

Don't Get Hooked

Learn how to avoid getting reeled in by common scams aimed at seniors.

Discover how to keep your loved ones from being lured by scammers' bait.





Aging & Independence Services (AIS)



Older adults are the most susceptible to being scammed because they are the age group most often targeted. Many are vulnerable because they're trusting. Sweepstakes mail, investment schemes, sales-pitch luncheons, grandparent-scam calls – once you turn a certain age, you are bombarded by thieves trying to trick you out of your hard-earned cash.

More than half of all cases investigated by the County's Adult Protective Services have some element of financial abuse. This skullduggery will only become more prevalent as our population ages. It's easier for a thief to try to smooth talk you over the phone, than to use physical aggression to get what they want.

These crooks are hard to catch. Many don't live in the U.S. They buy lists of potential victims from other scammers. They use untraceable phones. They get their victims to purchase Green Dot MoneyPak cards, add cash, then give the scammers the card numbers. Soon the cash is drained away. No chance to get it back.

To avoid becoming a victim, older adults need to hang up, toss out, shut the door and ignore. That isn't always easy as the scammers try new tricks. But even if it's not their nature, the Greatest Generation and Baby Boomers must become more suspicious and self-protective.

The County of San Diego Health and Human Services Agency and the District Attorney's Office are teaming up to alert you to the various scams and fraud in our community, and provide resources to help when trouble is knocking on the door.

This Stop Scams Toolkit offers information about common scams, tips to avoid being a victim and important contacts to use to learn more or to help you if you are scammed. Please share this information with family and friends. Together, we can protect some of our most vulnerable citizens and make San Diego County less lucrative for these con artists.

Section 1: Scam Facts

Why Scammers Target Seniors



Scam Facts



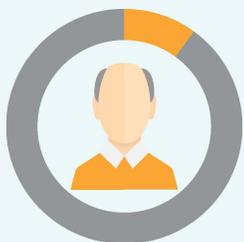
1 in 5 individuals in the U.S. is aged 60+



1 in 13 older persons will be abused, neglected, and/or financially exploited



Only 1 in 44 elder financial abuse cases is ever reported to law enforcement



9% of financial abuse victims must turn to Medi-Cal when their own funds are stolen

Ways to Protect Yourself

Be aware that you're at risk to strangers and those closest to you.

- Do not isolate yourself – stay involved.
- Always tell solicitors: “I never buy from or give to anyone who calls or visits me unannounced. Send me something in writing.”
- Always have a second line of defense at your front door, like a locked screen door or a security chain guard.
- Change your online password quarterly.
- Shred all receipts that contain your credit card number.
- Sign up for the “Do Not Call” list at 1-888-382-1222 and the “Opt Out Mailing” list at 1-888-567-8688.
- Use direct deposit for benefit checks.
- Obtain a credit check on yourself at least two or three times each year.
- Screen your caller ID for “private” or “unknown” callers.
- Never give your credit card, banking, Social Security, Medicare, or other personal information over the phone unless you initiated the call.
- Be skeptical of all unsolicited offers.
- Use a credit card instead of a debit card. Credit cards offer more protection in terms of compensation for fraudulent purchases.
- Change your passwords online if a computer has been infected with a virus.
- If you are having difficulty keeping track of your finances, hire a reputable fiduciary or professional to handle various aspects of your affairs. A public guardian may be appointed conservator by the Probate Court when no other alternatives are available.

Section 1: Scam Facts

Likely Perpetrators

- Strangers preying on older people who may be isolated, lonely, confused, or desperate for attention.
- Caregivers and persons in a position of trust who use fear or guilt to take advantage of a senior.
- Family members with a criminal history and/or a history of drug abuse, addiction, unemployment.

