

# ***\$avvy \$eniors:***

## **How to Avoid Financial Fraud**



FEBRUARY 2015

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## INTRODUCTION

There has been an alarming increase in the number of financial abuses against elders in the Commonwealth and throughout the United States. It is said that financially exploiting elders is one of the largest areas of crime of the decade and unfortunately it is only continuing to increase.

This alarmingly fast growing trend in elder fraud and the increasing number of financially victimized elders are of great concern to the Attorney General's Office. While we do what we can to prosecute many companies and individuals that are committing these crimes, we unfortunately cannot totally eliminate these exploiters. As such, we have created this Guide to help you protect yourself and your loved ones.

This guide features the most common scams targeting elders that are reported to the Attorney General's Office. Scams can materialize in many different ways and this guide provides the most popular scams, warnings signs to look out for, what to do should you become a victim, as well as a number of other useful resources throughout the state and country.

We are pleased to present you with this Guide and urge you to read it closely and refer to it whenever necessary.

## WHAT IS FINANCIAL EXPLOITATION?

The financial exploitation of elders is the improper or illegal use of an elder's financial resources through, but not limited to, deceit, coercion, or undue influence of the elder. Unfortunately this exploitation can take on many different forms. Use this guide to learn how to spot financial exploitation, what to do about it, and how to prevent it.

### IF YOU ARE A VICTIM OR SUSPECT SOMEONE MAY BE A VICTIM OF FINANCIAL EXPLOITATION, OR ANY TYPE OF ABUSE:

- Don't be critical of yourself or of someone you know of who is a victim
- Seek assistance from
  - Your local police department
  - Someone you trust: children, friend, bank manager, clergyman, or an attorney
- Contact the Elder Abuse Hotline: (800) 922-2275
- Contact the Executive Office of Elder Affairs
  - Phone: (800) AGE-INFO (800-243-4636)
  - TTY: (800) 872-0166
  - Online: [www.mass.gov/elders](http://www.mass.gov/elders) ; [www.800AgeInfo.com](http://www.800AgeInfo.com)
- Contact the Office of the Attorney General's Elder Hotline
  - Phone: (888) AG-ELDER (888-243-5337)
  - TTY: (617) 727-4765
  - Online: [www.mass.gov/ago/elders](http://www.mass.gov/ago/elders)

### TIPS TO PREVENT ELDER ABUSE

- Avoid isolation, stay active, and socialize with your family and friends
- Monitor your financial transactions closely and confide in people you trust
- Keep important legal and financial documents in a safe place
- Be aware of telemarketers who pressure you into making an immediate decision
- Safeguard your personal information and passwords
- Be careful when responding to any solicitation – if it sounds too good to be true, it most likely is
- Screen your calls and only answer when you recognize the name/number

- Check with a trusted source before sending money or giving out any personal information
- Avoid getting on a mailing list and don't fill out contest entry forms

#### EXAMPLES OF FINANCIAL EXPLOITATION

- Someone cashing your checks without permission or authorization
- Someone forging your signature on a financial document
- Someone misusing or stealing your money or possessions
- Scams that promise big bucks but only if you send money immediately
- Offers where the telemarketers want personnel information before giving you more details on an offer
- Unreasonable transfers of real estate
- Misuse of Power of Attorney duties
- Wealth-draining of elders by debt collectors

#### SIGNS TO LOOK FOR

- Having difficulty buying groceries or paying household and utility bills
- A friend or family member frequently influencing you into buying things he or she (rather than you) want
- Accounts frequently being overdrawn or showing suspicious activity
- Large payments being made to companies that are in other states or that you don't recognize
- Family members or friends frequently "borrowing" money from you and then conveniently "forgetting" to repay you
- Receiving a lot of mail about contests, sweepstakes, etc.
- Frequently getting calls from strangers offering great deals or asking for personal information
- Receiving large numbers of magazines that you aren't subscribed to

## MOST COMMON FINANCIAL EXPLOITERS OF ELDERS

- Family members, caregivers, and friends
  - The typical victim is a white female between the ages of 70 and 89 who is cognitively impaired and isolated. The financial abuse can take many forms, from outright theft or forgery to rerouting assets without a victim's knowledge or consent.
- Telemarketing scams
- Unlicensed contractors/ repairpersons
- Investment fraud scams

## TELEMARKETING & UNWANTED PHONE CALLS

### TELEMARKETING, TELEPHONE SCAMS, & ROBOCALLS

Many elders find themselves constantly receiving unwarranted and unwanted telephone calls. It is important to remember that there are things that you can do to prevent these annoying calls.

