**Protecting Seniors from Identity Theft, Scams and Elder Abuse –** Speaking Points

**SLIDE 1 and 2:** Introduction

**SLIDE 3: What is Identity Theft?**

* Identity theft can happen at any time to anyone
* Thieves are creative and always looking for new methods to access information for their own gain
* Identity theft comes in many forms and has many adverse effects

**SLIDE 4:** **What Thieves Want from You**

* The Information thieves are interested in is not always clear – some things are obvious like Social Security numbers, others are not, like family relationships and insight on your personal life

**SLIDE 5: What are the Types of Identity Theft?**

* Not all Identity theft is Financial
* Medical, Criminal, Social Security/Driver’s License, Synthetic ID theft can be just as detrimental

**SLIDE 6: What is Financial Identity Theft?**

* Using or stealing credit cards, debit cards, bank accounts, investments, etc.
* It sometimes takes months or even years for victims to even realize they have been robbed of their life savings
* Victims of financial identity theft lose more than just resources, they lose countless hours trying to recover funds and undergo severe stress as a result of the crime

**SLIDE 7: Protecting Against Financial Identity Theft**

* Run a regular credit report to review lines of credit and check for inaccuracies
* Removing the quantity of solicitation reduces risk – less information is out there for thieves to find and it is easier to identify scams
* Direct mail can easily be stolen, both at your home and from mailboxes and the post office
  + Use online/over the phone bill pay when possible
* Thieves often rummage through garbage to find information they can use – always shred before disposing of sensitive information

**SLIDE 8: Protecting Against Financial Identity Theft (Cont.)**

* Do not carry unnecessary cards, checks or information.
* Keep copies of all the contents of your wallet, so that if it is stolen or lost you can cancel all necessary cards/checks quickly
* Thieves have become very advanced and technologically savvy, but traditional methods of theft still exist, and you must still protect the information you have in your home
* “Phishing” is when someone (or something) sends you a notification or request pretending to be a legitimate organization claiming to need certain sensitive information. The E-mail or notification may appear to be legitimate and often looks as though it is coming from a bank or credit card company you may use
* Protect the information you have online as best you can. Hackers are very advanced, but often times even the slightest deterrent can cause them to move on to an easier target

**SLIDE 9: Medical Identity Theft**

* Very dangerous if the wrong medical history is recorded – you can receive bad treatment as a result
* Can be financially detrimental covering the costs for someone else’s medical expenses
* Medical ID Theft can be extremely difficult to catch preemptively – monitor all bills and statements with extreme detail

**SLIDE 10: Criminal Identity Theft**

* Criminals can obtain your identity to perpetrate crimes and destroy your record and reputation
* You may be arrested on a warrant for a crime(s) you did not commit
* Background checks may reveal inaccuracies, but can be costly to obtain and not always practical to do as a preemptive measure

**SLIDE 11: Social Security/Driver’s License Identity Theft**

* Your Social Security number is one of the most important things to protect
* A criminal having your social security number means they can access new lines of credit through loans or credit cards, or use it to perpetrate “synthetic identity theft”
* Less commonly known, criminals will use Social Security numbers to obtain real jobs but skirt paying taxes – when you go to file taxes you owe substantially more than you should from a job you never worked
* Having your Driver’s License in conjunction with a Social Security number/card gives thieves even more opportunities for exploiting you and becomes much more difficult to stop and prevent

**SLIDE 12: Synthetic Identity Theft**

* Much more difficult to catch – no real identity was stolen, but rather a new identity was created from more than one individuals real information
* Warning signs are much less apparent and finding out you have been victimized can take much more time

**SLIDE 13: Scams**

* Scam artists are professionals – they are practiced and skilled and as a senior you may be targeted
* Don’t participate in high risk activities that make you appear to be an attractive target for people looking for an easy mark

**SLIDE 14 and 15: Scams (cont.)** *these slides list examples of common scams to avoid*

**SLIDE 16: Types of Scams**

* Cyber Scams – using phishing and viruses to obtain information needed to scam you
* Romance Scams – these types of scams take advantage of seniors wiliness to trust, and desire for companionship

