

BATTLING SCAMS & IDENTITY THEFT

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Attorney General Maura Healey

Attorney General
Maura Healey is the
chief lawyer and law
enforcement officer of
the Commonwealth of
Massachusetts.





Who the AGO Serves & How

Who:

The Commonwealth

Residents of the Commonwealth and their public interests

State departments, officers, and commissions

Groups of consumers

How:

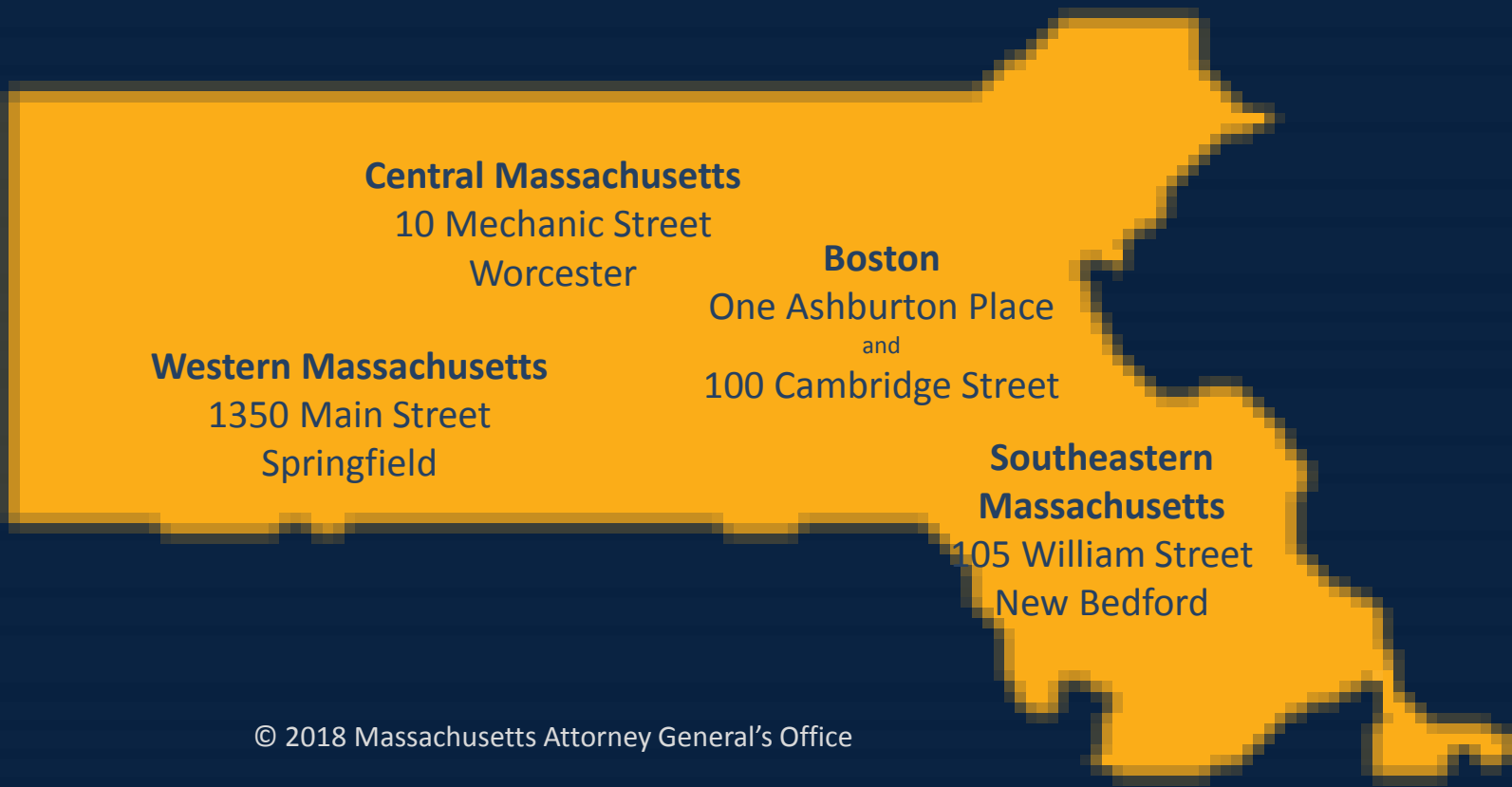
Four Major Ways this Work is Executed





Where the AGO is located

Attorney General Maura Healey and her staff engage with every city and town of the Commonwealth. The Attorney General's Office also runs a statewide Consumer Advocacy and Assistance Division, and supports over thirty regional local consumer and face to face mediation programs, which you may choose to contact.





