  
*Securities Commissioner, Kansas Department of Insurance*

# Agenda

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- 12:00 p.m.      **Welcome**
- 12:05 p.m.      **Age-Friendly Kansas:** Progress and the Road Ahead
- 12:10 p.m.      **Bridging Generations with Intergenerational Care:** Derik Flerlage
- 12:25 p.m.      **Addressing Financial Exploitation & Advancing Age-Friendly Kansas:**  
Chrisy Khatib
- 12:40 p.m.      **Addressing and Educating Older Adults on Financial Literacy  
to Support Aging in Place:** Dan Klucas
- 12:55 p.m.      **Closing Remarks**
- 1:00 p.m.      **Adjourn**

# Advancing the Age-Friendly Kansas Initiative:

## Progress and the Road Ahead



# Vision for an Age-Friendly Kansas

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The Age-Friendly Kansas initiative hopes to transform collected insights across the state into system-level improvements that enhance the health and quality of life for all aging Kansans.

To achieve this, we will bring together **stakeholders**, **resources**, **research** and **expertise** to create a statewide action plan that goes beyond raising awareness and drives real change toward making Kansas a more age-friendly state.



# Initiative Timeline



# Age-Friendly Kansas Landing Page



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*Commitment to Healthy Aging*

## Age-Friendly Kansas

As the demographics of our population continue to shift, Kansas has the opportunity to elevate healthy aging as a core public health function. **Age-Friendly Kansas is a new statewide initiative** designed to unite aging and public health professionals to identify and embed healthy aging practices and age-friendly principles throughout Kansas communities, systems and sectors to improve the health and well-being of aging Kansans.