### THE GRANDPARENT OR EMERGENCY SCAM

Be on your guard if you get a call from a young man or woman who says they are your grandchild, in trouble, and need money. It is likely to be a scam!

#### HOW IT USUALLY WORKS:

- The con artist will start a conversation with something like this “It’s me, grandma (or grandpa), your favorite grandson” and the unsuspecting victim replies with the name of her/his grandson. The imposters will probably be crying and very upset at this point. They will then go on to tell you that they either lost a wallet, or they’ve been arrested, or they were in a car accident, or they are in the hospital and need money.
- Whatever the situation, they claim to be in crisis and invoke the love of a grandparent to give them money. They will very likely say they can only make one phone call and will probably beg you not to call their parents because they don’t want them to find out and get upset.
- This scam is designed to prey on your emotions and to create a sense of emergency and urgency. The scammer does not want you to take time to verify the facts!

#### WHAT SHOULD YOU DO?

- Remain calm and verify. Ask the caller for their number and where they are located.
- Hang up the phone. Call your grandchild and his or her parents and continue calling family members until you can confirm your grandchild’s whereabouts. Chances are you will discover that your real grandchild is safe and sound.
- Under any circumstances, do not wire or send any money as a result of this type of phone call or email.

- Consider developing a code word with family members that can be utilized to verify an honest and true emergency.
- Make note of the caller's phone number, the time of the call, and the date.
- Report scams to the FTC:
- Phone: (877) FTC-HELP (877-382-4357)
  - Online: [www.FTC.gov/complaint](http://www.FTC.gov/complaint)
  - Call the Attorney General's Office Elder Hotline for more information:
  - Phone: (888) AG-ELDER (888-243-5337)

### LOTTERY & SWEEPSTAKES SCAM

Be wary about any calls you may receive that claim you have won some kind of prize. Have you entered any lotteries or sweepstakes lately? Does it sound too good to be true? Remember: You can't win something you never entered and if it sounds too good to be true, chances are it's probably a scam.

#### HOW IT USUALLY WORKS:

- The scammer will call you and say something like: "Congratulations! You have won a lottery/sweepstakes/grand prize, but in order to claim your winnings, you must send a payment to pay the taxes on the money you have won."
- They will try to convince you that there has been an administrative oversight of some kind and that you are in fact the winner of a large sum of money. Do not fall prey to their scams!

#### WHAT SHOULD YOU DO?

- If a telemarketer asks you to pay for a prize, hang up the phone immediately.
- Make note of the caller's phone number, the time of the call, and the date.
- Do not send cash, checks, or wire money to pay taxes or fees to collect a prize or sweepstakes. Remember, winners don't have to pay.
- Ignore all calls, delete any voicemails, and throw away any mail that you receive that tells you you've won.
- Contact the FTC:
  - Phone: (877) FTC-HELP (877-382-4357)
  - Online: [www.FTC.gov/complaint](http://www.FTC.gov/complaint)

## SWEEPSTAKES RECOVERY SCAM

If you have unfortunately already been defrauded of money by a telemarketer, be cautious about follow-up calls offering Recovery Services. These so-called “services” are most likely fraudulent.

### HOW IT USUALLY WORKS:

- Once the victim of a lottery/sweepstakes scam realizes that they’re not actually going to receive any winnings, it is possible that they will receive a follow-up phone call from someone claiming to be an attorney that will represent them.
- The “attorney” will demand an upfront fee in exchange for returning the so-called “winnings” to the victim. Unfortunately, this is just another scam.
- The “attorney” is actually someone working with the original lottery/sweepstakes scammer.