The Scope of the Problem

- Billions of dollars are stolen from Elders each year through scams, fraud and identity theft
- More than 8 in 10 people have been solicited by a fraudulent offer
- In Massachusetts, Identity theft and Imposter Scams were in the top 3 complaints to the FTC
- The amount of money lost increases with age



Emotional Cost of Identity Theft/Scams

- Victims often feel as though they should have known better or done more to prevent identity theft/scams.
- It is important for advocates to stress that the blame for the crime belongs to the perpetrator, not the victim.



ADVOCATES ROLE

- ✓ HELP INDIVIDUALS TO SHIELD THEMSELVES FROM FRAUD
- ✓ RECOGNIZE SIGNS OF FINANCIAL EXPLOITATION
- ✓ ASSIST CLIENTS/PATIENTS IN RECOVERY
- ✓ KNOW WHAT RESOURCES ARE AVAILABLE



WHO ARE THE PERPETRATORS?

- Unscrupulous businesses
- Family
- Neighbors
- Attorneys
- “Friends”
- Stranger Scammers
- Financial Advisors



BALANCING ACT

RIGHTS OF
INDIVIDUALS TO
MANAGE OWN
FINANCES

THE NEED TO
PROTECT THOSE
WITH LIMITED
CAPACITY



QUESTIONS WHEN FRAUD OCCURS

- HOW COULD THIS HAPPEN?
- IS IT TIME TO LIMIT PHONE USE, INTERNET FREEDOM?
- WHY ISN'T SOMEONE DOING SOMETHING ABOUT THIS PROBLEM?
- IF THEY CAN BE SCAMMED SO EASILY, ARE THERE OTHER PROBLEMS WE NEED TO ADDRESS?
- CAN THEY LIVE ON THEIR OWN?



PREVENTION IS KEY

- Do Not Call Registry
- Review Credit Reports
- Limit Junk Mail



PREVENTION OF FINANCIAL EXPLOITATION

- Organize financial affairs
- Identify trusted contacts
- Review wills
- Discuss financial goals
- Separate financial duties handled by caregiver
- Know the current scam, identity theft and fraud methods



REMINDERS WE ALL NEED

- Shred documents at home and work
- Guard credit cards
- Don't let anyone copy your driver's license
- Avoid using public wi-fi when possible
- Do not make financial transactions on public computers
- Do not share personal information on social media
- Ask why a business needs your personal information
- Create good password



BEST DEFENSE SECURITY FREEZE



- Restricts access to your credit file
- Instructs the credit bureau not to release your information to a requestor
- Set it by contacting all 3 major credit bureaus
- Be prepared to answer security questions
- Make sure to remember your pin
- Just remember to lift the freeze if you apply for a loan or a job that requires a credit check!



Contacts for Security Freezes

TransUnion.com/freeze

1-888-909-8872

Experian.com/freeze

1-888-397-3742

Freeze.Equifax.com

1-800-349-9960



ROBOCALLS AND WHY WE HATE THEM

- Robocalls are more than just annoying:
 - Invasion of privacy
 - Impose additional costs on consumers with pre-paid or limited use phone plans
 - Facilitate telephone scams
 - Help scammers identify and target the most vulnerable consumers
 - Tool used to extort or harass victims
 - Drastically reduce the cost of running large scams
 - Impose additional costs on businesses



What can you do to stop robocalls and phone scams?

- Block the calls
 - Smartphone: install an app, your carrier's or a third-party app (read reviews!)
 - Landline: contact your carrier (NoMoRobo)
- Do Not Call List
- Report phone scams and DNC violations to [DoNotCall.gov](https://www.donotcall.gov)
- Recognize the Scams (see [FTC.gov](https://www.ftc.gov))
- Get the word out: talk to your friends, family and coworkers



WHAT TO DO WHEN YOU GET A ROBOCALL

- Hang up the phone
- Report the call – DoNotCall.gov
- If the caller gained any of your personal information or financial account numbers:
 - (1) Don't panic;
 - (2) Go to: www.IdentityTheft.gov and create a recovery plan.



