

Abuse Prevention, Reporting and Recovery Guide



Senior Protection & FAST
a Program of Council on Aging



Brought to you by the Council on Aging – Southern California and California Senior Medicare Patrol.
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In 2018, the Federal Trade Commission (FTC) received 3 million reports of fraud showing a 95% increase in money lost to scams relative to losses reported in 2017. While experts agree that financial exploitation of older adults is the crime of the 21st century, they also recognize that financial exploitation does not occur in a bubble and is most effective when combined with some other form of abuse.

We wrote this guide to help you recognize, report, and recover from fraud and financial exploitation. We've included a wealth of resources to assist you in reporting to the proper authorities and tips to help you recover from financial exploitation or Medicare fraud. Our community partner, the Public Law Center (PLC), has also provided valuable information regarding legal rights and access to legal services and alternative resources to protect yourself and assist in recovery. We sincerely hope that you find this information enlightening as well as practical and that you put this guide to good use.



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Prevention.

To prevent fraud you must first **recognize the Red Flags.**

General indicators of fraud and financial exploitation include:

Isolation

**Changes
in Mood**

Behavior

**Spending
Habits**

Appearance

**Unmet
Basic Needs**



**Red Flags
of FRAUD**

Red Flags for other types of abuse include:

Physical Abuse:

Unexplained injuries, broken eyeglasses, signs of restraint

Emotional Abuse:

Threatening, belittling, or controlling behavior

Sexual Abuse:

Bruises around breasts or genitals; torn, stained, or bloody underclothing

Neglect or Self-Neglect:

Unusual weight loss; unsanitary/unsafe living conditions (dirt, bugs, lack of heat, running water, fire hazards); poor hygiene

Be Aware of Scams!

One of the easiest ways to prevent financial exploitation or Medicare fraud is to **be aware of the latest scams** so you recognize and avoid them.



If you suspect any form of abuse, please report your suspicions and refer to the resources on pages **13-15** of this guide to assist in recovery.

Imposter Scams:

Most scams involve “imposters” pretending to be someone or something they are not in order to gain your trust. Once trust is established they can more easily get you to send them money, allow them access to your computer or financial accounts, or provide personal information such as your social security number and credit card numbers that can result in identify theft. The most common imposter scams include:

- » **Romance scam:** “I love you. Send me money so I can come visit you.”
- » **Grandparent scam:** “Help...I need money to get out of jail. Don’t tell Mom and Dad!”
- » **IRS scam:** “You owe us money. Pay us over the phone now and we won’t suspend your driver license or arrest you.”
- » **Social Security scam:** “We are unable to deposit your retirement or disability check. Confirm your social security number and bank account info if you want to receive your money.”
- » **Utility Clerk scam:** “Your utility bill was not paid. Pay now by credit card or give us your bank account information and we won’t shut off your electricity.”
- » **Bank Representative scam:** “There’s something wrong with your debit card. You must confirm your bank account information, so your card can be reactivated and you can use it!”

Medicare Scams:

Many scams are designed to obtain your Medicare or Social Security number. This allows unauthorized access to your Medicare benefits, provider reimbursement, or your identity.

- » **FREE medical equipment scam:** “You can get a free ankle, back, or knee brace from Medicare. Just confirm your social security number and we’ll send it to you.”
- » **Genetic Testing scam:** “You can get a free DNA test to detect your risk for cancer or medication side effects. We just need your Medicare number or social security number for billing purposes.”
- » **Hospice Enrollment scam:** “We can get you lots of free services by enrolling you in Hospice. Just give us your Medicare number and we’ll take care of the rest.”



The Bottom Line: DO NOT disclose your Medicare or Social Security number on the promise of “free” services

Medicare/Medi-Cal Fraud:

You can help Medicare save billions of tax payer dollars when you report suspicious activity to Medicare.

Take action:

- » **Review** your Medicare Summary Notices or Explanation of Benefits immediately upon receiving them.
- » **Report** any errors for potential fraud.
 - Check the name of doctors or providers
 - Check the dates of appointments
 - Did you get the services listed?
 - Do the services match the ones on your bills and receipts?
 - Did you pay any bills and did you pay the right bills?
 - Check the maximum you can be billed

Did you know?

