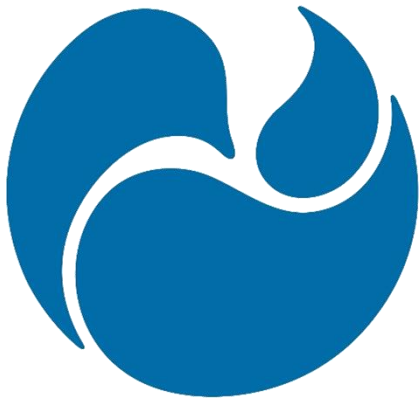


Senior Protection Program & Financial Abuse Specialist Team (FAST)



**Council
on Aging**
Southern California

Promoting the independence, health and dignity of adults through compassion, education and advocacy.

Council on Aging - Southern California is a nonprofit 501(c)(3) corporation



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The Facts:

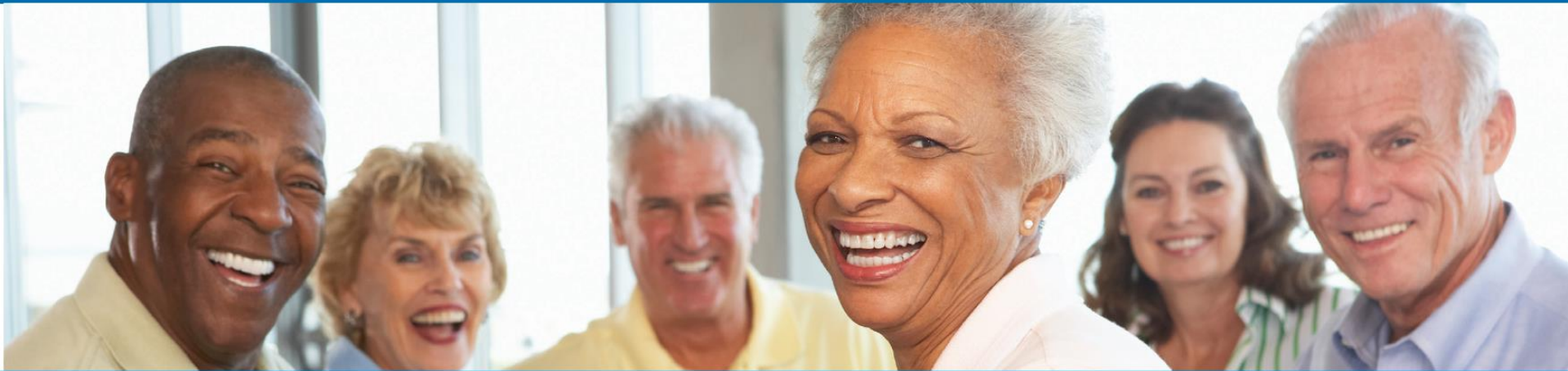
- 290,000 Seniors Served Annually
- 80 Employees
- \$4,600,000 in Revenue
- 77% from Government Funding
- Balance from Individuals, Foundations and Corporations



Council on Aging
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Council on Aging Programs

Helping Seniors Remain Healthy, Connected & Protected



Promoting the independence, health and dignity of adults through compassion, education and advocacy.

88%

**OF EVERY DOLLAR SPENT
DIRECTLY SUPPORTS OUR
PROGRAMS & SERVICES**

We are funded by individuals,
businesses, grants, and
government programs.
**VOLUNTEER AND LEARN MORE AT
WWW.COASC.ORG**



**Council
on Aging**
Southern California

2 Executive Circle, Suite 175
Irvine, CA 92614
(714) 479-0107
www.coasc.org

HICAP Inland Empire
9121 Haven Avenue, Suite 220
Rancho Cucamonga, CA 91730
(909) 256-8369

HICAP Inyo and Mono Counties
119 Mac Iver Street, Suite B
Bishop, CA 93514
(760) 872-2043

400+

Volunteers



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Southern California



Council on Aging - Southern California

Helping Seniors Remain Healthy, Connected & Protected

Advocacy & Protection



Ombudsman

a Program of Council on Aging



HICAP

a Program of Council on Aging



Senior Protection & FAST

a Program of Council on Aging

Socialization & Wellness



Friendly Visitor

a Program of Council on Aging



ReConnect

a Program of Council on Aging

Education & Outreach



SmileMakers

a Program of Council on Aging



Answers

a Program of Council on Aging

Promoting the independence, health and dignity of adults through compassion, education and advocacy.