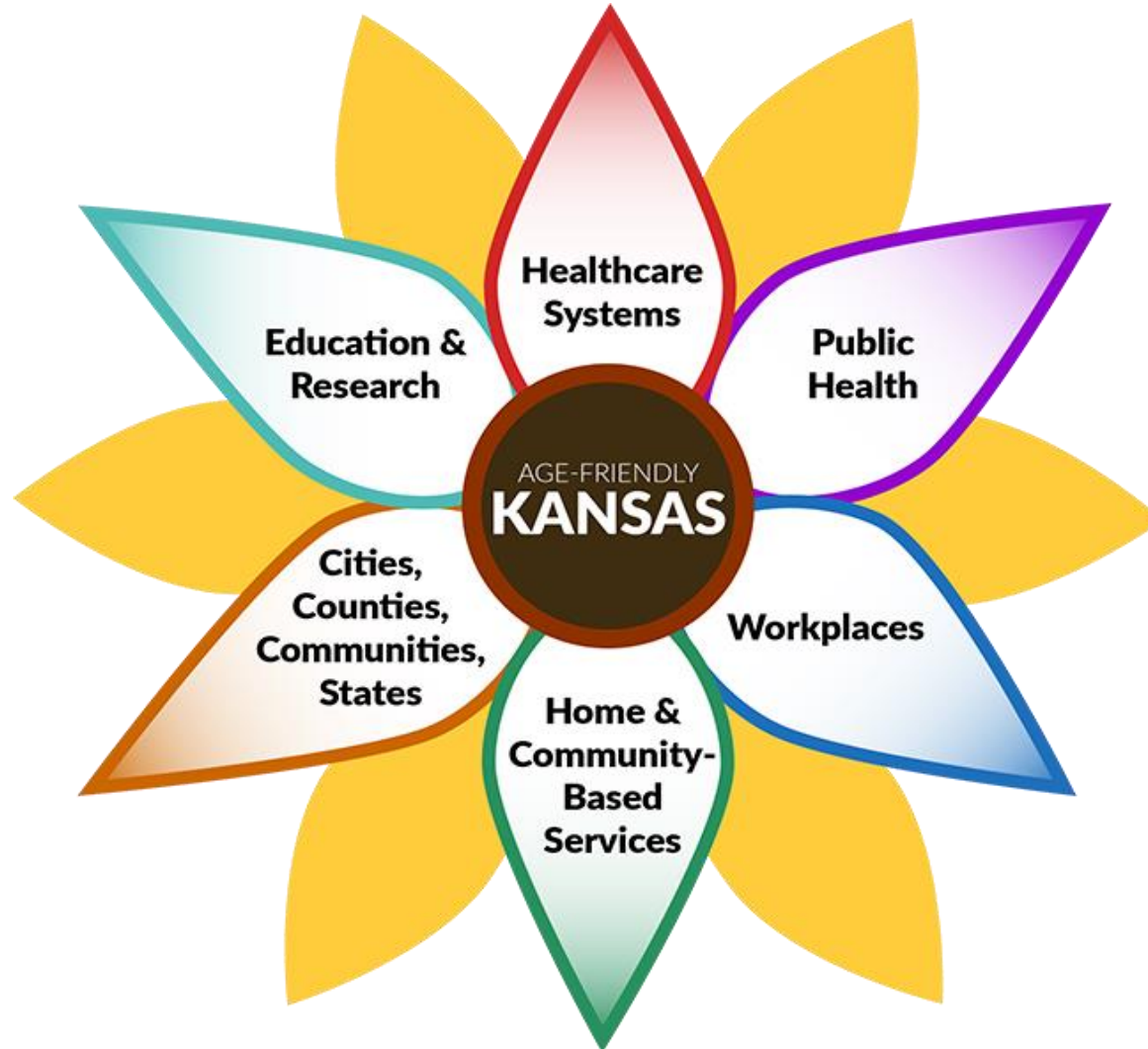


<https://www.khi.org/topics/age-friendly-kansas/>



# Age-Friendly Ecosystem Approach

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# Answer in Chat

What is one age-friendly policy or practice you see in your work or in daily life?





# Bridging Generations with Intergenerational Care

# Bridging Generations with Intergenerational Care

- **The Child Care Licensing (CCL) program operates within the Bureau of Family Health (BFH) at the Kansas Department of Health and Environment (KDHE).**
- **The program is responsible for licensing and monitoring child care across Kansas.**
- **While there are different license types, these license types can be carried out in a variety of settings.**
- **“Intergenerational Care” is a model of child care that supports families across the lifespan by having licensed child care on the same site as long-term care.**
  - **Like child care, the type of long-term care facility can also vary.**

# Bridging Generations with Intergenerational Care

- This concept is currently being utilized all across the state of Kansas.
- Child Care Crisis solution? (one of them)
- Staffing crisis solution? (one of them)
- **Recruiting/retention tool**
  - Sometimes utilized as an employee benefit
  - Offered lower child care costs from some employers
  - Children at same location as staff can offer peace of mind
- **Benefits for residents and children**
  - Engaging in time together
  - Crafts, snack time, etc.
  - Just like we know that engagement in things like music therapy can help the aging population, engagement with children offers the same.
  - Combatting social isolation and instilling a sense of purpose.

## How does it work?

- **KDHE and the Kansas Department for Aging and Disability Services (KDADS) have existing MOU that seeks to outline/streamline the process.**
- **Two separate licensed operations subject to regulation.**
- **Time children spend with facility residents is typically viewed as “field trip”**
- **Requires forms, parental consent.**
- **Two very controlled environments. Important to keep all populations healthy and safe.**
  - Infection prevention purposes, background check requirements of child care staff, etc.
- **HB 2339 – would create an intergenerational fund at KDHE to provide financial assistance through grants to adult care homes for the development and operation of child care programs.**



## Adult Care Home Administrators and Operators

Did you know? Kansas Department of Health and Environment and Kansas Department for Aging and Disability Services have a partnership that promotes the development of licensed child care programs in adult care homes while maintaining equitable standards in health, safety and services for both children and adults.

Become part of the child care solution in Kansas while increasing opportunities for your staff and residents.



