

Identity Theft Scam Uses Medicare to Target Seniors

Stephanie Bias

NC SMP Program Coordinator, SHIP, NC DOI

Telephone scams targeting older Americans are nothing new, but a recent variation attempts to use seniors' concerns about their health care coverage under Medicare to trick them into providing personal information.

The scam may unfold like this:

A "representative" calls the senior, claiming to be with the "Medicare Program Unit" or some other official-sounding health foundation. The senior is told that they need a new Medicare card because the old one has expired, or another reason that suggests urgency on the part of the senior. Medicare cards do not expire, but many people are unaware of that fact. If the caller is persuasive, the deception gets underway. The scammer may

already know the name of the bank, or may guess which bank receives the beneficiary's Social Security direct deposit. The next step is to convince the senior to reveal the bank account number, often with a series of misleading questions intending to "verify your information so you can keep your health coverage." With that critical piece of information, the scammer is poised to use the senior's bank account and other resources for their own gain.

This Medicare coverage scam is actually identity theft. The variations may differ but the results are usually the same. Phone scams can be expected to increase during these tough economic times and scammers will use any number of new schemes to obtain the personal information from the senior.

Seniors are often targeted for scams because they

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Guilford Senior Friendly Blog Goes Online

Are you a senior or know someone 55 or over? Have you ever wondered what is available in our area to make our community responsive and friendly to seniors and their families? Have you ever wanted to voice your opinions on what you think "should be done to make things better around here"? If so, you need to visit the newly developed Senior Friendly Guilford blog site (<http://seniorfriendlyguilford.wordpress.com/>) to make yourself heard and to share ideas! It is a site designed for sharing information about services in our area for seniors, ways to cut living expenses and to stay healthy. Some recent postings include: [For Seniors Who Can't Afford Upfront Dental Costs, Care Credit Is A Possible Solution](#), [New Study: Caregivers Live Longer](#), [4 Reasons Phone Scam Artists Target Seniors](#), [Medicare Beneficiaries May Qualify To Save \\$3,600 Per Year On Medication Costs](#), [Stimulus Check Letters](#), [Money For Seniors](#) and [Foster Grandparents — You Are Never Too Old To Make A Difference](#).

As the wave of Baby Boomers hit 60, they are a powerful financial force and their opinions and needs greatly impact area businesses. The Senior Friendly Guilford blog is also a place where you can

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Note from the Chair

Welcome 2009-2010 program year! Surely we all let out a sigh of relief as last orders of business are completed for the 2008/2009 program year.

Since our last Bulletin the Caregiver Support Alliance held a conference call. Our guest speaker on family mediation was informative and helpful. We also discussed getting some commitments for leadership from the membership and identified a nominating committee. The three ladies assigned to the committee have put out a request for interest from the Alliance membership to serve in the vacant steering committee and officer positions. We have not yet had enough nominations to fill all appointments to the vacant positions.

Please consider serving the Alliance this year in it's mission to support caregiver professionals in our state. It is worthwhile to continue the sharing of family caregiver support program service information between counties and regions. It is vital to the success of this Alliance that local service providers contribute and be involved.

I hope to hear from you in response to this request for support in leadership. Do not forget your other opportunity to share with colleagues from across the state by submitting articles on recent programs and services you've offered in your area.

Best Wishes,

Minako Holloway

Identity Theft, continued

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are likely to have financial savings, own their homes, and have established credit – all of which the con artist will want to tap. Scammers also know it may take weeks or months before the senior realizes the scam has occurred.

This is a common sense reminder: Don't give out personal or financial information over the phone to anyone, even if they say they can help you. Seniors should not assume that an unknown caller that knows a few personal details, such as name, address and phone number has a legitimate reason for calling and asking for more information.

Older Americans need to be aware that scams could happen any time. The contact may seem legitimate

and the caller may sound trustworthy. If there is any suspicion, cut the call short, or ask for a call-back number. If the caller hesitates to provide a call-back number, that is a "red flag". If the caller does provide a callback number, compare it to the agency's website to see if it's a real number, not a cell phone or temporary number.