Types of Identity Theft

Someone uses your personal information to:

- Receive Medical and other benefits
- File taxes using your name
- Open a credit line or account in your name
- Impersonate you when arrested for a crime
- Purchase goods, such as with a credit or debit card
- Use your information to get utilities or phone services



MEDICARE CARD REPLACEMENT SCAM

- Fraudsters call to verify your SSN for the new card
- Fraudsters claim there is a fee associated with obtaining the new card
- Fraudsters tell you are entitled to a refund from your old card
- Fraudsters offer to replace new paper card with a better-quality plastic card



Trending Phone Scams 2019

- Your Social Security Number (SSN) has been suspended
- Chinese Consulate
- Health Insurance Sign-up
- State Police Impersonation
- Fake Check Scam

Stay up to date on the latest scams!

<https://www.consumer.ftc.gov/features/scam-alerts>



SCAM REPORTING

- **Where to report phone Scams:**
Federal Trade Commission at *www.FTC.gov*
or call 1-877-382-4357
- **Where to report Internet/Email Scams:**
Federal Bureau of Investigation: *www.ic3.gov*
- **Where to report Mail Scams:**
- **United States Postal Inspection Service**
at *www.USPS.com/postalinspectors*
or call 1-877-876-2455
- **For more information contact the Attorney General's Consumer Advocacy and Response Division**
hotline at 1-617-727-8400



Resources

Have a Complaint or Question?

General Assistance

Consumer Hotline: (617) 727-8400

E-Complaint form: www.eform.ago.state.ma.us

Specific Hotlines

CARD (617) 573-5333

Elder Hotline (888) 243-5337

Fair Labor Division (617) 727-3465

Civil Rights Division (617) 727-2200

Medicaid Fraud Tipline (617) 963-2360

Insurance Fraud Tipline (617) 537- 5330

Insurance & Health Care Consumer Helpline (888) 830-6277

BATTLING SCAMS & IDENTITY THEFT

Meg Barhite, Director of Counseling and Support Services at Ethos

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WHAT IS ETHOS?

Aging Services Access Point (ASAP)

Ethos is a private, not-for-profit organization that promotes the independence, dignity, and well-being of the elderly and disabled.

Ethos achieves its mission through the coordination and delivery of high-quality, affordable home and community-based care.

In all aspects of its work Ethos supports family caregiving, fosters social interaction and respects cultural diversity.



WHAT IS AN ASAP?

Aging Services Access Points are:

- One-stop shopping for elders and caregivers seeking long-term care.
- Community-based nonprofits with a majority of elders on their Boards of Directors.
- Independent care managers; don't provide direct care.
- Non-duplicative organizations serving specific geographic areas.
- Funded and regulated primarily by the state.

WHAT SERVICES ARE OFFERED?

1. **Information and referral**
2. **Care Coordination**
3. **Homemaker services**
4. Supportive day care
5. Adult day health
6. **Supportive home care aide**
7. **Laundry service**
8. Personal emergency response system
9. Adaptive housing/equipment
10. Companion services
11. Medication dispensing system
12. **Personal care**
13. Dementia day care
14. **Home health services**
15. **Home delivered meals**
16. Emergency shelter
17. Transportation
18. **Grocery shopping/delivery**
19. **Chore services**
20. Vision rehabilitation
21. Respite care
22. Alzheimer's / dementia coaching
23. Behavioral health counseling
24. Nutritional assessment
25. Home based wandering response systems
26. **Home delivery of pre-packaged medication**
27. Transitional assistance
28. Translation/interpreting service
29. **Money management**
30. **Options counseling**
31. Family caregiver support program
32. Medicare Counseling (SHINE)
33. Long-Term Care Ombudsman
34. Volunteer Services
35. Healthy Aging Programs

With some exceptions, most ASAPS offer the same services.