Orange County Seniors

397,738+



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Inland Empire Seniors

519,520

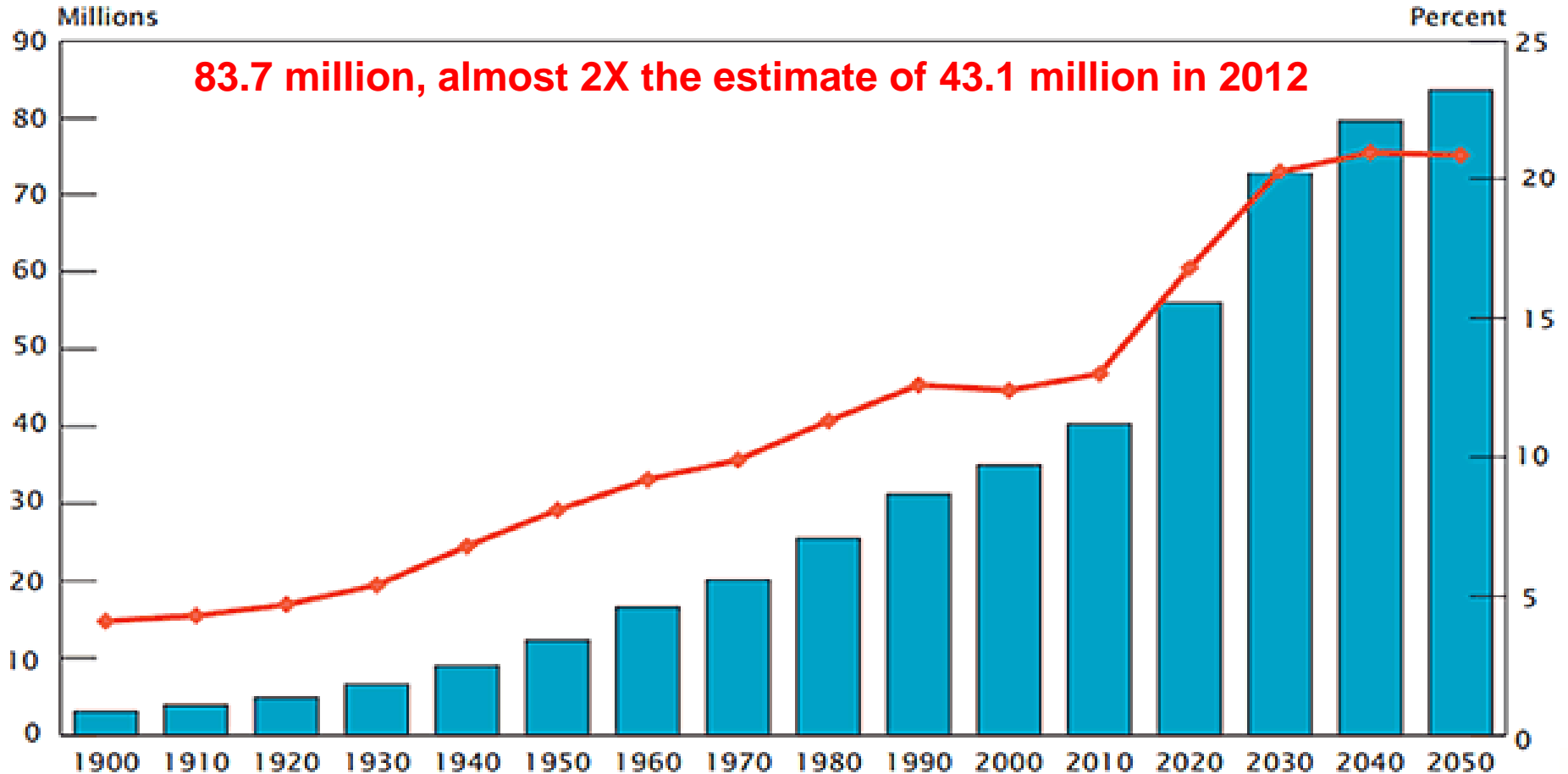


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2050

Population Aged 65 and Over: 1900 to 2050

■ 65+ population (left scale) —◆— 65+ as proportion of total population (right scale)



Sources (for the two charts, above): 1900 to 1940, and 1960 to 1980, U.S. Bureau of the Census, 1983; 1950, U.S. Bureau of the Census, 1953; 1990, U.S. Bureau of the Census, 1992; 2000, U.S. Census Bureau, 2001; 2010, U.S. Census Bureau, 2011; 2020 to 2050, U.S. Census Bureau, 2012a; 1900 to 2010, decennial census; 2020 to 2050, *2012 National Population Projections*, Middle series.