Signs that an Older Adult Might be in Trouble

- Unusual recent changes to a person's account, including atypical withdrawals, new person(s) added, or sudden repeated use of the seniors' ATM or credit card.
- A large check written to someone you don't know.
- A change in their power of attorney or the beneficiaries on their insurance or investment accounts.
- Unusual or unnecessary purchases, such as buying new golf clubs or a diamond bracelet.
- Unnecessary home repairs.
- Becoming close with a much younger person or inappropriate person.
- The senior appears confused, unkempt and afraid.
- Utility, rent, mortgage, medical, or other essential bills are unpaid despite adequate income.
- Caregiver will not allow others access to the senior.
- Piled up sweepstakes mailings, magazine subscriptions, or "free gifts," which means they may be on "sucker lists."



Section 2: Scam Types

Scams Targeting Seniors

- The Grandparent Scam
- Sweepstakes and Lottery Scams
- Telemarketing Scams
- Fraudulent Anti-Aging Products
- Health Care/Medicare/Health Insurance Fraud
- Counterfeit Prescription Drugs
- Investment Schemes
- Door-to-Door Solicitations
- Internet Fraud
- Homeowner/Reverse Mortgage Scam
- Work at Home Scam
- Identity Theft
- Legal Documents Scam
- Internal Revenue Service (IRS) or Other Governmental Agency Scams
- Home Repair Contractor Fraud
- Funeral and Cemetery Scams
- Charity Scams
- “Free Lunch” Seminars and Other Freebies



Don't be afraid to talk about it and take action



KEEP CALM
& Hang Up



KEEP CALM
& Shred It



KEEP CALM
& Delete It



KEEP CALM
& Plan Ahead



KEEP CALM
& Seek Advice

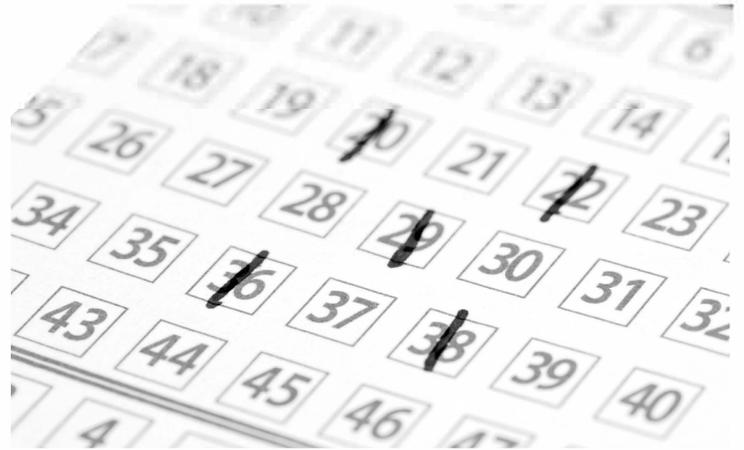
waiting could only make it worse

Section 2: Scam Types



- Ask questions that would be difficult for a scammer to answer.
- Contact the person who the scammer claims to be.

Contact the money transfer service immediately to report a scam. You may be able to retrieve the money if the scammer hasn't picked it up yet. If the money has been picked up, you won't be able to get it back. With a reloadable prepaid card, the money can be quickly siphoned off with no chance of recovering those funds.



The Grandparent Scam

The scammer will call their potential victim and say, "Hi Grandma, do you know who this is?" The unsuspecting grandparent will guess the name of the grandchild that the scammer sounds like, and the scammer will establish that identity. The fake grandchild will typically ask for money to solve an unexpected financial problem, to be paid via Western Union or MoneyGram, which don't always require identification to collect. Many of these scammers instruct seniors to get reloadable prepaid cards, such as "Green Dot." "Green Dot" cards are prepaid credit cards available for purchase in most stores and can be reloaded up to \$500 at a time. This is a red flag as anyone can have access to the money attached to this card as long as they have the pin number.

Keep calm and...

- Hang up!
- Or check to confirm the caller is legitimate and someone you know before sending any money.

Sweepstakes and Lottery Scams

Scammers inform their potential victim that they have won a lottery or sweepstakes and need to make a payment to unlock the prize. Often seniors will be sent a check to deposit, only for it to be rejected a few days later. The scammers will quickly collect money for supposed fees or taxes on the prize, which they pocket while the "prize money" is removed from the victim's account.

