

# Web Site Review: ElderLawAnswers.com Provides Services to Attorneys and Seniors

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ON-LINE

## *Web Site Review: ElderLawAnswers.com Provides Services to Attorneys and Seniors*

*A growing number of  
elder law resources are  
available on the Web.  
The ElderLawAnswers  
site is rich in current  
information and  
growing fast.*

**By Kathryn Hensiak**

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**E**lderLawAnswers.com is a Web site designed for seniors, their families, and attorneys with an interest in elder law issues. The site delivers quality information about important issues facing seniors and provides seniors with referrals to qualified elder law attorneys nationwide. In addition to serving the information and legal needs of seniors and their families, the site also is designed for practicing elder law attorneys. The site provides access to an assortment of online tools designed specifically for elder law attorneys. For many other Web sites, serving the needs of both non-lawyers and lawyers would be a challenge. However, ElderLawAnswers.com delivers its content

effectively and provides a well-balanced approach that meets the information and legal needs of both audiences.

Harry S. Margolis is the founder as well as a regular contributor to ElderLawAnswers.com. Mr. Margolis is the managing partner of Margolis & Cohen, a law firm specializing in elder law located in Boston, Mass. In addition to practicing law, Mr. Margolis edits *The ElderLaw Report* and *The ElderLaw Portfolio Series*, and is the author of the *ElderLaw Forms Manual*. Mr. Margolis is a fellow of the National Academy of Elder Law Attorneys (NAELA) and has been a member of the adjunct faculty of Boston College Law School.

### **Services For Attorneys**

ElderLawAnswers.com serves two distinct audiences: the public (namely seniors and their families), and elder law attorneys.

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*Kathryn Hensiak, J.D., M.L.S., is the Reference/Electronic Resources Librarian at Marquette University Law Library.*

Attorneys can take advantage of the public areas of the site but, for the most part, these content areas will be too basic for seasoned elder law attorneys.

The best option for practicing attorneys is to become members of ElderLawAnswers.com. For a fee, attorneys can register as members and gain access to a separate section of the Web site designed especially for them. ElderLawAnswers.com provides several key services for member attorneys, including generating client leads, providing access to a database of primary and secondary legal materials, creating personal Web pages for member attorneys, and providing access to an online forum for member attorneys to exchange information.

#### **Database Access**

One of the major benefits of being a member attorney of ElderLawAnswers.com is unlimited access to databases of cases, statutes, regulations, articles and forms. The databases are searchable by keyword, and have some advanced searching functions such as the ability to search using the Boolean operators "AND" and "OR." Also, the databases will search for parts of words. For example, a search query using the term "guardian" yields a set of results including "guardian," "guardians," "guardianship," and "guardianships." Search terms entered without any connectors are searched as an exact phrase.

According to Mr. Margolis, the case law database is the best compilation of elder law cases available on the Web. Searching the case law database, like searching other databases available to member attorneys, involves

entering search terms into the search box. Member attorneys have the option to click on the "Search Help" button if they need assistance constructing a search query. After processing the search query, a list of results is displayed. The results will include a synopsis of each case written by an editor from ElderLawAnswers.com. This is a notable feature because it summarizes the important facts and legal arguments of each case. Each synopsis also contains a link to the full text of the opinion.

One drawback of linking to the full text of each case is that the link is to an external Web site. Users sometimes are confused when they are taken to another Web site. However, this system works well with this site because the full text of the opinion opens in a separate window within the browser that can be closed when the user is finished reading or printing the case.

In addition to the database of case law, a database containing statutes and regulations is available to member attorneys. Like the case law database, the statutes and regulations database is searchable by keyword. A weakness with both the case law and statutes and regulation databases is that there is no information on the scope, currency, or breadth of the databases. The case law database would be more useful if member attorneys knew how far back the coverage went and how many cases were included. Likewise, it would be helpful to know exactly what statutes and regulations were included in the database and how often they are updated.

However, even with these drawbacks, the access to the case

law and statutes and regulations databases is a definite plus of being a member of this site. Online databases such as Lexis and Westlaw will charge subscribers every time they perform a search. Once attorneys become members of ElderLawAnswers.com, they will have unlimited access to all the databases.

Another database available to member attorneys is the Document Library. The Document Library contains forms, articles, checklists, and other materials that are searchable by keyword. Unlike the databases for cases, statutes and regulations, the Document Library database is searchable by category and subcategory. Categories include managing an elder law practice, estate and long-term care planning, powers of attorneys, wills, and trusts. Each of these categories is broken down further into subcategories. Browsing and searching by category and subcategory is useful because it permits attorneys to browse the contents of the Document Library within each category, which is a good searching technique for members who are unfamiliar with a particular topic. Any items located in the Document Library database can be immediately downloaded to a member's computer. (Members are encouraged to submit items to the Document Library. Documents submitted are available to all members free of charge.)