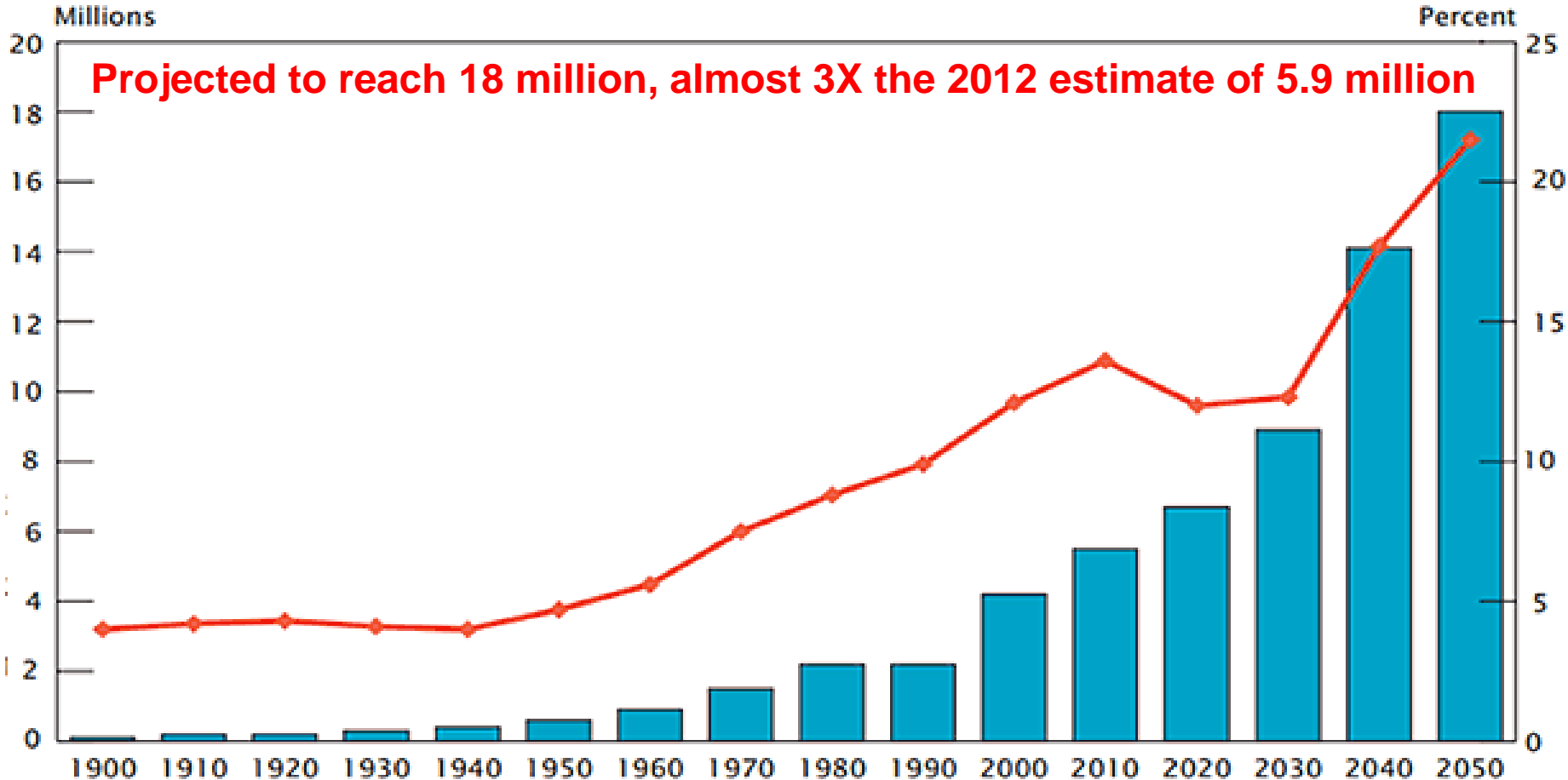


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2050

Population Aged 85 and Over: 1900 to 2050

■ 85+ population (left scale) —◆— 85+ as proportion of 65+ (right scale)