### **Brett Schmidt**

Owner, Learning Cross Child Care and Academy – Hays, KS

As we've been working with developing and growing our intergenerational programming, we've learned that pictures are cute and get a lots of responses, but where the true benefits are is the relationships that are developed. They are life revealing, filled with empathy, laughs, tears, and most importantly love. The children, staff, residents, families, and community have all been elevated to a larger opportunity by the collaborative programming and activities. The nursing home has seen decreases in resident behaviors and depression while increasing activity participation and staff morale. The children have also seen decreases in behaviors and increased teaching staff retention and overall increased job satisfaction. Some of the best advice we received and have spread to others; the children re-inject life back into the halls. Laughs, cries, omeriness, smiles, running, and fun are all welcome!

Find your local  
licensing specialist  
and begin the  
conversation at  
[kdhe.ks.gov/surveyor](https://kdhe.ks.gov/surveyor)  
or scan:



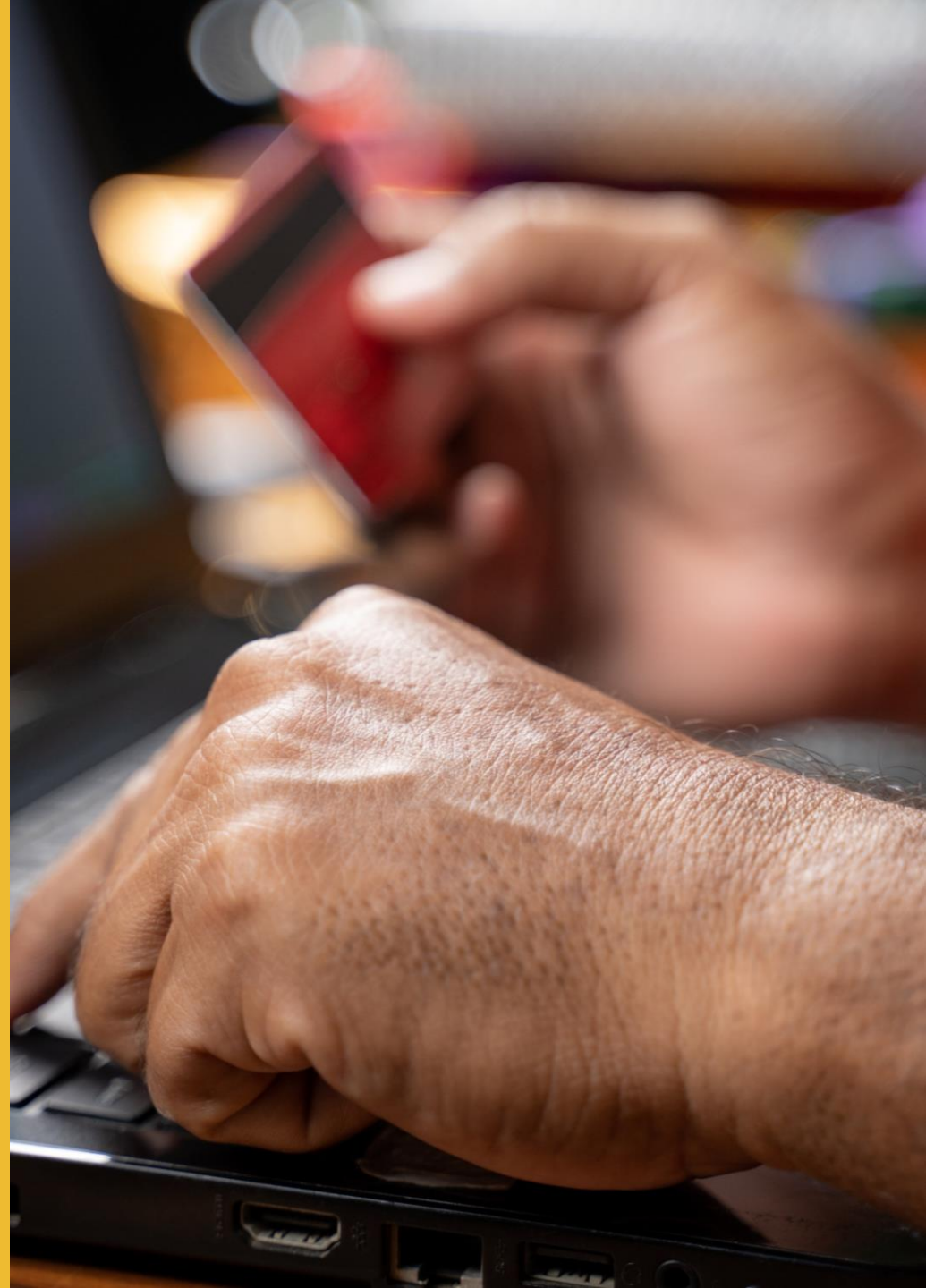
# Thank you! Questions?