The Attorney News database is another selling point of this Web site. Updated almost daily, the News database contains articles about recent developments related to the practice of elder law. Members have several options for viewing the news stories. They can

scan a list of headlines, or read short summaries of news stories. Both options allow members to hyperlink to the full text of the news articles. In addition, members are able to search the news database by keyword. Members may also contribute news items to the site and are encouraged to do so. Finally, members may subscribe to an email alert service that emails News Alerts periodically.

### **Web Page Creation**

Member attorneys have the option to create personal Web pages to include as part of their attorney profiles. Personal Web pages provide a forum for member attorneys to share with potential clients details about their backgrounds, educations, and law practices. The personal Web pages are accessed when users search for attorneys by area code.

For attorneys who are not Web savvy, the site provides a straightforward form with step-by-step instructions for setting up a personal Web page. The disadvantage of this procedure is that it does not allow attorneys much flexibility or creativity when developing their personal Web pages. However, the standardized procedure ensures that the personal Web pages are uniform in appearance and not cluttered with splashy graphics. Even though a personal Web page is relatively easy to set up, some of the member attorneys have not taken the opportunity to create personal Web pages.

### **Discussion Forum**

The Discussion Forum is available to member attorneys to exchange questions, experiences, answers, and news with other member

attorneys. The Discussion Form uses threaded discussions showing the sender, subject and date of the posting. This format allows for easy navigation and browsing.

The discussion threads are archived so that members have the option to review earlier postings. Hopefully, the Discussion Forum for members will get more use in the future. Compared with the Public Forum, the Discussion Forum in the member section receives fewer postings. Currently, the Discussion Forum for members averages about one threaded discussion per month.

### **Becoming a Member**

The cost to become a member of ElderLawAnswers.com is \$1,000 annually per area code; this fee covers all attorneys in a firm. A listing in a second area code is \$500 annually and third and fourth listings are \$250 annually. Several discounts are available to potential members. Members of NAELA, subscribers to *The ElderLaw Report*, those who pay annually instead of monthly, and those who are the first to become members in a particular area code are entitled to a discount. Each qualification entitles members to a 10 percent discount for up to a 40 percent savings.

ElderLawAnswers.com is selective in its membership. To become a member of ElderLawAnswers.com, attorneys must have either (1) at least five years of experience practicing elder law or (2) five years of experience practicing law, two years of experience practicing elder law, and a letter of recommendation from an existing member with at least five years of experience practicing elder law. Only 10 law firms per

area code will be allowed, and the total number of firms will not exceed 1,500.

### **Services For the Public**

In addition to serving the needs of elder law attorneys, ElderLawAnswers.com provides valuable information about elder law issues to seniors and their families. Visitors to the site can click on a number of subject areas located on the navigation bar on the left-hand side of the page. Subjects include disability planning, estate planning, long-term care planning and insurance, nursing home issues, and retirement planning. Each subject area contains basic information that might be of interest to seniors.

The subject areas have hyperlinks located at the top of each page to make navigation easy. In addition to subject-specific content, the site also has some state-specific content. States with specific content include Florida, Massachusetts, New York, and Virginia; however, many states do not have any state-specific content. Most likely, this is because the site relies on member attorneys to provide state-specific content. As membership grows, hopefully the state-specific content will increase as well.

### **Frequently Asked Questions**

In addition to the subject areas listed on the navigation bar on the left-hand side of each page, the public portion of the site also has a Frequently Asked Questions (FAQ) tab at the top of each page. The FAQ section provides additional access to the various subject areas by reorganizing the information into questions often asked

by seniors and members of their families. Each question is then followed by a brief answer.

For users who are more comfortable with a question-and-answer-format, this section provides a good alternative for gathering information. Like other parts of the site, the FAQ section is easy to navigate because of hyperlinks at the top of the page that take visitors to the appropriate section with a click of the mouse.

### **Discussion Forum**

The site also has a Discussion Forum where seniors and family members can post questions. The Forum is very popular and receives several questions per week from seniors or family members. The volume of questions suggests that seniors and family members with legal questions visit this site on a regular basis, which may be an incentive for attorneys to become members.

The questions are answered on a very timely basis by Mr. Margolis to the extent possible. Many of the questions ask for a legal opinion. In response, Mr. Margolis suggests that the senders seek out the opinions of attorneys in their jurisdictions. The Forum provides an opportunity for member attorneys to receive client leads. Another helpful feature of the Forum is that the questions are archived and available to visitors to browse.