Projected to reach 18 million, almost 3X the 2012 estimate of 5.9 million



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Sources (for the two charts, above): 1900 to 1940, and 1960 to 1980, U.S. Bureau of the Census, 1983; 1950, U.S. Bureau of the Census, 1953; 1990, U.S. Bureau of the Census, 1992; 2000, U.S. Census Bureau, 2001; 2010, U.S. Census Bureau, 2011; 2020 to 2050, U.S. Census Bureau, 2012a; 1900 to 2010, decennial census; 2020 to 2050, 2012 National Population Projections, Middle series.

Growth in
Population

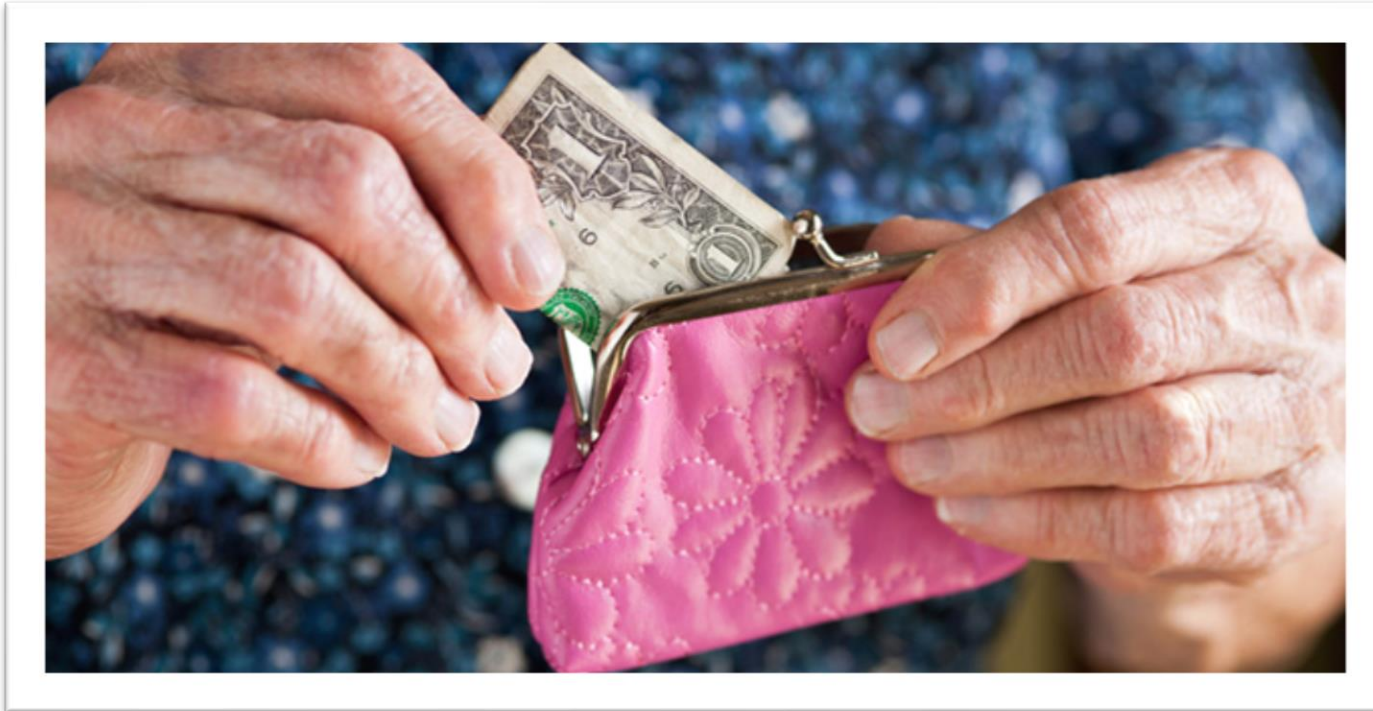
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More Opportunity



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Financial Abuse



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- Financial abuse is the **largest growing** and the **most under reported** form of abuse.
- **Seniors** are **particularly vulnerable** to scams and cons
- According to the National Center on Elder Abuse, **11% percent of ALL** elder abuse cases **occur in California.**