# Addressing Financial Exploitation & Advancing Age- Friendly Kansas

Chrisy Khatib | February 27, 2025



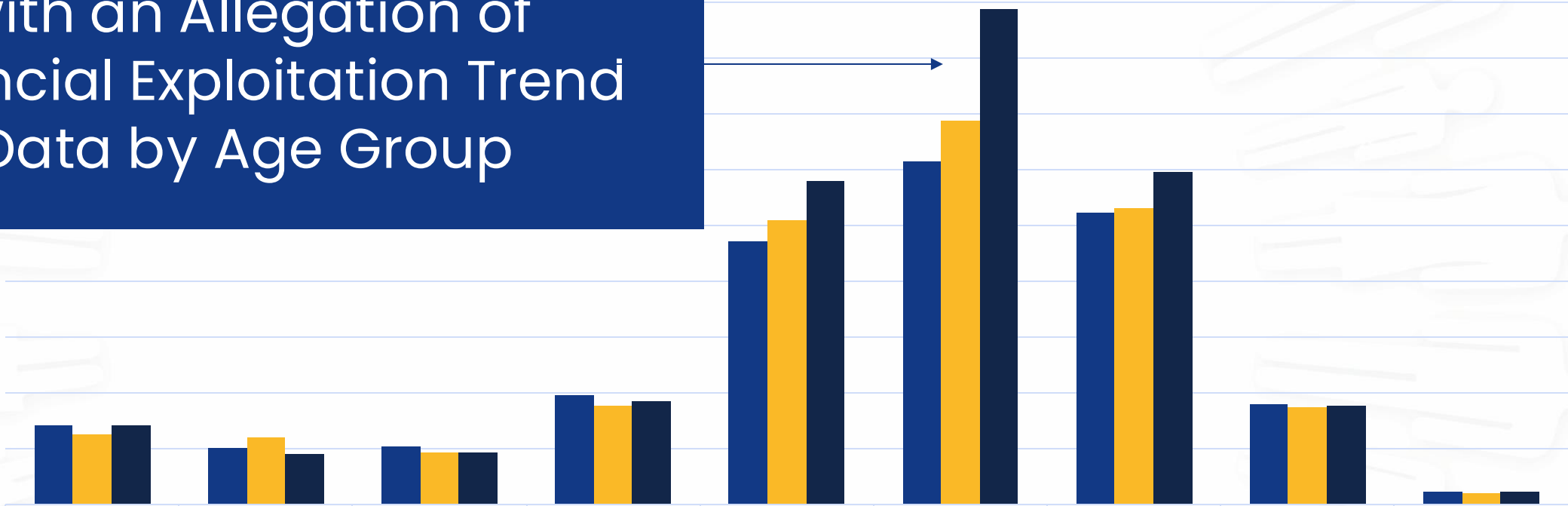
# Role of Adult Protective Services

KSA 39-1430 - A person 18 years of age or older alleged to be unable to protect such person's own interest and who is harmed or threatened with harm, whether financial, mental or physical in nature, through action or inaction by either another individual or through such person's own action or inaction.