Keep calm and...

- Hang up!
- Don't pay for a "free prize." If a caller says the payment is for taxes, he or she is violating federal law.

Section 2: Scam Types



- Don't pay for a "free prize." If a caller says the payment is for taxes, he or she is violating federal law.
- Realize your information is often brokered to telemarketers through third parties.
- If you've been victimized once, be wary of people who call offering to help recover your losses for a fee paid in advance.
- Always take your time when making a decision.

If you have information about a fraud, report it to local, state, and/or federal law enforcement agencies.

Telemarketing

These fake calls are one of the most common schemes and are almost impossible to trace. When a successful deal has been made, the buyer's name is often shared with similar schemers who look for easy targets, causing the same person to be repeatedly defrauded.

Keep calm and...

- Hang up!
- Don't buy from an unfamiliar company.
- Always ask for and wait until you receive written material about any offer or charity.
- Obtain a salesperson's name, business identity, telephone number, street address, mailing address, and business license before completing a transaction.
- Find out what portion of the money is paid in commissions and what portion goes to the charity or investment.
- Ask yourself, "What guarantee do I really have that this salesperson will use my money in the manner we agreed upon?"
- Don't pay in advance for services.
- Be cautious of companies that want to send a messenger to your home.

Fraudulent Anti-Aging Products

Fake Botox in Arizona netted its distributors \$1.5 million in less than one year. Products like this can drain resources and sometimes a bad batch can have health consequences.

Keep calm and...

- Hang up!
- If it sounds too good to be true, it probably is.
- Ask questions about the product and do your own research on it before purchasing.
- Beware of products that claim to be "breakthroughs," "secret formulas" and/or claim to cure a variety of unrelated illnesses.
- Ask your doctor about the product.



Section 2: Scam Types



Health Care/Medicare/ Health Insurance Fraud

This type of fraud may include bills for services never received, selling unneeded devices or services to beneficiaries, someone using another person's medical card for his or her own use, or a company using false information to get a victim to join a plan.

Health Insurance Fraud:

Keep calm and...

- Never sign blank insurance claim forms.
- Never give blanket authorization to a medical provider to bill for services rendered.
- Ask your medical providers what they will charge and what you will be expected to pay out of pocket.
- Carefully review your insurer's explanation of Benefits Statement and call your insurer and provider if you have questions.

- Do not do business with door-to-door or telephone salespeople who tell you that medical equipment services are free.
- Give your insurance/Medicare identification only to those who provide your medical services.
- Keep accurate records of all health care appointments.
- Know if your physician ordered equipment for you.

Medicare Scams:

Keep calm and...

- Protect your Medicare number as you do your credit card numbers and do not allow anyone else to use it.
- Review your Medicare statements to be sure you have in fact received the services billed.
- Report suspicious activities to 1-800-MEDICARE
- For more information: visit California Health Advocates at:

www.cahealthadvocates.org/fraud-abuse/

Section 2: Scam Types

Counterfeit Prescription Drugs

Many seniors are interested in products that offer to increase cognitive function, virility, physical conditions plus prevent cancer. These scams operate on the Internet where seniors increasingly go to find better prices on specialized medications.

Keep calm and...

- Delete it!
- Use extreme caution with out-of-country purchases; ingredients are unknown and not FDA approved.
- Examine the packaging for any changes from one prescription to the next.
- Use caution when ordering prescription drugs online.
- Beware of products that claim to be a “special deal”.
- Consult with your doctor before purchasing a new prescription.
- Beware of products that claim to have no side effects.
- Alert your physician about any adverse side effects or if your condition does not improve.



Investment Schemes

Pyramid schemes, complex financial products and requests to claim inheritance money all target and take advantage of older people.

Keep calm and...

- Hang up!
- If it seems too good to be true, it probably is.
- Don't invest unless you understand the deal.
- Verify the identities of the people and franchises you're working with.
- Beware of claims of exaggerated earnings and extremely high yields.
- Consult an unbiased third party.
- Beware of high-pressure pitches.