FACT

In 2018, the Medicare budget was \$582 billion

“The Centers for Medicare and Medicaid Services (CMS), the federal agency that administers Medicare, estimates that some **\$60 billion of American taxpayer money, or more than 10 percent of Medicare’s total budget, was lost to fraud, waste, abuse and improper payments.**”

If you think your provider or business is involved in healthcare or Medicare fraud, contact:

Senior Medicare Patrol (SMP)
cahealthadvocates.org
855-613-7080

Medicare
800-MEDICARE
800-633-4227

California Health Advocates
cahealthadvocates.org

**Bureau of Medi-Cal Fraud
& Elder Abuse**
800-722-0432

income and vulnerable residents since it was founded in 1981. Although PLC can provide advice, advocacy, and legal assistance, you can also take steps to protect yourself by being aware of your legal rights.

Did you know?

FACT

- » Court officers will never require payment, credit card number, or social security number as part of appearing for or being excused from jury duty.
- » You cannot be arrested or put in jail for failing to pay a credit card or other consumer debt.
- » You are entitled to written proof of debt from any creditor trying to obtain a payment from you. To determine if a debt claim is legitimate, visit: consumerfinance.gov/ask-cfpb/how-can-i-verify-whether-or-not-a-debt-collector-is-legitimate-en-1699/
- » You cannot be charged up-front fees for assistance with a home loan modification. Many non-profits provide free assistance with home loan modifications. For details, visit: oag.ca.gov/consumers/general/loanmod
- » Generally, you cannot be charged up-front fees for assistance in settling your debts. Be suspicious if a company wants you to pay advance fees or makes it difficult to withdraw funds you have deposited. Most debt settlement companies are doing things that you can do yourself, for free. Find out how: consumer.ftc.gov/articles/0145-settling-credit-card-debt
- » Settling a debt may result in taxable income that must be reported to the IRS and you may end up owing taxes.

5 Basic Guidelines You Can Use to Protect Yourself:

1. **DO NOT** give out personal information by phone or email
2. **NEVER** give into pressure to act now or pay immediately
3. **DO NOT** pay a “portion” of a lottery or sweepstakes prize in order to receive it
4. **DO NOT** transfer money to people you do not know
5. **DO NOT** buy gift cards to pay debts

Reporting.



Suspicious of abuse should be reported as soon as possible. All reports to Adults Protective Services and the Ombudsman Program are completely confidential. You can also request that your report to law enforcement remain anonymous.

For individuals living independently, report your suspicions to:

Adult Protective Services (APS) 800-451-5155

For individuals living in a facility, report your suspicions to:

The Long-Term Care Ombudsman Program 800-300-6222

All crimes and suspicions of abuse should also be reported to local law enforcement. Visit ocgov.com/residents/law/safety/police to determine law enforcement in your area.

More Reporting Options:

The Federal Trade Commission

ftccomplaintassistant.gov

877-382-4357

IRS scams report to:

Treasury Inspector General

800-366-4484

Jury Duty scams report to:

Federal Bureau of Investigation

fbi.gov

714-939-8699

Lottery scams report to:

State Attorney General

oag.ca.gov/contact/consumer-complaint-against-business-or-company

916-322-3360

Medicare Fraud:

Senior Medicare Patrol (SMP)

855-613-7080

**Bureau of Medi-Cal Fraud
& Elder Abuse**

800-722-0432

Recovery.

Here are a few suggestions to help you recover from fraud:

Protect Your Technology!

Cell and Landline Phones:

If individuals unknown to you have your phone number or you simply wish to stop receiving unwanted calls:

- 1. Change your phone number.**
- 2. Register your number** with the National Do Not Call Registry: donotcall.gov or 888-382-1222
- 3. Manually block robo calls:** Your phone has a “block caller” feature to stop unwanted calls.
- 4. Activate your service provider’s free protection:** You can download a cell phone app to identify unknown numbers. Landline providers have no cost programs to block or notify you of “spam” or “robo” calls to reduce annoyance.
- 5. Use a 3rd party robo call blocking app or service:** Some apps are free and some require a one-time or monthly fee. Start with a free app and upgrade if you need additional protection.



FREE spam/robo call cell phone blocking app examples: Nomorobo, Robokiller and Truecaller.

Computer:

If you allowed someone to access your computer remotely or someone was able to download a program that allows them access:

- 1. Stop using your computer** and install security software to regularly scan for viruses and other unwanted programs.
- 2. DO NOT REFORMAT YOUR HARD DRIVE** – this will destroy forensic data that may assist an investigation. Instead:
 - » Replace your hard drive
 - » Save the affected hard drive for forensics analysis
- 3. Passwords:** If your computer or financial accounts have been compromised, consider using a Password Manager. Some password managers are free and some require you to pay a fee.