- Provide advocacy
- Refer for services
- Protective the adult in the least restrictive environment
- At times, involuntary intervention when the adult lacks capacity



# APS Investigations Assigned with an Allegation of Financial Exploitation Trend Data by Age Group



	Age 18-29	Age 30-39	Age 40-49	Age 50-59	Age 60-69	Age 70-79	Age 80-89	Age 90 and Over	Unknown
■ SFY 2022	140	100	104	194	471	614	523	179	23
■ SFY 2023	124	119	91	175	509	688	531	173	18
■ SFY2024	142	89	92	183	578	887	595	175	22

# Who are the Perpetrators?

Family members and  
caregivers

Agents under a power  
of attorney or other  
legal authority to  
manage your money or  
property

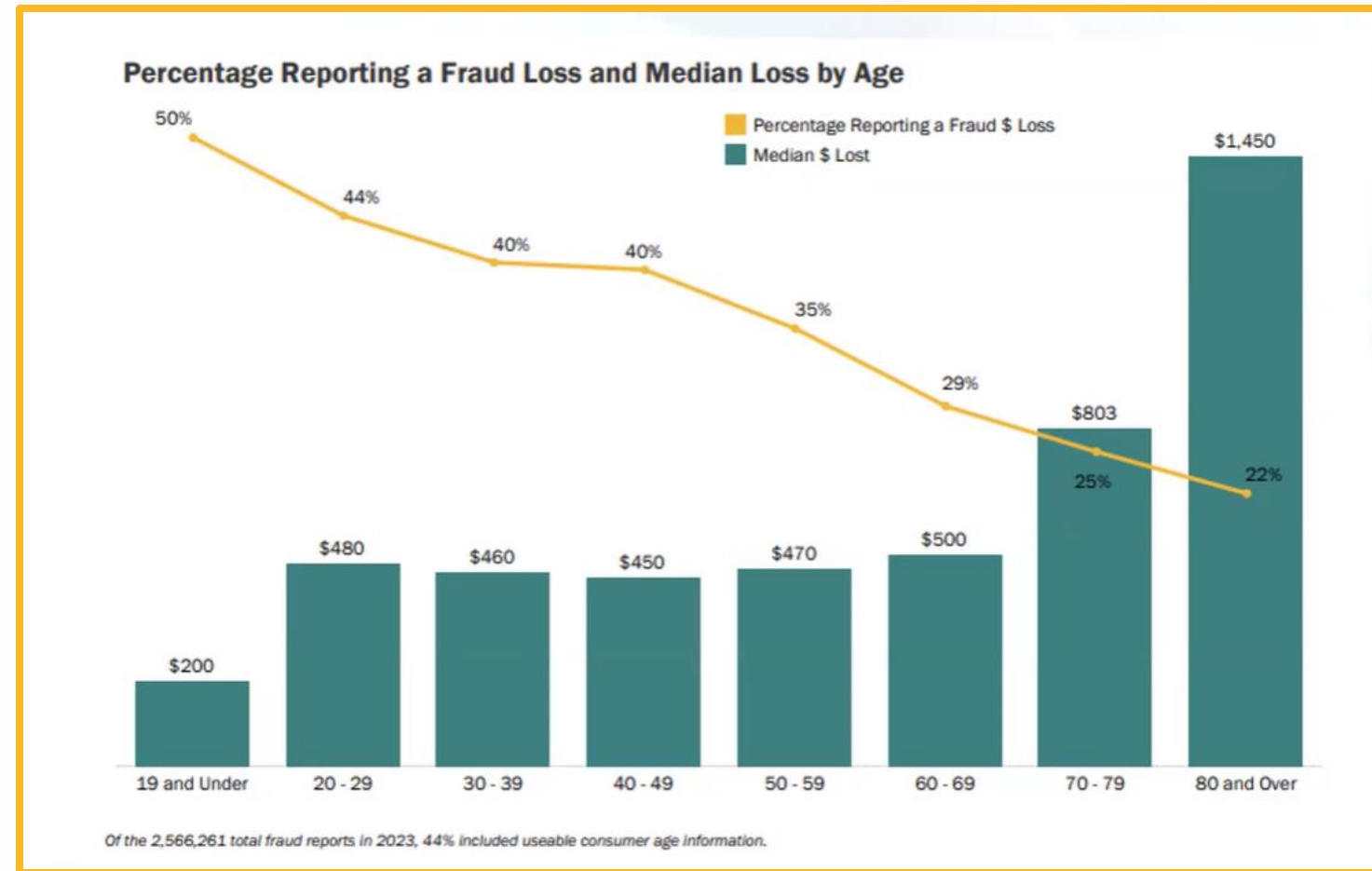
Romance scammers /  
Internet Scammers

Telephone and mail  
scammers

Home repair  
contractors/scammers

# Why are scammers successful?

- Information Overload – Complex offering of products and services, purposefully making it confusing for adults.
- Impaired vision, mobility, or hearing – Unable to hear on the call, difficulty with complex financial transactions
- Depression / Social Isolation – Poor network of support, lack of connectedness, and guilt of sharing the abuse



# Why don't victims come forward or disclose abuse?

- Shame and embarrassment
- Loyalty to family member
- Fear of retaliation
- Dependence on the caregiver
- Self-blame
- Lack of awareness/cognitive concerns

