**AADMM Board Break Call Summary**

**March 17, 2020**

**“AADMM Board Response to COVID-19”**

**Facilitators: Barbara Boustead and Alison Salisbury**

**Here are some of the highlights from the call:**

Webinar as a resource

The webinar recording on “Working with Remote Clients No Matter Where They Are” (2019) will be available for free to all members.

Mail Retrieval

For clients’ mail retrieval, go online with USPS and send the client a pack of pre-stamped priority mail envelopes. You can pass the cost on to the client or if you can, charge it directly to their credit card. Then, also send the client a sheet of labels addressed to you. If you don’t have blank label sheets, then give the client your address. The priority mail envelopes come with tracking labels. Every time your client sends you mail, have them snap a photo of the tracking label just in case.

Secure Email

If you need secure email, try the free ProtonMail account. <https://protonmail.com/>

Upgrading to one of their paid services is not necessary. You will get an email address like janedoe@protonmail.com. You can use it to send and receive encrypted emails. You can get a notice at your regular email address when you receive mail at Proton Mail.

Handling bill paying

Ask client to open their bills and read off the amounts on them so you can pay them remotely.

From your records, you should already know what their usual bills are. Refer to budget or financial software. Important to stay in touch so they feel confident that you are handling things even though they don’t see you.

Pick up an envelope of bills and then use an app to have a face-to-face meeting. If client writes the checks, you can offer to bring the checks back in an envelope for client to sign.

Paying a caregiver can be a challenge. Zelle and Venmo are two options. They both have limitations in that payments are transfers from client account to caregiver accounts, and many caregivers prefer cash or checks rather than transfers to bank accounts. With online bill pay, it can take 5-7 days for check to arrive by mail. Consider an advance to the caregiver as one solution. The other is to tell them that it’s just going to take longer for them to get paid if they want to be paid by check.

Working Remotely with Other Professionals

If you are still preparing tax packages and planned to deliver them to the CPA, ask the provider for access to their online portal. You can scan the pages and drop them into the secure portal using your computer and printer or scanner. If you don’t have a scanner, download a scanning app to your phone. I recommend TurboScan (in app store on your phone).

Most financial planners, estate attorneys, etc. have their own online portals for which they can provide access on behalf of your mutual clients.

How to get paid for working remotely

Start by explaining that you have a Plan B. Get them to “buy in” to Plan B and talk about their concerns.

Remind them that there will a period of adjustment and that government is mandating this. Remind the client you will only charge them for the time you are working, and you will provide documentation to that effect.

If that still does not work, ask a friend or family member to help explain it to your client. It is often difficult for older adults to adjust to change.

Video Calls

Zoom is popular. A free account is available and is easy to set up. With the free service, calls are limited to 40 minutes. <https://zoom.us/>

GoToMeeting is another option. <https://www.gotomeeting.com/>

Not mentioned during the call, but here is another great tip for Video Call users.

Joanna’s WFH Tech Tip: Kill Notifications During Chats:

*During video calls—especially if you’re sharing screens—no one wants to see your notifications or hear those dings and rings. So mute! In Windows 10, go to System > Notifications & Actions and turn them off. On MacOS 10.8 Mountain Lion or later, click the three lines in the top right corner, then swipe down then turn on Do Not Disturb. Just don’t forget to turn your notifications back on once the call is over.*

VPN (Virtual Private Network)

Some financial institutions will reject your attempt to log in if they cannot tell where you are or what your ISP address is. The solution is to turn off VPN, log in, and then turn it back on.

VPN apps are available that you can turn on when you need a secure connection.

Team Viewer

If you use a VPN with Team Viewer on your computer, you can log into your clients’ computers securely. The client has to have the Team Viewer app on their computer too. A passcode is randomly created each time you want to access so client must be there to “let you in”. And once you disconnect, you cannot reconnect. You cannot talk to your client and must use your phone for that.

Online Bill Pay with Client Who Does Not Use the Internet

Most banks don’t want to know that you are accessing client’s accounts. You need to have a written agreement with the client allowing you to have access to their account online and to use online bill pay. If the client does not have email, you can use your email and phone number. Just get it all in writing so you have permission with the client and others, if necessary.

Concern for Clients

Check in with your clients to see if they are okay and if they need anything. Ask if they have support. Many DMMs offer support if their clients need a resource or supplies.

If it’s an extra service, consider not charging for your time. But do charge client for the actual cost of what you buy for the client.

Be clear that it is an exception and not something you’ll do after this special time is over.

If you give cash to someone to get something for your client, get a receipt to document it.

Offer to “meet” with your client while you do their work and they have a cup of tea; even if it’s just an “old fashioned” phone call.