Annual financial loss by victims of elder financial exploitation

- **\$2.9 billion in 2009**
- **12% increase from 2008**

National Committee for the Prevention of Elder Abuse, Virginia Tech, Metlife Mature Market Institute (2011). The metlife study of elder financial abuse: Crimes of occasion, desperation and predation against america's elders. Westport, CT: Authors



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Many studies show:

- **Only 1 in 14 cases of elder abuse is reported to authorities.**

A more recent study indicates an even larger problem:

- **For every case known to programs and agencies, 24 are unknown.***

**Lifespan of Greater Rochester, Inc., Weill Cornell Medical Center of Cornell University. & New York City Department for the Aging. (2011) Under the Radar: New York State Elder Abuse Prevalence Study. New York: Author.*



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Be Aware of Scams



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If you even **think** you've spotted a scam:

TELL SOMEBODY

- Friend
 - Neighbor
 - Loved one
-
- Hearing yourself describe the scam could help **you** avoid falling for it
 - Sharing could help someone else avoid a scam too!



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Fraud Trends

Table 2: Top 10 Scams by BBB Risk Index

#	Scam Type	BBB Scam Risk Index	% Exposure	Susceptibility %	Median Loss \$	Most Susceptible ⁶	Primary Contact & Payment Method
1	Home Improvement	26.8	1.0%	53.4%	\$1,400	Males age 55-64	In-Person Check
2	Fake Check/Money Order	25.9	3.1%	15.8%	\$1,471	Males age 18-24	E-mail Check
3	Employment	25.8	6.3%	16.7%	\$671	Males age 25-34	E-mail Check
4	Online Purchase	23.0	8.4%	74.1%	\$101	Females age 18-24	Website Credit Card
5	Advance Fee Loan	22.4	3.3%	36.4%	\$510	Males age 18-24	Phone Wire Transfer
6	Investment	19.8	0.6%	51.0%	\$1,800	Males age 55-64	Phone Wire Transfer
7	Romance	13.0	0.3%	48.5%	\$2,373	Males age 45-54	Website Wire Transfer
8	Tech Support	12.0	4.8%	22.9%	\$299	Females age 18-24	Phone Credit Card
9	Family/Friend Emergency	11.2	0.8%	18.8%	\$2,174	Males age 65+	Phone Wire Transfer
10	Sweepstakes/Lottery/Prizes	11.1	7.3%	8.4%	\$500	Females age 18-24	Phone Wire Transfer

NOTE

⁶ Represents the demographic group most likely to lose money when exposed to the scam type. Demographic groups with fewer than 30 reports for a given scam type were excluded.



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Internet/Phone/Mail Scams

Employment

For Seniors Only!



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Internet/Phone/Mail/In Person Scams

Employment

Warning Signs:

- Offers to work from home
- Opportunity to make GREAT money
- No application or experience necessary
- You only have to pay a fee for the training materials to get started



Internet/Phone/Mail/In Person Scams

Employment

WHY IT WORKS:

- Concern about outliving your money
- Websites, emails, and training materials all look legitimate

PROTECT YOURSELF:

- **REMEMBER....If something seems too good to be true, it probably is!**
- Look for **warning signs**:
 - Email address does not contain a company name or is a *gmail* address
 - Grammatical errors on emails or other correspondence
- It is not common pay a fee to secure a job....**DON'T PAY!**



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Internet/Phone/Mail/In Person Scams

Romance Scam



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Internet/Phone/Mail/In Person Scams

Romance Scam

Warning Signs:

- Scammer befriends an individual followed by constant (internet/phone/in person)
- Scammer convinces the individual that they are in love
- Later needs to borrow money for an 'emergency', then another, and another, and another....
- May ask that you cash a check for them and keep some money for yourself
- May push for marriage for legal rights to money and property to quiet objections from family

**HOWEVER THE SCAM GOES...
YOU STAND TO LOSE A LOT OF**



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Internet/Phone/Mail/In Person Scams

Romance Scam

WHY IT WORKS:

- ISOLATION
- LONLINESS

PROTECT YOURSELF:

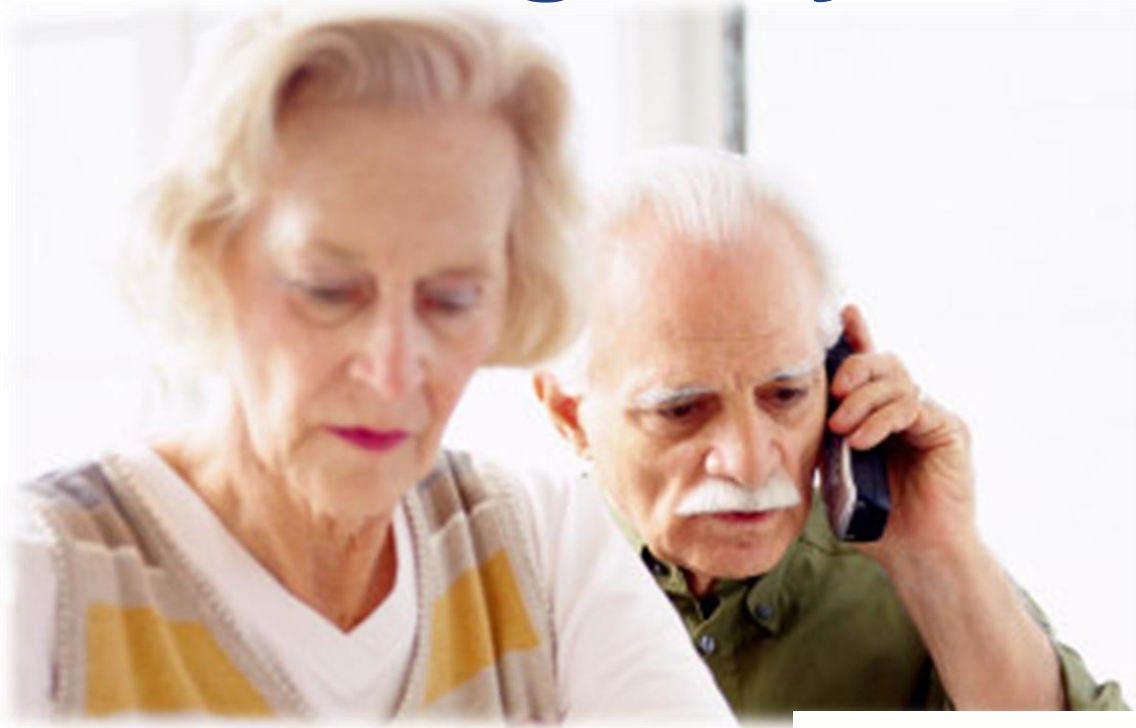
- If you are asked to make a loan, do so in person rather than electronic means (wire, prepaid gift/store cards)
- If you are repeatedly asked to make loans to the same person, involve family members or a trusted friend or advisor for a “second opinion”



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Internet/Phone/Mail/In Person Scams

Grandparent/Family/Friend Emergency



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Internet/Phone/Mail/In Person Scams

Grandparent/Family/Friend

Emergency

Warning Signs:

- Call comes in late at night/early morning
- Caller identifies themselves as a “grandchild”, other relative or friend
- Claims to be in trouble; need you to wire money immediately to help them:
 - get out of jail
 - buy a plane ticket to get home
 - pay off a debt to avoid harm or jail time



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Internet/Phone/In Person Scams

Grandparent/Family/Friend Emergency

WHY IT WORKS:

- You are woken from sleep or caught off guard
- Fight or Flight Reaction
- You fail to confirm the caller's story before acting

PROTECT YOURSELF :

- Hang up and call your grandchild or other family members/friends to verify the need for help
- If you believe your grandchild/other relative or friend really is in trouble, contact the police or an attorney for advice



Internet/Phone/Mail/In Person Scams

Sweepstakes/Lottery/Prizes/ Unexpected Winnings



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\$120 Million Dollars/Year

Internet/Phone/Mail/In Person Scams

Sweepstakes/Lottery/Prizes/ Unexpected Winnings

Warning Signs:

- Offers to purchase foreign lottery tickets
- Offers to collect your “winnings” for lotteries or sweepstakes you did not enter
- Request for credit card information or that you purchase tickets or pay fee for “winnings” by wire or prepaid cards
- Request bank account information so they can electronically deposit your winnings



Internet/Phone/Mail/In Person Scams

Sweepstakes/Lottery/Prizes/ Unexpected Winnings

WHY IT WORKS:

- Gambling is both fun and a bit dangerous
- Potential to “get rich quick” and increase nest egg may be enticing to those on a fixed income

PROTECT YOURSELF:

- Never send money or give credit card or bank account details to anyone you don't KNOW.
- Up-front fees for winnings are uncommon... **DON'T PAY!**
- Never send payment via money order, wire transfer, pre-loaded card or electronic currency.....