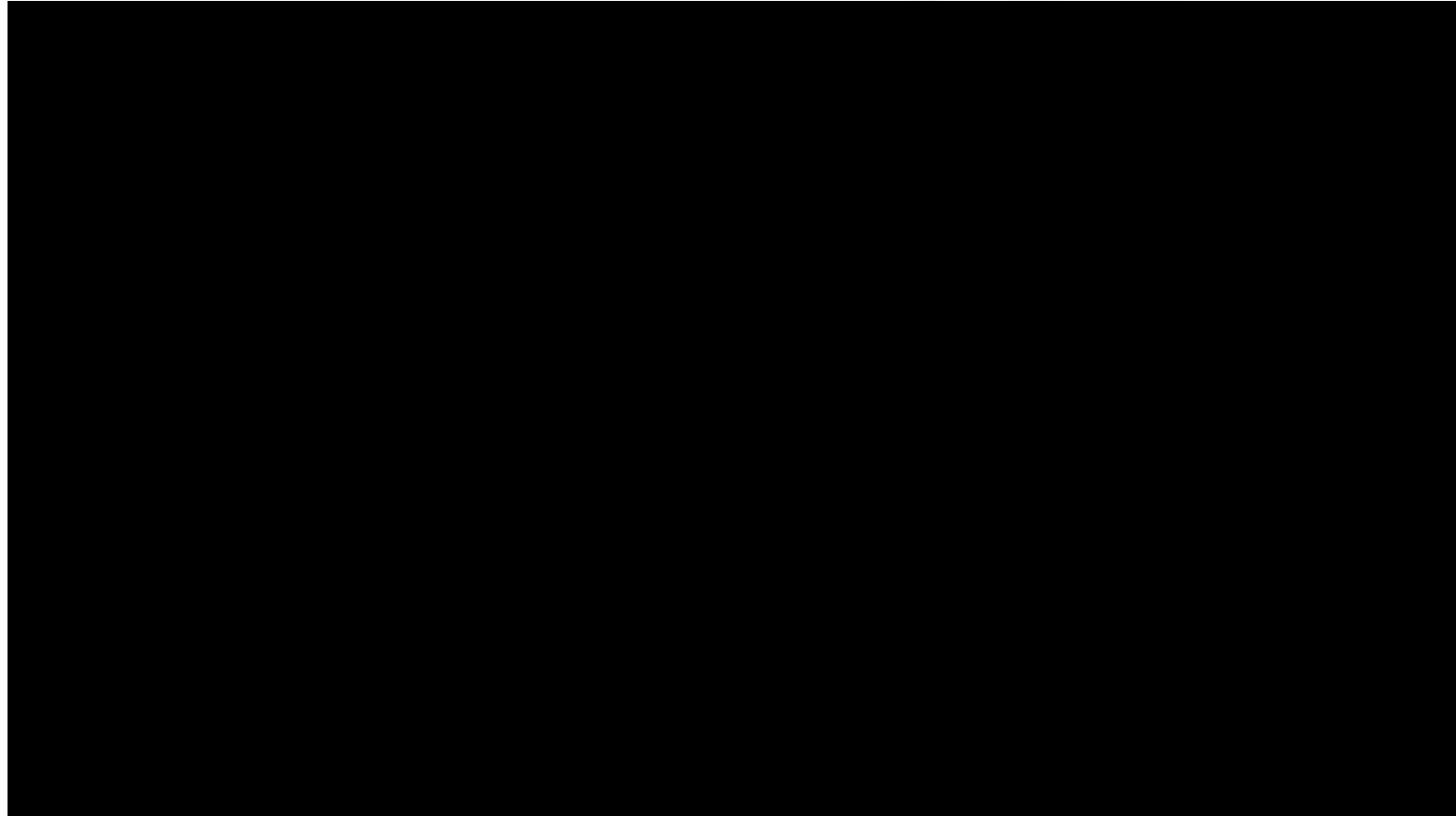




# Financial Scam Awareness Campaign

## Partnering with KDADS

- It's your right to not to engage.
- It's OK to hang up the phone or throw away a mail flyer.
- Tell the caller, "I want to consult with a family member, friend, banker, or law enforcement."
- Speak up if a friend or family member shares that they have met someone new on the internet.



Stop, Verify, Report

# Protect Yourself and Loved Ones

- Financial Literacy
- Report It
- Involve several people
- Check credit reports / Credit freeze / No call lists
- Reduce Isolation
- If it seems too good to be true, it's probably too good to be true.



# Meet our Staff



**Laci Guerrero**  
Assistant Program  
Administrator  
Wichita Region



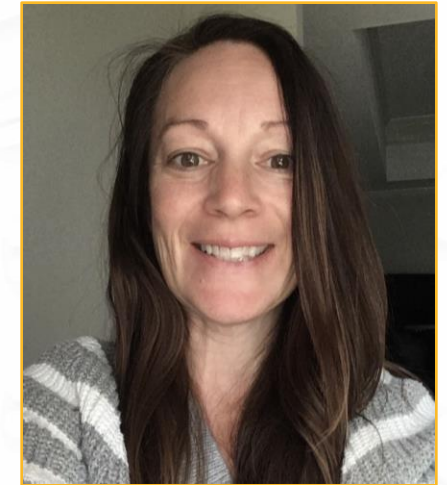
**MaryEllen Beck**  
Assistant Program  
Administrator  
NW/SW Region



**Becky Bridges**  
Assistant Program  
Administrator  
NE/SE Region



**Alonda Forde Harris**  
Assistant Program  
Administrator  
KC Region



**Marsha Rader**  
APS Learning and  
Development  
Specialist

# Contact Us



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# Financial Exploitation of Seniors

How to Protect Vulnerable and Elderly Adults

Dan Klucas - Securities Commissioner

02/27/2025



# Kansas Securities Commissioner

## Dan Klucas

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- Leadership roles at the Kansas Department for Children and Families for 10 years
- Former law enforcement officer of 16 years
- Appointed Securities Commissioner in 2020 by Kansas Insurance Commissioner Vicki Schmidt
- Work with NASAA
  - Member of the Cybersecurity Committee
  - Member of the Enforcement Training Project Group



# What is a Fiduciary?

A fiduciary is a person or entity that is legally obligated to act in the best interests of another person or entity. Fiduciaries are often responsible for managing money or property for someone else.

# House Bill 2562 - Protect Vulnerable Adults from Financial Exploitation Act (“PVAFFEA”)

- New Kansas legislation effective as of July 1, 2024
- Requires broker-dealers and investment advisers to report certain instances of financial exploitation, including potential exploitation
- Provides immunity for mandatory reporters
- Provides the ability to delay a transaction or disbursement related to certain instances of financial exploitation
- Allows reporters to notify certain persons associated with the victim of the financial exploitation



# What is Financial Exploitation?

## HB 2562 New Section 2.(f)

“**Financial exploitation**” means the unlawful or improper use, control or withholding of an **eligible adult's** property, income, resources or trust funds by any other person or entity in a manner that is not for the profit of or to the advantage of the **eligible adult**. “Financial exploitation” includes, but is not limited to, the:

- (1) Use of deception, intimidation, coercion, extortion or undue influence by a person or entity to obtain or use an **eligible adult's** property, income, resources or trust funds in a manner for the profit of or to the advantage of such person or entity;
- (2) breach of a fiduciary duty, including, but not limited to, the misuse of a power of attorney, trust or a guardianship or conservatorship appointment, as it relates to the property, income, resources or trust funds of the eligible adult; or
- (3) obtainment or use of an **eligible adult's** property, income, resources or trust funds, without lawful authority, by a person or entity who knows or clearly should know that the **eligible adult** lacks the capacity to consent to the release or use of such **eligible adult's** property, income, resources or trust funds.

# Who is an Eligible Adult?

## HB 2562 New Section 2.(e)

“**Eligible adult**” means an **elder person** or **dependent adult** as defined in K.S.A. 21-5417, and amendments thereto.

## KSA 21-5417(e)(2)

“**Dependent adult**” means an individual 18 years of age or older who is unable to protect the individual's own interest. Such term shall include, but is not limited to, any: ...

**(Statutory list removed due to lack of space)**


## KSA 21-5417(e)(3)

(3) “**Elder person**” means a person 60 years of age or older.

# Indicators of Financial Exploitation

- Noticeable neglect or decline in appearance, grooming or hygiene
- Sudden involvement of previously uninvolved relatives claiming their rights to the individual's money or property
- Abrupt changes to financial documents such as power of attorney, account beneficiaries, wills and trusts, property title and deeds
- Moving away from existing relationships and toward new associations with new "friends" or strangers
- Unexplained or unusual excitement over a financial windfall or prize check; may be reluctant to discuss details

# Contact Us

 785-296-3071

 KDOI@ks.gov

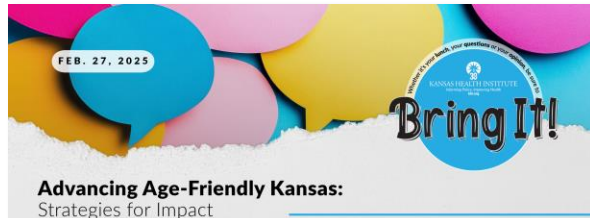
 [insurance.kansas.gov](https://insurance.kansas.gov)

 @KSinsurancedept

 1300 SW Arrowhead Road, Topeka, KS 66604



# Stay Informed!



**Bring It!**  
Advancing Age-Friendly Kansas:  
Strategies for Impact

On Feb. 27, KHI held an event that explored how stakeholders and partners advanced aging initiatives to create an Age-Friendly Kansas. Participants gained insights into effective intergenerational care programs and explored emerging strategies to prevent financial abuse and exploitation of older adults. This guide includes key resources from the event, discussion questions for deeper reflection, and ways to stay connected.

**Key Resources**

Discover how Age-Friendly Kansas, a statewide initiative, is uniting aging and public health professionals and stakeholders to promote age-friendly communities and policies.

[EXPLORE THE INITIATIVE >](#)

Explore the event recap for the virtual convening that launched the Age-Friendly Kansas initiative and sparked a statewide conversation on aging.

[VIEW THE RECORDING >](#)

**Discussion Questions**

- What other programs could use intergenerational strategies?
- What additional safeguards are necessary to prevent financial abuse and exploitation in an era of rapid technological advancement?

**Stay Connected!**

Visit [khi.org](http://khi.org) to explore more resources on health and public health policy.

Follow us on social media @KHIorg.

Register for [upcoming events](#).

Have questions? Reach out at [info@khi.org](mailto:info@khi.org)—we'd love to hear from you!

**Speakers**

**Chrisy Khatib, Deputy Director of Adult Protective Services, Kansas Department for Children and Families**

Listen to a KCUR interview on how Kansas is working to protect older adults.

[TUNE INTO THE INTERVIEW >](#)



Access your  
Resource Guide  
in the chat!

# We Value Your Feedback!

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 [bit.ly/4bkhKzs](https://bit.ly/4bkhKzs)

# Connect With Us

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