THE BOSTON MONEY MANAGEMENT PROGRAM



- Provides Boston's *most vulnerable* elders and individuals with disabilities with the information and resources to remain financially independent.
- **Maintain housing and essential expenses**
- Establish and execute a responsible and mutually agreed-upon spending plan, which includes some money set aside for savings.
- Education on topics such as budgeting, bill paying, security, and scams and frauds
- **Bill Payer Volunteer Support or Representative Payee Services**

BMMP CASE STUDY: Bill



BMMP CASE STUDY: Bill

- 82 y.o. Hispanic male, living alone in an apartment
- History of family exploitation by son → enrolled in Bill Payer Program
- Pastor asking for donations to church, \$300 at least once/month, Bill paying for second cell phone line used by the pastor – Bill's income is \$898/month
- Unable to pay essential bills – rent, electric, gas, phone, food
- Challenges identified by volunteer – Bill not understanding direction, becoming upset by process of writing checks, not enough in Bill's account to pay bills
- Embarrassment, self-blame, not willing to discuss or accept additional services/intervention

BMMP CASE STUDY: Bill, cont.

- Adult Protective Services referral (consultation)
- Executive Office of Elder Affairs MMP liaison consulted
- BMMP coordinated with PACE SW, who had strong relationship with Bill, *and volunteer*
- **Enrolled in Rep Payee Program – Ethos pays bills on his behalf to secure basic needs**
- Offered to budget for monthly donations to the church (not pastor directly), Bill declined
- **“Balancing Act” – still send PNA \$ monthly, Bill does sometimes give these funds to the pastor**

BMMP CASE STUDY: Bill, cont.

- Community-based volunteers expand reach of program – “eyes and ears” of the program
- Coordination of social service providers – BMMP, PS, PACE
- Continuum of services – Bill Payer → Rep Payee
- Autonomy balanced with safety (harm reduction) – BMMP pays essential bills, Bill can use his PNA as he likes
- Ongoing monitoring via home visits

BMMP CASE STUDY: Penny



BMMP CASE STUDY: Penny

- 64 y.o., black woman, lives alone in an apartment
- Representative Payee client, referred to program to manage credit card debit from compulsive shopping
- Met a new boyfriend online, was sending him money, and shared her personal bank account info with him so he could make withdrawals
 - *Internet scam*
- Gave company her personal bank info so they could deposit \$200 in “winnings” → instead they withdrew \$2,000
 - *Phone scam*

BMMP CASE STUDY: Penny, cont.

- Ethos manages Penny's Social Security income and essential bills, PACE helps her with her personal bank account
- SW at PACE found out about both situations (both linked to personal account) → Notified the BMMP → BMMP shut down PNA transfers to Penny's personal account, only mailed checks for PNA to reduce funds readily available in Penny's personal account
- PACE helped her open new bank account, reported the fraud (to both FTC and FBI – phone and internet scam!)
- Added grocery service to Penny's spending plan to ensure food security – maximize provision of basic needs/minimize personal funds vulnerable to exploitation
- Unable to recover the lost \$2,000 → the BMMP and PACE SW are now working with Citizens Bank to set up repayment plan as Penny does not have savings to cover this amount
 - *Adding the payment plan to Penny's BMMP budget reduces her PNA & savings!*

BMMP CASE STUDY: Penny, cont.

- Collaboration between BMMP and PACE SW – it takes a team!
- *Funds were not able to be recovered*
- Increased involvement from BMMP, limiting Penny's personal funds and paying more of her bills internally – but still provide PNA (now in check form) so she has some autonomy with her finances
- PACE SW was able to help Penny emotionally recover from loss of boyfriend and funds

RESOURCES

Adult Protective Services - Central Intake Unit

(800) 922-2275 or <https://www.mass.gov/how-to/report-elder-abuse>

General Info on Community Services for Seniors & Individuals with Disabilities

- AGE INFO – (800)-AGE-INFO or <https://800ageinfo.com/site/>
- MASS OPTIONS - 1-844-422-6277 or <https://massoptions.org/massoptions/>

**MA ASAP Network (Host local Money Management Programs)

Find your local ASAP – (800)-AGE-INFO or <https://contactus.800ageinfo.com/FindAgency.aspx>

PACE (Program of All Inclusive Care for the Elderly)

<https://www.mass.gov/program-of-all-inclusive-care-for-the-elderly-pace>

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