

SENIOR SECURITY I:

Avoiding Scams & Frauds in Colorado



Medicare and Medicaid Fraud



Be suspicious if:

- Medicare providers solicit you by telephone or door-to-door;
- A provider asks for your Medicare number for a service that is free;
- You receive more medical supplies than you ordered, or you cancelled an order and it is sent anyway;
- You are offered money to go to a certain provider;
- A provider comments he or she knows how to bill Medicare or Medicaid.

To uncover potential fraud:

- Keep a log using the pamphlet, *My Personal Healthcare Reference*, to track dates of health service, services provided, and providers involved;
- Compare Medicare statements or medical summary notices to your log.

If you suspect fraud:

- Call your doctor or provider and discuss any discrepancies you find between your log and the medical summary notice;
- If you're not happy with the provider's explanation, call the insurance company who paid the bill for Medicare;
- If you're still not satisfied with the response, call the Office of the Inspector General hotline at 1-800-447-8477.

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Identity Theft

To protect yourself from Identity Theft:

- Carry a close-fitting pouch instead of a purse or back-pocket wallet;
- Reduce the items you carry in public such as extra credit cards, Social Security card, and checkbooks, and don't have your Social Security number on your drivers license;
- Shred all mail and documents that contain Social Security, bank and credit card numbers;
- Place mail with bills to be paid in a secure postal box or at the Post Office.

If you become a victim, immediately notify:

- Local law enforcement, especially if your purse or mail has been stolen;
- Your financial institutions and credit card companies;
- The three national credit reporting agencies: Equifax 1-800-525-6285; Experian 1-800-311-4769; Trans Union 1-800-680-7289.

Telemarketing Fraud

Know the warnings signs:

- The telemarketer calls you by name and is overly friendly;
- You must pay money up front (for taxes, fees, etc.) to participate;
- You must make an immediate decision.



To prevent telemarketing fraud:

- Never talk to strangers – say, *“I’m sorry, I do not do business over the telephone,”* or *“I do not make charitable donations over the telephone;”*
- Use an answering machine, voice mail, or Qwest’s *No Solicitations* service to screen calls;
- Never, under any circumstances, give any portion of your credit card, bank account, or Social Security number to a caller, no matter who they claim to be;
- Sign up for the Colorado telemarketing “No-Call” list, which goes into effect July 2002. Call the Colorado Consumer Line at 1-800-222-4444 or go to the Attorney General’s web site at www.ago.state.co.us for info on signing up.

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Mail Fraud



Recognizing fraud in your mailbox:

- Just because your mail is delivered by the U.S. Postal Service, it is not always legitimate;
- Be especially wary of mailings that look like official government documents;
- Promoters target Seniors for mail fraud because: 1) you may have more time to read the offers; 2) you may believe you need extra money; and 3) you may become addicted to the offers, holding out hope that you will eventually win.

To protect yourself from mail fraud:

- Stop participating in sweepstakes, lottery, and contest offers;
- Write to the Mail Preference Service, P.O. Box 9008, Farmingdale, NY, 11735 - a service of the Direct Marketing Association. Include your name, address, and phone number with a letter requesting your name be removed from their lists;
- Call the "OPT OUT LINE" to get off lists for credit card offers: 1-888-567-8688.

Home Improvement Fraud

Be suspicious if a contractor:

- Solicits you door-to-door, especially if he says you need to do the work right away;
- Offers a bargain, or has materials leftover from another job;
- Requires substantial payment in advance or charges much more after the work is complete.



To hire a legitimate contractor:

- Get at least three bids, and don't make a hasty decision based solely on price;
- Always use a written contract that lists materials to be used, and gives a completion date;
- Check the contractor's licenses with the building department, as well as customer references;
- Call the Better Business Bureau's Colorado Consumer Line at 1-800-222-4444 for a report;
- Pay little or nothing in advance and never pay with cash.

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Care Giver Fraud

Signs of financial abuse:

- Unusual activity in bank and credit card accounts;
- Care giver tries to isolate the victim who comes to rely solely on the care giver;
- New acquaintances appear on the scene and the adult is either completely charmed, or fearful of the care giver.



To protect yourself from Care Giver Fraud:

- Recognize that the person you trust the most is in the best position to steal from you – 2/3 of elder financial abusers in Colorado are family members or those with powers of attorney;
- Plan for your future by seeing an elder law attorney on powers of attorney and other estate matters; but don't become dependent on one advisor or caregiver;
- Don't make a major financial decision without getting several opinions from a friend, family member, attorney, banker and accountant;
- No matter how well you know or trust someone, don't sign any papers given to you that you don't understand, or that seem unusual.

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If You, or Someone You Know, is a Victim of Fraud

- It is not your fault – con artists and financial abusers are gifted liars and actors – they can deceive anyone;
- Choose justice over embarrassment – fraud perpetrators will not stop until you turn them in;
- Stealing is a crime – report it to law enforcement.



Resources to Prevent and Report Senior Fraud

Colorado Consumer Line (Attorney General & BBBs) 1-800-222-4444

www.bbb.org

Denver District Attorney's Fraud Line

720-913-9179

www.denverda.org

Denver Adult Protective Services

720-944-2994

Denver Victims Service Center 24-hour Hotline

303-894-8000

FTC Telemarketing Complaints (Toll free)

1-877-987-3728

FTC Identity Theft Complaints (Toll free)

1-877-438-4338

www.ftc.gov

PhoneBusters - Canadian Telemarketing (Toll free) 1-888-495-8501

www.phonebusters.com

Local Resources:

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