**It is rare to recover money
sent this way!**



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Internet/Phone/Mail Scams

IRS Imposter Scam



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Internet/Phone/Mail Scams

IRS Imposter

Warning Signs:

- CALL FROM IRS advising you owe money for a tax debt
- Debt **MUST** be paid immediately at risk of:
 - arrest
 - deportation
 - suspension of driver's license



Internet/Phone/Mail Scams

IRS Imposter

WHY IT WORKS:

- Very **sophisticated** scam:
 - Bogus Caller ID supports authenticity of call
 - Looks like IRS, DMV, or police are calling
 - Background noise to mimic a call center
 - Scammer makes subsequent calls posing as someone from “police” or “DMV”
 - May know last 4 of a person’s SSN

PROTECT YOURSELF:

- **Remember....the IRS will not call you!**
- If you believe you have a tax debt, hang up and call known IRS number
- Ask the caller to send a notice in writing



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Internet/Phone/Mail Scams

Jury Duty Scam

“COUSIN” OF THE IRS SCAM.....



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Internet/Phone/Mail Scams

Jury Duty Scam

WARNING SIGNS:

- CALL FROM COURT advising you missed jury duty
- Request information to “clear things up”:
 - birth date
 - Social Security number
 - credit card number to pay assessed fees
- Threats of additional fines or arrest if fees are not paid IMMEDIATELY



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Internet/Phone/Mail Scams

Jury Duty Scam

WHY IT WORKS:

- Phone call appears to be coming from a legitimate court
- Scammer is persistent and makes numerous “follow up” calls to further legitimize the issue

PROTECT YOURSELF :

- **Remember....the courts will not call you!**
- Hang up and call known number for courts or dedicated jury duty lines
- Ask the caller to send a notice in writing



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Internet/Phone/Mail Scams

Medicare Fraud



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Internet/Phone/Mail Scams

Medicare Fraud

**Your current Medicare
number is the**

**DOOR TO IDENTITY
THEFT**

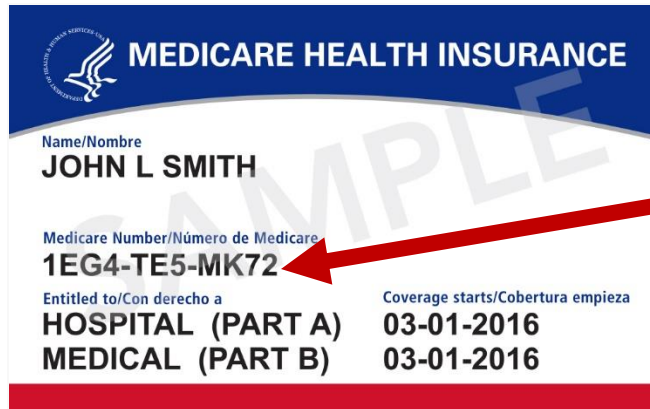


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Internet/Phone/Mail Scams

Medicare Fraud

New MediCare Card Update:



New Medicare Number

- New Non-Intelligent Unique Identifier
- 11 bytes
- Key positions 2, 5, 8 & 9 will always be alphabetic



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Internet/Phone/Mail Scams

Medicare Fraud

New Medicare Card Update:

- Medicare starts mailing **new cards** in **April 2018**
 - Newly-eligible beneficiaries will get a new card
 - Existing beneficiaries will get a new card over a 12 month period
 - All new cards will include a letter of instruction
- All existing cards will be replaced by **April 2019** statutory deadline
- Old cards can be used **ONLY** through **December 2019**



Internet/Phone/Mail Scams

Medicare Fraud

PROTECT YOURSELF:

- **Remember....Medicare will not call you!**
- ***UNTIL YOU RECEIVE YOUR NEW MEDICARE CARD IN 2018:***
 - Treat your Medicare Card as you do your credit cards
 - Don't give your Medicare card number to anyone except your KNOWN health care providers



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Report

It!



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Questions?



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