Section 2: Scam Types

Door-to-Door Solicitations

They are simply seeking to separate you from your money. Do not be hurried or intimidated. If you choose to purchase from or use their services, get all the information and promises in writing. If you do purchase something from a door-to-door solicitor, you have the legal right to return it within three days.

Keep calm and...

- Seek advice!
- Never sign anything on the spot, including forms and especially blank forms.
- Never meet a salesperson alone, especially in your home. Have a trusted advisor with you.
- The salesperson is trying to appear to be a friend, but remember that he or she is a stranger.
- Never sign or pay on the day a “deal” is presented.
- Demand copies of everything.
- Document all promises/guarantees in writing.

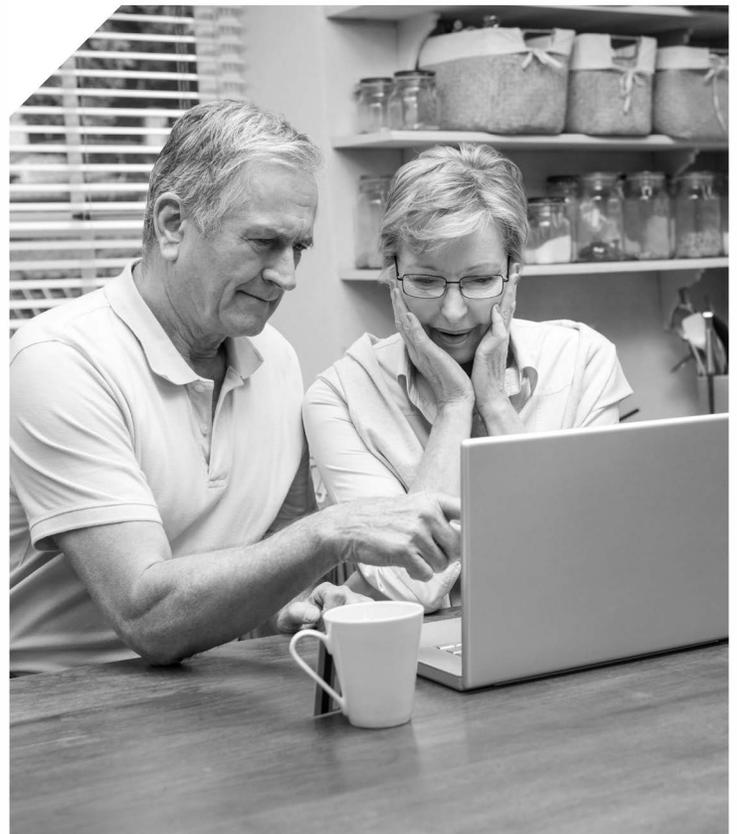
Internet Fraud

When you're using the Internet, how do you protect yourself from identity thieves and hackers? As you consider online banking and shopping, how do you keep from having your account information stolen?

Keep calm and...

- Delete it!
- Use unique, complex passwords for every online account and computing device: Eight or more characters including capital letters, lower case letters, numbers and special characters.
- Keep operating systems, applications and anti-virus programs up to date.
- Only download programs from trusted sources.

- Freeware and Shareware are both notoriously ridden with viruses.
- Limit the personal identifying information you post on social media sites and limit the number of people who can see it.
- Beware of phishing websites. If you are contacted by a financial institution asking you to provide information so they can change your password, you are communicating with a criminal. Don't respond to these messages by clicking embedded links or calling numbers they provide.
- Only conduct financial business and transactions online through websites that are encrypted. Look to ensure that the website URL has https or shttp, rather than just http. An unencrypted website (http) should not be entrusted with sensitive financial information or payment card numbers.



Section 2: Scam Types



Homeowner/Reverse Mortgage Scams

Scammers like to take advantage of those who own their homes, which are valuable assets. For trusted information on reverse mortgages and consumer protections, visit: www.ncoa.org and click 'reverse mortgages' or put 'home equity' in the search box.

Keep calm and...