### WHAT SHOULD YOU DO?

- If you receive a call offering recovery services, hang up the phone.
- Make note of the caller’s phone number, the time of the call, and the date.
- Do not send cash, checks, or wire money to pay taxes or fees to collect a prize or sweepstakes.
- Contact the FTC:
  - Phone: (877) FTC-HELP (877-382-4357)
  - Online: [www.FTC.gov/complaint](http://www.FTC.gov/complaint)

## MEDICARE / GOVERNMENT / IRS / BANKS

Be cautious about any calls you may receive from people claiming to be from Medicare, the Government, the IRS, or banks. Many scammers will call elders pretending to be a representative of one of the listed organizations. Always remember, actual representatives from these organizations will never ask you for personal information over the phone. It is a scam.

### HOW IT USUALLY WORKS:

- The scammer will call you and say something like: "I am calling from (insert organization here) and have important information about your account. There has been suspicious activity in your account and we need to verify your identity to fix the problem. Please provide your social security number to do this."
- They claim that something is wrong with your account or that they need to verify something and in order to make these changes/verifications, they demand your personal information.

### WHAT SHOULD YOU DO?

- If you receive a call like the one described above, tell the caller that you don't give personal information out over the phone and then hang up.
- Make note of the caller's phone number, the time of the call, and the date.
- Never give your personal information out over the phone unless you initiated the call.
- File a complaint with The Attorney General's Office Elder Hotline (888) AG-ELDER (888-243-5337)

### FAKE DEBT COLLECTORS

Be on your guard if you are receiving any calls from people claiming that you owe a debt. These scammers will call elders and falsely claim to be a representative of a law office, a law enforcement agency, debt collector, or creditor. Always remember, actual debt collectors are obligated under Federal and State laws to provide you with their business name, mailing address, and phone number, and will never claim that they can have you arrested.

### HOW IT USUALLY WORKS:

- The fake debt collector will call you and claim that you or your spouse have a seriously delinquent debt and that you will be arrested if you don't pay it off immediately.
- Telltale signs that they are not real debt collectors are that they don't tell you their office address, they threaten you with arrest or other penalty, and deny your request for debt verification in writing.

### WHAT SHOULD YOU DO?

- If you receive a call like the one described above, tell the caller that you dispute their claim and demand that they send you verification of the debt in writing. If they don't comply, it's most likely a scam.
- Never give your personal information out over the phone unless you initiated the call.
- Make note of the caller's phone number, the time of the call, and the date.
- File a complaint with:
  - The Attorney General's Office Elder Hotline  
(888) AG-ELDER (888-243-5337)
  - The FTC  
Phone: (877) FTC-HELP (877-382-4357)  
Online: [www.FTC.gov/complaint](http://www.FTC.gov/complaint)

### ROBOCALLS

Be wary about telephone calls and messages that come in the form of a robot voice. These can often be a scam and lead to even more unwanted phone calls.

#### HOW IT USUALLY WORKS:

- You will receive a call or message from a robotic voice. It could be offering any number of services.
- Typically, there will be an option at the end of the call or message that prompts you to press '0' to either unsubscribe or to talk to an Operator in order to unsubscribe that way.

### WHAT SHOULD YOU DO?

- If you receive one of these calls or messages, hang up or delete the message immediately.
- Do not press '0' or any other number. Pressing a number typically indicates to the scammers that your phone number is a valid, working number. That usually means that they will continue to call and leave you these messages.

PLEASE KEEP IN MIND THAT THE FOLLOWING AUTOMATED CALLS AND MESSAGES ARE LEGAL, INCLUDING:

- Calls and messages that are simply informational, i.e. message about doctor's appointments, flight delays, school closings, prescription refill reminders
- Calls and messages from banks, telephone carriers, debt collectors, and charities
- Calls and messages from political candidates and organizations