To report suspected healthcare identity theft or Medicare fraud, call the North Carolina SMP Program at the Seniors' Health Insurance Information Program (SHIIP) at 1-800-443-9354 or www.ncshiip.com. The North Carolina SMP Program is funded through a grant from the Administration on Aging to the Seniors' Health Insurance Information Program (SHIIP) at the North Carolina Department of Insurance

Alzheimer's Caregiver Workshop

August 4, 2009, 8:30 a.m. - 3:30 p.m.

The First Pentecostal Holiness Church, 1100 First Church Road, Goldsboro, NC

Early Detection of Memory Problems, Dementia and Driving, Screening of HBO's "The Alzheimer's Project: Grandpa, Do You Know Who I Am?", Assisting the Individual with Dementia: Making activities of Daily Living Easier on Both of You, Finding Meaning in Providing Dementia Care

Pre-register by Tuesday, July 28, 2009 by calling 910.832.3732

Senior Blog, continued

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compliment a business for how easily accessible it is to those with trouble walking or difficulty reaching high shelves or problems seeing in high glare lighting (or maybe even voice how you wish it were better).

The blog was started by the Guilford County Senior Services Roundtable's Education Committee as part of a statewide initiative to assure that communities are "friendly" to and livable for seniors. After all, if a community is friendly, livable and accessible to seniors, it is good for all ages. The Roundtable is composed of members of agencies and businesses that serve seniors in Guilford. A previous project of the Roundtable was the development of Pathways and Protocols© (http://www.senior-resources-guilford.org/pages/pathways/Pathways_Menu.htm) which helps seekers find resources and navigate area services for seniors-such as knowing what paperwork is needed and how to find in-home care.

The Roundtable also has an Intergenerational Committee and a Business Committee. They recently held a reading group in which seniors and youth read and discussed the book, "*Two Old Women: An Alaskan Legend of Betrayal, Courage and Survival*". The different generations were able to learn about each other and find out that the other is "not so bad". They are hoping to plan future intergenerational activities involving Big Brothers Big Sisters and retirement communities. The Business Committee is meeting with area businesses toward being evaluated according to set criteria and becoming officially certified as a "Senior Friendly Business". In other areas, this certification has positively impacted businesses by making them more attractive to seniors. If you wish to learn more about the Guilford County Senior Services Roundtable, please contact Ellen Whitlock at 336-373-4816 X 254. If you have any questions about the blog, please contact Bob Boyd at 336-373-4816 X 230 or just visit the site at <http://seniorfriendlyguilford.wordpress.com/> to have your voice heard!

NC Association on Aging
P.O. Box 10341
Raleigh, NC 27605-0341
www.ncaoa.org

The North Carolina Caregiver Support Alliance recognizes the critical role family caregivers play in providing long-term care and helping older adults maintain their quality of life. This group will share information, network and provide all caregiver professionals with local, regional and state resources to assist all family caregivers.

NC Caregiver Support Alliance is a program section of the NC Association on Aging

Membership

The NC Caregiver Support Alliance membership is open to Family Caregiver Support Professionals in the state of North Carolina who are members of the North Carolina Association on Aging. No dues beyond those paid to the NCAOA will be charged.

Benefits of membership include:

- Professional development through trainings offered at the NCAOA annual conference
- A channel to voice local concerns in serving caregivers to regional and state administrators
- Idea sharing with other local providers through regular communication
- Gain a statewide perspective on growth and variety of family caregiver services

- Participation with a group of professionals who share goals and challenges
- Opportunities to build working relationships with other local, regional and state partners

If you are not already a member of the Alliance you may contact

Julie Bell

jpbell11@hotmail.com

to register as a member. You may also join us at our next meeting on April 16, 2009 in Greensboro to learn more. We look forward to working with you!

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