- Hang up!
- Don't respond to unsolicited advertisements.
- Beware of advertisements that claim you can own a home with no down payment.
- Don't sign any documents that you don't understand.
- Find a reverse mortgage counselor to answer your questions.

Work at Home Scam

Scammers will post classified ads online and in print soliciting people to work from home. Some will ask people to buy their own equipment and supplies. Scammers may offer an "advanced payment," then ask for a portion back. After the money is sent, the original check will bounce.

Keep calm and...

- Shred it!
- Be wary of classified ads or online job postings to work at home, including secret shoppers.
- Always verify that a company is legitimate.
- Check the Better Business Bureau: www.bbb.org

Section 2: Scam Types



Identity Theft

The scammer will use personal information (Social Security Number, credit card, or driver's license number) without the person's consent to access accounts, open up new accounts, or apply for loans or mortgages. This information can be obtained by looking over a victim's shoulder at an ATM or listening to a phone conversation, by looking through garbage for statements or preapproved credit cards, or emails that appear to be from a legitimate company asking a potential victim to update or verify personal information.

Keep calm and...

- Shred it!
- Be careful with your mail — do not let incoming mail sit in your mail box for a long time. A locked mail box is more secure.
- When sending sensitive mail, consider dropping it off at a secure collection box or directly at the post office.
- Use a crisscross paper shredder.
- Monitor your bank and credit card statements.
- Do not fall for phishing scams – when in doubt, call the institution the email claims to come from or research the potential scam online.

- Beware of telephone scams – never give out personal information over the phone to someone who initiates contact with you.

Legal Documents

Scammers will pressure their potential victim to sign a legal document quickly without getting a second opinion. These documents may include financial powers of attorney, trusts, wills, and advance directives.

Keep calm and...

- Seek advice!
- Don't be pressured into signing quickly and always get a second opinion.
- Make sure you understand the different types of powers of attorney.
- Watch out for changes that have been made to documents without you knowing when, or how, it happened.
- Don't sign documents without meeting with an attorney in person.



Section 2: Scam Types

Internal Revenue Service (IRS) or Other Government Agency Scams

Scammers pose as government and public agency representatives, such as police, fire, courts and utilities. Scammers call claiming to be IRS employees, often with fake names and fake IRS badge numbers. The callers may claim that money is owed and needs to be paid via a pre-loaded debit card or wire transfer. Callers may also ask for private information, claiming that the person is owed a refund.

Keep calm and...

- Hang up!
- The IRS will not use unsolicited emails, text messages or social media to discuss taxes.
- The IRS will contact you by mail, not by phone
- Don't use pre-paid debit cards or wire transfers to pay anyone claiming to be the IRS over the phone.
- Beware of calls from the IRS, even if the caller ID says Internal Revenue Service or IRS on it.
- If you think you might owe taxes, call 1-800-829-1040 and an IRS employee will help with any payment issues.

Report incidents to the Treasury Inspector General for Tax Administration at 1-800-366-4484 or www.tigta.gov



Home Repair Contractor Fraud

A contractor may ask for the money upfront – which could be 30 to 50 percent of the project cost – and then disappear. The scammer may agree to the extras you want, but then never put them in the contract and ask for additional payment for those services.

Keep calm and...

- Hang up!
- Obtain three detailed written estimates prior to making a repair or renovation.
- Discuss the decision with family or friends.
- Contact the Contractors State License Board at 1-800-321-2752 to confirm current contractor's licenses and workmen's compensation insurance.
- Check with the Better Business Bureau at 858-496-2131 or www.bbb.org regarding complaints and resolutions.
- Carefully read all contracts and purchasing agreements prior to signing and make certain all requirements have been put in writing.
- Make sure you understand all contract cancellation and refund terms.
- Do not allow yourself to be pressured into making purchases, signing contracts, or committing funds. An initial deposit should be only 10 percent of the total, to a maximum of \$1,000.