### HOW TO PREVENT UNWANTED TELEPHONE CALLS

- Contact the Federal Trade Commission and ask that your name be placed on the National Do Not Call Registry. All names that are added to the registry must stay there permanently unless they are requested to be removed by the citizen. Joining the Do Not Call Registry is free and is available for both home and cell phone numbers.
  - To add your number to the National Do Not Call Registry:
    - Phone: (888) 382-1222
    - TTY: (866) 290-4236
    - Online: [www.DoNotCall.gov](http://www.DoNotCall.gov) (If you register online, you will receive a confirmation email from [www.DoNotCall.gov](http://www.DoNotCall.gov). Click the link provided within 72 hours in order for your registration to be completed.)
  - Please Note: Putting your name on the National Do Not Call Registry does not take effect immediately. It usually takes about a month. Please be patient if you continue to receive calls in the following 31 days.
  - Please Note: The following calls are not screened by the Do Not Call Registry:
    - Calls from charities, political organizations, and people conducting surveys
    - Calls from companies that you've given permission to call you and with which you have an existing business relationship
- Join the Massachusetts Do Not Call Registry:
  - To add your number
    - Phone: (866) 231-2255
    - Online: [www.MADoNotCall.govconnect.com](http://www.MADoNotCall.govconnect.com)

- Never give out your personal information over the phone unless you initiated the phone call and know that you can trust the person or organization with whom you are speaking. Legitimate companies or organizations will never ask for this information over the phone.
  - Do not provide the following information about yourself:
    - Social Security number
    - Credit card numbers
    - Bank account numbers
  - Simply tell the caller: “I don’t give personal information out over the phone. I will be in touch with the company or organization directly and give them the needed information.”

### IF YOU CONTINUE TO RECEIVE UNWANTED TELEPHONE CALLS

1. If you have joined the National Do Not Call Registry and you continue to receive unwanted calls after a month has passed, you can file a complaint with the Registry:
  - You must provide the date of the call and the name or phone number of the company that called you.
    - Phone: (888) 382-1222
    - TTY: (866) 290-4236
    - Online: [www.DoNotCall.gov](http://www.DoNotCall.gov)
2. File a complaint with the Elder Helpline through the Office of the Attorney General’s Public Inquiry and Assistance Center:
  - In order to for our office to best help you, we ask that you provide the phone number of the telemarketer, the time of the call, and the date.
    - Phone: (888) 243-5337
    - Online: [www.eform.ago.state.ma.us](http://www.eform.ago.state.ma.us)
3. Contact your local telephone service provider to inquire about blocking frequent unwanted numbers.

## UNSOLICITED MAIL & UNWANTED EMAIL

### MAIL, MERCHANDISE, & EMAIL

Many elders find themselves frequently receiving unsolicited and unwanted mail, merchandise, and email. It is important to remember that there are things that you can do to reduce the amount of junk mail and email that you receive.

### THE U.S. POSTAL INSPECTION SERVICE

If you believe you're a victim of fraud related to the U.S. Mail, including mailed sweepstakes, lotteries, on-line auctions, work-at-home scams, or chain letters, report your concern to the U.S. Postal Inspection Service as mail fraud.

U.S. Postal Inspectors investigate any crime in which the U.S. Mail is used to further a scheme—whether it originated in the mail, by telephone, or on the Internet. The use of the U.S. Mail is what makes it mail fraud.

- Phone: (877) 876-2455 then press '4'
- Online: [ehome.uspis.gov/fcsexternal](http://ehome.uspis.gov/fcsexternal)

### UNSOLICITED MAIL

#### WHAT SHOULD YOU DO?

- Tell the companies with which you do business to remove your name from customer lists they sell to other businesses. To do this, look for information on how to opt out of marketing lists on sales materials, order forms, and businesses' websites.
- Utilize the services provided by the Direct Marketing Association to remove your name and address from most national telemarketing, mail, and e-mail lists. Contact the Direct Marketing Association ("DMA"):
  - Phone: (212) 768-7277
  - Online: [www.DMAchoice.org](http://www.DMAchoice.org)
  - Mail: DMAchoice  
Direct Marketing Association  
P.O. Box 643  
Carmel, NY 10512

## PRESCREENED CREDIT & INSURANCE OFFERS

According to the FTC:

### WHAT SHOULD YOU DO?

- In order to reduce the amount of preapproved credit card applications and insurance offers you receive, you can utilize [www.OptOutPrescreen.com](http://www.OptOutPrescreen.com), the official Consumer Credit Reporting Industry website, to opt out either for five years or permanently:
  - To opt out for five years:  
Phone: (888) 567-8688  
Online: [www.OptOutPrescreen.com](http://www.OptOutPrescreen.com)
  - To opt out permanently:  
Visit [www.OptOutPrescreen.com](http://www.OptOutPrescreen.com) to begin the process
  - Please Note: When you call or go online, you will be asked to provide your name, home telephone number, date of birth, and social security number. Your information is confidential and will only be used to process your request to opt out.
- If you do not have internet access, you can send a written request to each of the major consumer reporting companies. In order to opt out permanently, make sure your request includes your name, date of birth, home telephone number, and Social Security number:
  - **Experian**  
Opt Out  
P.O. Box 919  
Allen, TX 75013
  - **Equifax, Inc.**  
Options  
P.O. Box 740123  
Atlanta, GA 30374
  - **TransUnion**  
Name Removal Option  
P.O. Box 505  
Woodlyn, PA 19094
  - **Innovis Consumer Assistance**  
P.O. 495  
Pittsburgh, PA 15230

## UNORDERED MERCHANDISE

### WHAT SHOULD YOU DO?

- Occasionally people will receive merchandise in the mail that they did not order. According to the FTC, you do not have to pay for any unordered merchandise that you may receive.
- If you receive unordered merchandise, there are a few things you can do:
  - Legally you may keep it as a free gift.
  - You do not legally have to notify the seller but it may be a good idea to contact them and let them know that you received something that you didn't order.
  - It's possible that you received the unordered merchandise as the result of a legitimate shipping error. In this case, contact the seller and offer to return the merchandise as long as the seller pays for shipping and handling costs.
  - Sometimes charitable organizations will send out items or samples that are noticeably marked free. You can keep these items as gifts.
- If you have further problems with receiving unordered merchandise first contact the company sending you the merchandise. If that doesn't work, contact:
  - The Elder Hotline at (888) AG-ELDER (888-243-5337)
  - U.S. Postal Inspection Service
    - Phone: (877) 275-2455 then press '4'
    - Online: [www.ehome.uspis.gov/fcsexternal](http://www.ehome.uspis.gov/fcsexternal)
  - The Better Business Bureau
    - Online: [www.bbb.org](http://www.bbb.org)

## UNWANTED EMAIL

### WHAT SHOULD YOU DO?

- Nearly everyone who uses e-mail has received unsolicited commercial messages, more commonly referred to as "spam." To reduce the number of spam emails received:
  - Do not provide your email address on unknown websites, especially related to free trials or prizes.

- Do not respond to emails where you cannot confirm or verify the sender of the email. “Phishers” send spam email claiming to be from a business or organization that you might deal with—for example, a bank, utility, online payment service, or even a government agency. By responding, you not only risk releasing your personal information, but also increase the chances of receiving additional emails.
- Click ‘Unsubscribe’ at the bottom of the unwanted e-mail. Thanks to the CAN-SPAM Act of 2003, businesses that send commercial message are required to provide an unsubscribe option in all e-mails. Opt-out requests must be honored within 10 business days.
- Opt out from most commercial “spam” emails by contacting the Direct Marketing Association (“DMA”):
  - Phone: (212) 768-7277
  - Online: [www.DMAchoice.org](http://www.DMAchoice.org)
  - Mail: DMAchoice  
Direct Marketing Association  
P.O. Box 643  
Carmel, NY 10512
- File a complaint with the IC3
  - The IC3 accepts online Internet crime complaints from either the actual victim or from a third party to the complainant.
  - Online: [complaint.ic3.gov](http://complaint.ic3.gov)