### **Resources Section**

Another valuable feature of the public area of this site is the Resources section. One tool in this section is a customized search engine that, based on the user's search query, searches the Web for

elder law-related Web sites. Sandy Bay Results Engine™ powers this customized search engine. A comparison between the ElderLawAnswers.com customized search engine and Google (<http://www.google.com>), a popular and highly regarded general search engine, produced some interesting results.

To compare the two search engines, three sample searches were conducted. The three sample searches were (1) "medigap insurance policy," (2) "Uniform Transfers to Minors Act," and (3) "Social Security benefits." The sample searches revealed that the ElderLawAnswers.com customized Web search engine casts with a much smaller net in comparison to Google. The customized search engine never produced more than about 1,100 hits per search, whereas Google produced anywhere from 8,500 to over 1,000,000 hits per search. In general, the customized search engine retrieved results that were trustworthy and the results tended not to have a commercial motive. Many of the hits were government Web sites or Web sites of non-profit organizations. (Interestingly, ElderLawAnswers.com showed up as a hit in each of the three searches using the customized search engine.) In contrast, Google produced results with more of a commercial focus than the customized search engine. For example, the search for medigap insurance policies with Google retrieved Web sites of numerous insurance companies.

Despite the differences between the two search engines, both produced relevant and similar results. The customized search engine tended to generate results

from traditionally more trusted sites such as government sites. Since many of the users of ElderLawAnswers.com are unfamiliar with elder law issues, the customized search engine is a good alternative because it produces a small and manageable set of trustworthy Web sites.

In addition to a customized search engine for searching the Web, the Resources section contains several other online tools. The link for "Checklists" contains checklists on buying long-term care insurance, choosing a nursing home and choosing an assisted living or continuing care facility. The link for "Calculators" provides programs for calculating Medicaid transfer penalties, income allowances for community spouses, retirement income and estate taxes. The Resources section also contains regularly updated information on useful publications and other reliable publications for seniors.

Another noteworthy part of this section is streaming video segments containing interviews with attorneys discussing various elder law and estate planning issues. To accommodate varying Internet speeds, visitors have the option to select modem or DSL/cable delivery. In addition, this section contains a glossary of elder law-related terms. The Resources section also has a place for visitors to register for e-mail updates on particular topics of interest to them.

### **Find an Attorney**

The "Find an Attorney" section is another valuable feature of this site. This section is intended to connect seniors and family members with member attorneys. Visitors search the attorney

database by entering the area code of the region in which they are seeking legal counsel. (If visitors are unsure of the correct area code, the site provides a hyperlink to WhitePages.com.) The attorney database provides the searcher with a listing of the attorneys in that particular area code, contact information and links to attorney Web pages, if available.

### **Navigation and Privacy Concerns**

Overall, the navigation and architecture of this site is user-friendly. Each page has a common navigation bar along the left-hand side. Also, consistent tabs at the top of each page highlight the main content areas of the site. As users drill down through the site, a trail appears near the top of the page so that users can keep track of their location within the overall architecture of the site. The site is also good with its use of hyperlinks. Whenever possible, links are provided to relevant subject areas or documents referred to in the text.

To help visitors locate relevant information quickly within the

site, there is an internal search engine prominently displayed on the main page. Sample searches using the internal search engine produced relevant results. The list of search results shows where within the site the result appears. This feature will provide some context for novice users. Each of the search results provides a hyperlink so that users can immediately go to the search results. One drawback of the internal search engine is that it does not have advanced searching capabilities such as the ability to use Boolean operators. However, this is probably an advanced feature that many public visitors to the site will not need.

Potential members and users of this Web site should take a moment to read the ElderLawAnswers.com privacy policy. According to the privacy policy, ElderLawAnswers.com will not share, sell or rent information about its users to others without prior consent. However, the privacy policy states that the site does use cookies to track and target the interests of users. Also,

the site uses log files to track use of the site but does not link that data with personally identifiable information. Rather, the log file analyzes IP addresses only. The site will share demographic information with its partners but will not share information that could be utilized to identify individuals.

In conclusion, ElderLawAnswers.com is an excellent site for both seniors and for elder law attorneys. Seniors and their families can use this site to obtain information about relevant legal issues and they can also utilize this site to find elder law attorneys in their area. In addition to serving seniors, this site also fulfills the information needs of practicing elder law attorneys. Member attorneys receive unlimited access to an extensive database of case law, statutes, regulations, news articles and forms. Other services for member attorneys include a discussion forum and the opportunity to create personal Web pages. ElderLawAnswers.com balances the needs of both seniors and attorneys and the end result is a high-quality Web site.