Section 2: Scam Types



Funeral and Cemetery Scams

Scammers may read obituaries and call or attend the funeral service of a complete stranger to take advantage of the grieving widow or widower by claiming the deceased had an outstanding debt with them. Untrustworthy funeral homes may add unnecessary charges to the bill in the assumption that family members are unfamiliar with the cost of funeral services.

Keep calm and...

- Plan ahead!
- Make decisions in advance to avoid emotional overspending and pressure to purchase any services or goods you don't need.
- Compare prices of at least two different funeral homes.
- Ask to see a price list and a catalog of caskets to view all options.

Charity Scams

Con artists try to collect funds for non-existent charities. Only give to those you know are reliable. Beware of copycat or similar names to reputable charities. Ask for written information and proof that your contribution is tax-deductible. The Better Business Bureau maintains a list of reputable charities:

www.bbb.org

“Free Lunch” Seminars and Other Freebies

Older adults are frequently invited to seminars that offer a free meal and information about investment opportunities, insurance products or wills and trusts. These seminars are rarely about education; they want to recruit new clients and sell products. They may try to sell you unsuitable investments or convince you to replace your existing investments. Often they follow up the luncheon with an attempt to meet you one-on-one at your home. Likewise, any time you enter a contest or raffle, you are requested to give information about yourself, even if it's just your address or email address. Again, you are opening yourself up to sales calls. Often the lists of names and addresses are sold to other salespeople and, sadly, to scammers. Accepting “free” gifts can end up quite expensive in the long run.

Keep calm and...

- Decline!
- Avoid attending free seminars.
- Ask for professional referrals from people you trust if you need investment advice or help with key documents, such as a will.
- Don't enter any contest or raffle that requires you to provide any personal information.



Section 3: Resources

Don't be afraid to talk about it and take action



KEEP CALM
& Hang Up



KEEP CALM
& Shred It



KEEP CALM
& Delete It



KEEP CALM
& Plan Ahead



KEEP CALM
& Seek Advice

waiting could only make it worse

Financial Fraud

Follow these steps if you think you've been a victim of any fraud that might put your finances at risk. This can include fraud related to health care/Medicare, health insurance, counterfeit prescription drugs, funeral and cemetery scams, fraudulent anti-aging products, telemarketers, Internet fraud, investment schemes, homeowner and reverse mortgage scams, sweepstakes and lottery scams, the Grandparent Scam, identity theft and legal documents.

Keep calm and...

- Call your bank and/or credit card company.
- Cancel any debit or credit cards linked to the stolen account.
- Reset your personal identification number(s).
- File a report with the police.
- Contact Adult Protective Services, Elder & Dependent Adult Abuse Reporting Line: 1-800-510-2020

Medicare Scams

- Report suspicious activities to 1-800-MEDICARE

For more information about Medicare scams, visit www.cahealthadvocates.org/fraud

Identity Theft

- Contact your bank(s) and credit card companies immediately.
- Contact the Identity Theft Resource Center: 858-693-7935 and www.idtheftcenter.org
- File a report with the police. Companies you work with to clear up identity theft issues may want to see a copy of this report.
- File with the Federal Trade Commission by using its online complaint form at www.ftc.gov, or call the theft hotline at 1-877-ID-THEFT
- Contact the Social Security Fraud Hotline at 1-800-269-0271

Section 3: Resources

- Put out a fraud alert to the credit-reporting agencies:
 - * Experian: 1-888-397-3742
(TDD 1-800-972-0322)
 - * Equifax: 1-888-766-0008
(TDD 1-800-255-0056 and request connection to Auto Disclosure Line at 1-800-685-1111)
 - * Transunion: 1-800-680-7289
(TDD 1-877-553-7803)

Internet Crime

- FBI's Internet Crime Complaint Center:
www.ic3.gov
- Protect yourself before becoming a victim:
 - * Sign up for the "Do Not Call" list at 1-888-382-1222 or www.donotcall.gov
 - * Sign up for the "Opt Out Mailing" list at 1-888-567-8688 or visit www.optoutprescreen.com
 - * Visit www.onguardonline.gov