## ONLINE TIPS

### Tips to Keep You Safe Online

- Know who you are dealing with, especially when releasing personal information:
  - If you get an email or pop-up message asking for personal information, do not reply or click on the link in the message.
  - Avoid clicking on links or opening attachments from senders that you do not recognize, or that are in suspicious messages from people you do know, as they may have been a victim of a virus themselves.
  - The safest course of action is not to respond to requests for your personal or financial information. If you are releasing personal information with a merchant you are aware of, for example when you are online shopping, do not do so until you have checked for indicators that the site is secure. This includes an icon that looks like a lock on the browser's status bar or a website URL that begins "https:" (the "s" stands for "secure").
- Installing a firewall and antivirus software on your computer. It may protect it from viruses that can destroy or copy your data, slow down your computer's performance, cause a crash, or even allow spammers to send email through your own account. To be effective, make sure your anti-virus software is updated regularly.
- Back up your important files on a regular basis — just in case something happens to your computer, such as a virus, fire, theft, or damaging power surge.
- Be careful not to release too much information about yourself on the internet, especially on popular social networking sites like Facebook. Thieves may use such information to track your whereabouts, crack weak passwords, or take steps to commit identity theft.
- Create a strong password that includes at least eight characters with a mix of upper and lower case letters, numbers and symbols. Try not to use any personal information in your password. Be careful about where you store your passwords and who you share them. Most importantly, make sure to change your passwords on a regular basis and do not use the same password on all sites.

- If you have a wireless network at home, be sure to protect it with a password to prevent unknown persons from trying to access your computer files. When dealing with public wireless try to avoid transactions where you would release personal or financial information, such as online banking.
- If you are unfamiliar with how to do any of these tips, ask a trusted relative or friend for assistance.

## HOME IMPROVEMENT SCAMS

Many elders find themselves as the unsuspecting victims of Home Improvement Scams. It is important to know the signs so that you can easily avoid falling prey to these con artists.

### HOME REPAIR / HOME IMPROVEMENT SCAMS

Be on your guard if someone comes to your door offering any kind of home improvement or home repair services. They are typically unlicensed and unregistered. They are trying to scam you out of your money.

#### HOW IT USUALLY WORKS:

- Many scam artists will go door-to-door “selling” substandard work (driveway paving/repairs, chimney repairs, etc.) in exchange for your hard-earned money.
- They often approach seniors claiming they have left-over materials from another job and offer services at a lower cost.
- This practice can leave you without the money you paid, with bad home repair work, and potentially costly repairs to fix what was supposedly fixed in the first place.
- These predators typically use high pressure tactics like “today only” deals or a claim that the need to repair is more serious than it really is. The purpose of the high pressure “sell” is to get you to agree to a verbal contract on the spot. The FTC “Cooling Off Rule” regulations require that someone selling door-to-door to inform you of your right to cancel the transaction if you notify the seller in writing within three days of the sale.

#### WHAT SHOULD YOU DO?

- If someone comes to your door selling home repairs, first ask to see their license and permit to be soliciting in your town. If they cannot provide either, it is most likely a scam.
- You may also want to call your city or town hall and verify that they are licensed and permitted to be working in your town. Ask them to wait outside and don't let them in if they are not licensed.

- Don't feel pressured to say yes or to make payment. Ask to see a sample contract and/or a list of their customer references and tell them that you'll consider their offer and get back to them if everything checks out.
- Your home is your most valuable asset; always err on the side of caution when hiring repair people.

For more information about hiring a home improvement contractor, visit:  
[www.mass.gov/homeimprovement](http://www.mass.gov/homeimprovement).

## CHARITY SCAMS

Many elders find themselves as the unsuspecting victims of Charity Scams. It is important to know the signs so that you can avoid falling prey to these con artists.

### CHARITY SCAMS

The citizens of the Commonwealth are extremely generous when it comes to donating to charitable organizations, and elders are especially giving. While most charities are honest, there are some organizations posing as charities that try to scam people out of their money.