A Password Manager does the following:

- » Generates random passwords anytime a password is required (you will not have to create or remember any passwords).
- » Stores your passwords in an encrypted “vault” to protect your passwords from hacking.
- » Automatically inserts your passwords whenever you log onto a site that requires a password.

Password Managers examples:

Free: Blur, Dashlane, Last Pass and RoboForm

Fee-for-service: Keeper, 1Password and IOIO ByePass

Secure Your Accounts and Your Credit!

Accounts:

To stop unauthorized access to financial accounts, new credit, or purchases in your name:

- 1. Close all affected accounts** to avoid further theft/depletion of your assets.
- 2. Set withdrawal and spending limits.** Work with your bank to set a maximum withdrawal/spending limit on bank account and debit or credit card transactions. Any transaction exceeding the set limit would then require your express preauthorization.
- 3. Establish 2 Factor Authentication.** This is a process that requires you to confirm with your bank or credit card companies that you are making a financial transaction before that transaction is authorized from your accounts.
- 4. Report the fraud to all three credit bureaus.** Contact information for Equifax, Experian, and Transunion can be found in the Resources section of this guide on [page 14](#) under **“Identity Theft and Financial Fraud”**
- 5. Activate an extended fraud alert.** The alert service is free for victims of identity theft and will last for 7 years.
- 6. Activate a Credit Freeze.** To stop any new credit being opened under your identity. You can lift or remove the freeze at any time. For details, visit consumer.ftc.gov/articles/0497-credit-freeze-faqs
- 7. Check your credit report regularly to ensure no unauthorized accounts have been opened.** You are entitled to at least one free report from each bureau annually. Request a copy from one bureau in each quarter of a year to view your report year-round at no cost.
- 8. Medicare Fraud.** If you believe your Medicare number has been used illegally or fraudulently, call Medicare to request a new card.

Self-Care:

Survivors of fraud often experience aftereffects that resemble Post Traumatic Stress Disorder (PTSD). Here are some suggestions to cope with these issues:

Signs of Trauma	Coping
Loss of confidence in your ability to remain independent and self-sufficient.	Make daily decisions to restore control over your life and your confidence.
Feeling unsafe in your home or around others.	Install new locks on doors and windows and security lights with motion sensors. Set up a security system that you can monitor and is connected with first responders.
Fear that someone may access your phone or computer remotely and without your permission.	Get a new phone and phone number and replace your computer hard drive. Install security software on your computer. Use the “block caller” feature on your phone or download anti scam and robo call software/apps.
Fear that someone has your personal information and will take your property and assets or use your identity with this information.	Close your financial accounts, report your concerns to the 3 credit bureaus, establish 2 factor authentication, and consider a credit freeze.
Recurring nightmares and onset of anxiety and paranoia.	To regain your emotional equilibrium, find someone you can confide in and TALK! Some of the best resources are: <ul style="list-style-type: none"> » Family and Friends » Social Workers » Professional Therapists » Victim Services Specialists Whoever you choose, keep their number handy so you can call whenever you feel overwhelmed or panicked.
Fear that someone will use your Medicare or social security numbers to access your Medicare benefits.	Review medical statements and Medicare Summary Notices and Explanation of Benefits to ensure there are no fraudulent services and supplies noted on your Medicare record.



Some other activities and practices that may be helpful include: Meditation, yoga, walking, eating healthy and getting plenty of rest.



Public Law Center (PLC) works with over 1,600 Orange County lawyers, paralegals, law students, and volunteers annually to provide free

civil legal services, including counseling, individual representation, community education, and strategic litigation and advocacy to challenge societal injustices. PLC can help you recover from fraud and scams and provides assistance in the following areas:

- » **Elder Justice:** Restraining orders and civil litigation to prevent and recover from abuse.
- » **Consumer Law:** Debt collection defense, bankruptcy, home equity theft, unfair sales practices, identity theft, creditor harassment and predatory lending.
- » **Landlord/Tenant Law:** Creation of affordable Orange County housing, homelessness prevention, unfair eviction of tenants and/or sub-standard living conditions.
- » **Mobile homes:** Mobile homeowner and/or tenant rights and advocacy for increased protections across the state.
- » **Operation Veterans Re-Entry:** Free legal assistance to veterans and their families to facilitate re-entry into civilian life, including assistance with veterans' benefits, discharge upgrades, and disability rights.
- » **Health Law:** Access to health benefits and insurance, medical debt/billing, conservatorships and end-of-life planning.
- » **Family Law:** Needed protection for survivors of domestic violence, divorce, child custody, child support, guardianships and adoptions.
- » **Immigration:** Immigration relief for undocumented immigrant and immigrant survivors of violent crimes and trafficking, naturalization, and DACA status renewal for Dreamers.
- » **Small Business and Non-Profit Assistance:** Advice for community-based nonprofit organizations and childcare centers and providers as well as micro-business owners who meet certain eligibility criteria.