**SLIDE 17 and 18: Types of Scams (cont.)**

* Romance scams can be very lengthy, drawn out scams
* Scammers will play the role of the perfect soul mate to gain your trust and love so that they can take advantage of you and steal from you
* Medicare Scams – scammers play on your desire to find quality inexpensive medical supplies
* Costs of healthcare can be daunting and the thought of a free piece of equipment or medication can lure seniors in
* Medicare ID numbers are the same as your Social Security number, never give out this information to anyone who solicits it

**SLIDE 19: Types of Scams (cont.)**

* Home Improvement/contractor scams – scammers understand that appearance is everything
* Having equipment or a truck with a business name does not make a contractor legitimate
* Unsolicited offers to do work on a home should always raise a red flag
* Just so happening to have extra materials or prices drastically lower than the competition are also signs of someone looking to scam you

**SLIDE 20: Types of Scams (cont.)**

* Scammers can have different interests: Getting money they didn’t earn from work they didn’t really do, or gaining access to your house to obtain information they can use in other ways
* When the scope of work or initial plans and agreements begin to change it is a serious red flag – bringing unnecessary friends or family to the work site is never acceptable

**SLIDE 21: Types of Scams (cont.)**

* Do not allow contractors into your home when the entire scope of work is outdoors
* Using the bathroom or getting a drink are not acceptable reasons to enter your home
* Be mindful that scammers come in many forms – some are part of organized crime circles, and others may me armatures
* Put yourself, your safety and the security of your information ahead feeling the need to be polite or hospitable
* Anything that seems too good to be true usually is

**SLIDE 22: Types of Scams (cont.)**

* Tax fraud – thieves will try to file taxes to obtain your refund, or the refund of a deceased family member
* This is a serious crime and is something that can be difficult to clear up – reporting immediately after you learn of the crime is very important
* Adhering to tax deadlines (if you owe) is still necessary even if you have been victimized, and new rules for filing taxes often apply – direct mail filings is generally a requirement after you have been a victim of tax fraud

**SLIDE 23: Elder Abuse**

* Family does not always have your best interest at heart
* Unfortunately a vast majority of elder abuse is committed by family
* Caregivers, who are often welcomed into a home, are commonly known for victimized the senior they are hired to care for
* The individual with the Power of Attorney (POA) is commonly known for taking advantage of the power they have been given

**SLIDE 24: Elder Abuse (cont.)**

* Understand your POA – use caution when selecting an individual to have your POA
* Listing 2 parties on the POA or utilizing a trusted professional can be good alternatives when family may not be trust worthy
* Separate your financial POA from your medical POA to ensure that money does not influence you medical care
* Remember that money can complicate situations, some people become greedy and entitled when dealing with large sums of money

**SLIDE 25: Elder Abuse (cont.)**

* Allowing caregivers to become “like family” can put you at risk
* You hired a professional to care for you for a reason and you cannot treatment them like you would family, because they are not
* Loaning money, or giving access to credit/debit cards to pay expenses is never a good idea
* If you feel you are being abused or have any questions, always report it
* Using a reputable company that performs background checks can help alleviate some of the dangers, and gives you an authority to report questionable behavior too when you are not ready to go to the police

**SLIDE 26: Elder Abuse (cont.)**

* Planning ahead and making your own decisions regarding your health and financial situations can prevent financial abuse and exploitation
* When you establish ahead of time what your long term care plans are and how your assets will be dispersed you eliminate some of the temptations that may arise for your family and care givers
* There is nothing wrong with being overly cautious or critical – if you are not comfortable do not just sit back
* Get decisions in writing and report anything you feel is suspicious

**SLIDE 27: What to do Once Victimized**

* Seek out help from professionals – never feel embarrassed or ashamed
* Not reporting the crime won’t solve anything – even if you don’t think you will get your money back, you should always report any form of theft or abuse

**SLIDE 28: Resources for Victims –** *Listing of Resources for Victims*