#### HOW IT USUALLY WORKS:

- You may receive a phone call, message, email, or piece of mail that encourages you to donate to some charity or another
- These requests will often will often appeal to you emotionally but not describe very thoroughly where your money will go or how it will help those in need
- They can often also be high-pressure demands for quick donations
- Oftentimes the name of the organization will sound very similar to a well-known and respected organization

#### WHAT SHOULD YOU DO?

- If you receive something that is asking for donations, remember to do your homework. Research the organization as thoroughly as you can to make sure that they are legitimate. Feel free to contact them and ask for a background check on their charitable operations. Make sure the charity is registered by visiting the Attorney General's Public Charities Annual Filings Website at [www.mass.gov/ago/charities](http://www.mass.gov/ago/charities).
- Do not rush into giving away your hard-earned money because you are being pressured into donating. Find out exactly where your money will be going and whether the majority of it will actually go to help those in need or if it will go administrative costs and advertising efforts.
- Do not give out your credit card number or bank account information over the phone. Do not give cash. Make sure to write the name of the actual charity on the check and get a receipt for your donation.
- For further information, visit the Office of the Attorney General's Public

Charities & Not-For-Profits Resources Page at [www.mass.gov/ago/charities](http://www.mass.gov/ago/charities).

## IDENTITY THEFT

### IDENTITY THEFT & MEDICAL IDENTITY THEFT

Identity theft is a form of theft in which someone pretends to be someone else by assuming that person's identity. Identity theft occurs when someone uses your personal information – such as your Social Security Number, credit cards, account numbers, or passwords, etc. – to defraud or commit crimes.

If you are a victim of identity theft, you may lose significant amounts of money and time. You may also find that your reputation and credit rating have been damaged, which affects your ability to obtain loans for education or housing, approval for rental agreements, and approval for credit cards or large purchases requiring credit.

### IDENTITY THEFT

Identity theft is a form of theft in which someone pretends to be someone else by assuming that person's identity. Identity theft occurs when someone uses your personal information – such as your Social Security Number, credit cards, account numbers, or passwords, etc. – to defraud or commit crimes.

### HOW TO PROTECT YOURSELF

#### WHAT SHOULD YOU DO?

- Credit Reports
  - Pay attention to the contents of your credit report in order to protect your financial status. You have the right to order a free annual credit report from Equifax, Experian, and TransUnion every twelve months in order to check the validity of your report's contents.
    - Phone: (877) 322-8228
    - Online: [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)
  - Because you are entitled to a free annual credit report from each company, it is recommended that you request a report every four months (alternating the credit reporting company) to monitor your credit activity.

- Don't become a victim
  - Carefully safeguard all personal information and be aware of potential scammers seeking to obtain and wrongfully use your personal information.
  - Keep your Social Security card in a safe place
  - Refrain from giving out your personal information to anyone with whom you have never done business
  - Carefully watch your accounts
  - Check your credit report
  - Shred any documents that contain your personal information
- What To Do Once You've Become a Victim of Identity Theft
  - Follow the FTC's Immediate Steps of Repair Identity Theft:
    - Place an Initial Fraud Alert (good for 90 days) by contacting one credit reporting company
    - Equifax: (800) 525-6285
    - Experian: (888) 397-3742
    - TransUnion: (800) 680-7286
  - Order your Credit Reports
    - Contact each of the three nationwide credit reporting companies
    - Explain that you placed an initial fraud alert
    - Order your free copy of your credit report
    - Ask each company to only show the last four digits of your Social Security number on your report
  - Create an Identity Theft Report
    - Full Instructions can be found here:  
[www.consumer.ftc.gov/articles/0277-create-identity-theft-report](http://www.consumer.ftc.gov/articles/0277-create-identity-theft-report)
  - Monitor Your Progress
    - Resolving identity theft takes phone calls and letters. Create a system to organize your papers and calls, and to track deadlines.
- Other Resources
  - Federal Trade Commission (FTC)  
Phone: (877) 438-4338  
Online: [www.consumer.ftc.gov](http://www.consumer.ftc.gov)

- o U.S. Postal Inspection Service  
Phone: (877) 275-2455 then press '3'  
Online: [ehome.uspis.gov/mailtheft/idtheft](http://ehome.uspis.gov/mailtheft/idtheft)

## MEDICAL IDENTITY THEFT

Medical identity theft occurs when someone uses your personal information without your knowledge or consent to obtain, or receive payment for, medical treatment, services, or goods. Victims of medical identity theft may find that their medical records are inaccurate, which can have a serious impact on their ability to obtain proper medical care and insurance benefits.