Organizations with Resources on Scams and Fraud

Consumer Financial Protection Bureau:

www.consumerfinance.gov

Consumer Federation of America:

www.consumerfed.org

Elder Financial Protection Network:

www.elderfinancialprotection.org

FINRA Investor Education Foundation:

www.saveandinvest.org

National Consumer League's Fraud Center:

www.fraud.org

Justice in Aging:

www.justiceinaging.org

Women's Institute for Secure Retirement:

www.wiserwomen.org

Aging & Independence Services: 800-339-4661

www.aging.sandiegocounty.gov

Adult Protective Services: 800-339-4661

www.aging.sandiegocounty.gov

Long Term Care Ombudsman: 800-640-4661

www.aging.sandiegocounty.gov

Elder Law & Advocacy: 858-565-1392

www.seniorlaw-sd.org

Credit Bureaus

Experian: 1-888-397-3742 (TDD 1-800-972-0322)

www.experian.com

Equifax: 1-888-766-0008 (TDD 1-800-255-0056 and request connection to Auto Disclosure Line at 1-800-685-1111)

www.equifax.com

Transunion: 1-800-680-7289 (TDD 1-877-553-7803);

www.transunion.com

Free Credit Report (all bureaus): 1-877-322-8228;

www.annualcreditreport.com



Section 3: Resources

Other Resources

Attorney General (San Diego County): 800-952-5548

www.caag.state.ca.us

Bar Association (San Diego County): 619-231-0781

www.sdcba.org

Better Business Bureau (San Diego): 858-496-2131

www.bbb.org

City Attorney (San Diego): 619-236-6220

www.sandiego.gov/cityattorney

Consumer Product Safety Commission: 800-638-2772

www.cpsc.gov

Contractors State License Board (California):

800-321-2752; www.cslb.ca.gov

Dept. of Consumer Affairs (California): 800-952-5210;

www.dca.ca.gov

Dept. of Real Estate (California): 877-373-4542;

www.dre.ca.gov

Direct Marketing Association: 212-768-7277;

www.dmaconsumers.org

Direct Selling Association: 202-452-8866

www.dsa.org

District Attorney (San Diego County): 619-531-4040

www.sdca.org

District Attorney Fraud Unit (San Diego County):

619-531-3507; www.sdca.org

District Attorney Insurance Fraud Unit (San Diego

County): 619-531-3749

Do Not Call Registry: www.donotcall.gov

Federal Communications Commission (FCC):

888-225-5322; www.fcc.gov/complaints

Federal Trade Commission (FTC): 877-382-4357

www.ftc.gov

Federal Deposit Insurance Corporation (FDIC):

877-275-3342; www.fdic.gov

Identity Theft Resource Center: 888-400-5530

www.idtheftcenter.org

Opt Out (of credit card offers): 888-567-8688

www.optoutprescreen.com

Phonebusters (report Canadian lotto scams):

888-495-8501; www.phonebusters.com

Privacy Rights Clearing House: 619-298-3396;

www.privacyrights.org



Aging & Independence Services (AIS)

Aging & Independence Services (AIS) leads the way in advocacy, information and safety to foster dignity and enhance quality of life for older adults and persons with disabilities in San Diego County.

AIS programs include:

- Adult Protective Services
- Caregiver Support
- Care Management Programs
- Cool Zones
- Grandparents Raising Grandchildren Assistance
- Health Insurance Counseling
- Health Promotion
- Information and Assistance
- In-Home Supportive Services
- Intergenerational Programs
- Legal Assistance
- Long-Term Care Ombudsman
- Nutrition Services
- Outreach and Education
- Project CARE
- Senior Volunteers in Action (SVA)
- Senior Mental Health Team
- And more!



This public service announcement is funded in part by an Indian Gaming Special Distribution Fund grant provided by the Barona and Sycuan Tribal Governments.

Paula's mother-in-law fell for the **Grandma Scam**

By the time we found out the truth, all her money was gone.

Pay attention if your elderly parent's routine changes all of a sudden.

I wish I had.