Call PLC to See If
You Qualify for Free
Legal Assistance:

714-541-1010



Know Your Rights, Seek Advice:

If you have been the victim of a scam, have been sued, or need help with debt, you have a right to take legal action. However, this might not be the best course of action. **Call Public Law Center (PLC) 714-541-1010** for advice and to understand your rights. PLC will assess your situation and legal alternatives to help in your recovery.

- » **Home Equity Scams:** Has someone come to your door offering to make improvements to your home? Have you hired someone to work on your home who did not complete the job or who performed the job poorly?
- » **PACE Improvements:** Has someone offered to provide energy efficient upgrades to your home as part of a government program? Have you had such work done only to find your property taxes increased and you do not understand why? Have the energy efficient improvements failed to reduce your energy costs?
- » **Student Loans:** Are you having trouble paying student loans? Have you received offers to refinance or significantly reduce your student loans?
- » **Debt Collection:** Are you being harassed by creditors? Have you been sued for a debt?
- » **Unfair Practices:** Have you been pressured into buying a vehicle that did not work within a few months of purchase? Have you been pressured into a high-interest loan?
- » **Financial or Physical Abuse:** Do you believe a family member, friend, or caretaker is taking advantage of you? Is someone physically hurting you? Is someone making you fear for your safety?
- » **Fraud:** Have you invested money but cannot find the person who was supposed to manage your investment? Do you believe someone tricked you into signing over the title to your home or vehicle?
- » **Lawsuits:** Do you believe you have been sued? Is someone threatening to sue you?
- » **Guardianship:** Do you need help obtaining guardianship over a grandchild?



Word of Warning: If someone has filed a legal action against you, you may have to act fast to preserve your rights. Call Public Law Center at 714-541-1010 right away for assistance!

Resources.

Abuse Reporting

- **Adult Protective Services:**
 - » Orange County: **800-451-5155**
 - » Other CA Counties: cdss.ca.gov//inforesources/county-aps-offices
- **Local Law enforcement: Call 911** for ALL EMERGENCIES
 - » Orange County Sheriff's Office: **714-647-7000 or 949-770-6011**
 - » Local Police Departments: ocgov.com/residents/law/safety/police
 - » FBI Orange County: **714-939-8699**
- **Long-Term Care Ombudsman Program:**
coasc.org | **800-300-6222 or 833-772-6624**

Broker/Investment Fraud

- **California Department of Business Oversight:**
dbo.ca.gov/Consumers/consumer_services.asp | **866-275-2677**
- **Financial Industry Regulatory Authority (FINRA) Broker Check:** **800-289-9999**
- **Seniors Against Investment Fraud (SAIF):** **866-275-2677**

Companionship

- **Friendly Visitor Program:** coasc.org/friendly-visitor | **714-352-8820**

Consumer Fraud

- **Better Business Bureau Orange County:** **858-496-2131**
- **California Department of Consumer Affairs:** dca.ca.gov | **800-952-5210**
- **California Department of Insurance:** insurance.ca.gov | **800-927-4357**
- **Contractors State License Board:** cslb.ca.gov | **800-321-2752**

Domestic Violence

- **Domestic Violence Hotline Southern California:** **800-978-3600**
- **Human Options:** humanoptions.org/ | **877-854-3594**
- **National Domestic Violence Hotline:** **800-799-7233**

Food

- **Meals on Wheels Orange County:**
info@mealsonwheelsoc.org | **714-220-0224**

General Information and Older Adult Services

- **Alzheimer's Orange County:** alzoc.org/ | **844-435-7259**
- **Council on Aging – Southern California:** coasc.org | **714-479-0107**
- **Office on Aging Orange County:** officeonagingoc.gov.com | **800-510-2020**
- **Orange County Information and Referral:** 211oc.org | **Dial 211**

Identity Theft and Financial Fraud

- **Equifax:** equifax.com | **800-525-6285**
- **Experian:** experian.com | **888-397-3742**
- **Free Annual Credit Report:** annualcreditreport.com | **877-322-8228**
- **TransUnion:** transunion.com | **800-680-7289**

In Home Assistance

- **In Home Support Services (IHSS):** ssa.ocgov.com/elder/ihss | **714-825-3000**

Internet Crime/Spam

- **Internet Crime Complaint Center:** ic3.gov

Insurance Fraud

- **California Department of Insurance:** insurance.ca.gov/ | **800-927-4357**

Legal Assistance

- **California State Attorney General:** oag.ca.gov | **800-952-5225**
- **CANHR State Bar Certified Lawyer Referral Service:** **800-474-1116**
- **Community Legal Aid of Southern California:**
communitylegalsocal.org | **800-834-5001**
- **Elder Law and Disability Rights Center:** eldrcenter.org/ | **714-617-5353**
- **Public Law Center:** publiclawcenter.org/ | **714-541-1010**

Mail Fraud

- **To opt-out of unsolicited mail, pre-approved credit and insurance offers:** **888-567-8688**
- **U.S. Postal Inspection Service:** uspis.gov | **877-876-2455**

Mediation

- **Orange County Human Relations:** ochumanrelations.org/ | **714-480-6570**
- **Waymakers:** waymakersoc.org/resolving-conflicts/ | **949-250-0488**

Medicare/Medi-Cal Fraud & Counseling

- **Bureau of Medi-Cal Fraud & Elder Abuse:** [800-722-0432](tel:800-722-0432)
- **California Health Advocates:** cahealthadvocates.org
- **HICAP:** coasc.org/hicap | [800-434-0222](tel:800-434-0222)
- **Senior Medicare Patrol:** [855-613-7080](tel:855-613-7080)

Mental Wellness & Counseling

- **Laguna Woods Social Services:** [949-597-4267](tel:949-597-4267)
- **National Suicide Prevention Lifeline:** [800-273-8255](tel:800-273-8255)
- **Oasis:** [714-399-3480](tel:714-399-3480)
- **Orange County Behavioral Health Services/OC Links:** ohealthinfo.com/bhs | [855-625-4657](tel:855-625-4657)
- **ReConnect Early Intervention Services for Older Adults:**
coasc.org/reconnect/ | [714-352-8820](tel:714-352-8820)
- **Safe Options for Seniors:**
humanoptions.org/services/?v=sd-tab-safe-options-for-seniors | [877-854-3594](tel:877-854-3594)
- **St. Jude Medical Center / Senior Services Department:**
stjudemedicalcenter.org | [714-446-7035](tel:714-446-7035)

Older Adult Fraud and Abuse Education

- **Senior Protection Program:** coasc.org | [714-479-0107](tel:714-479-0107)

Telephone Fraud

- **Do Not Call Registry:** donotcall.gov | [888-382-1222](tel:888-382-1222)

Transportation

- **Access:** octa.net/Getting-Around/Bus/Access-Service/Overview/ | [877-628-2232](tel:877-628-2232)

Veterans Services

- **Tierney Center:** ocgoodwill.org/tierney-center/ | [855-998-3837](tel:855-998-3837)
- **US Department of Veterans Affairs (VA):** va.gov/ | [844-698-2311](tel:844-698-2311)
- **Veterans Service Office of OC:** veterans.ocgov.com | [714-480-6555](tel:714-480-6555)

Victim Services

- **Department of Justice Victims Services Unit:** victimservices@doj.ca.gov | [877-433-9069](tel:877-433-9069)
- **Waymakers Victim Assistance Program:**
waymakersoc.org/supporting-victims/ | [949-250-0488](tel:949-250-0488)

Helping Seniors Remain Healthy, Connected and Protected

Whether you need assistance navigating the aging experience, or are facing a crisis with a parent or loved one, the Council on Aging - Southern California is here to help. Learn more about the **free services** we offer older and disabled adults and their families in your community:

- **Senior Protection Program (SPP) & Financial Abuse Specialist Team (FAST):** Knowledge and protection to avoid financial predators (714) 479-0107
- **Health Insurance Counseling & Advocacy Program (HICAP):** Free, unbiased Medicare counseling (714) 560-0424
- **Long-Term Care Ombudsman Program:** Support and advocacy for residents in long-term care facilities (800) 300-6222
- **ReConnect Early Intervention Services:** Empowering Orange County older adults to sustain active and healthy lives (714) 352-8820
- **Friendly Visitor Program:** Support and friendship for isolated adults (714) 352-8820
- **SmileMakers Guild:** Provides holiday gifts to lonely seniors (714) 479-0107
- **Concierge Care Navigators:** Registered Nurses providing care management, in-home assessments, and online personalized care plans (714) 619-2129



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