## HOW TO PROTECT YOURSELF

In addition to risks of financial harm common to all forms of identity theft, the thief's medical history may be added to the victim's medical records and can involve the creation of fictitious medical records in the victim's name.

Inaccurate information in the victim's records is difficult to correct and may affect future insurability or cause doctors relying on the misinformation to deliver inappropriate medical care.

### SIGNS OF MEDICAL IDENTITY THEFT:

- A bill for services you didn't receive
- A call from a debt collector about a debt you don't owe
- Medical collection notices on your credit report that are not yours
- A denial of insurance for a service you should receive

### WHAT SHOULD YOU DO?

- Closely monitor any "Explanation of Benefits" sent by public or private health insurers. If anything appears wrong, raise questions with the insurer or the provider. Do not assume that there are no problems simply because you may not owe any money.
- Request a listing of benefits paid in your name by any health insurers that might have made such payments on your behalf. Do this once a year (or more often, if you believe there is cause for concern).
- Monitor your credit reports with the nationwide credit reporting companies listed above (Equifax, Experian, and TransUnion) to identify reports of medical debts.

- Request copies of your current medical records from each health care provider and review your records for inaccuracies. Note that you will likely have to complete a form and pay a fee for a copy of these records.

#### OTHER KEYS TO PROTECTION

- Guard your insurance card numbers as carefully as social security numbers.
- Don't share medical or insurance information by phone or email unless you initiated the contact and know who you are dealing with.
- Request full copies of health care files from all your providers.
- Pro-actively request and review an annual listing of all benefits paid by insurers.
- Review your medical records and report any errors to your health care provider and health insurer.
- If you find something unusual, alert your medical provider, investigate and suggest to your medical provider to add a "red flag alert" in your health care record to alert providers and insurers of potential fraudulent activity.
- Keep all copies of your records in a safe place and shred outdated documents.
- Remove personal information from pill containers before disposing of them. Many hospitals also have 'Take-Back Prescription Drug' days where you can dispose of medication and containers safely and securely.

## RESOURCE APPENDIX

### OFFICE OF THE ATTORNEY GENERAL

Attorney General Maura Healey is the chief lawyer and law enforcement officer of the Commonwealth of Massachusetts. In addition, her office is an advocate and resource for the Commonwealth and its residents in many areas, including consumer protection, combating fraud and corruption, protecting civil rights, and promoting meaningful economic recovery.

The Office of the Attorney General (AGO) is organized into five Bureaus: Executive; Business and Labor; Criminal; Government; and Public Protection and Advocacy. Each bureau is divided into divisions and teams. These Bureaus and Divisions have distinct missions, but work closely together to ensure the Attorney General's Office provides the highest level of public protection.

### PUBLIC INQUIRY & ASSISTANCE CENTER

The AGO has dedicated and trained professionals in the Public Inquiry & Assistance Center (PIAC) who can assist consumers in resolving a complaint through a process of informal, voluntary mediation. When the complaint is not appropriate for mediation, PIAC offers referrals to appropriate AGO divisions, other government agencies or outside organizations.

- Phone: (617) 727-8400
- TTY: (617) 727-4765
- Online: [www.mass.gov/ago/complaint](http://www.mass.gov/ago/complaint)

### ELDER HOTLINE

The Elder Hotline provides a central place where senior citizens and their families receive information, referral, and mediation services.

- Phone: (888) AG-ELDER (888-243-5337)
- TTY: (617) 727-4765
- Online: [www.mass.gov/ago/elders](http://www.mass.gov/ago/elders)

## HomeCorps

Addressing the foreclosure crisis is one of the most important things we can do to restore a healthy economy. Utilizing funds stemming from the recent nationwide state-federal settlement over unlawful foreclosures, the Attorney General's Office launched a statewide foreclosure prevention and borrower support initiative entitled the HomeCorps.

The goal of the Attorney General's HomeCorps is to mitigate future impacts of the foreclosure crisis by providing advocacy to distressed borrowers in Massachusetts facing foreclosure.

- The HomeCorps includes a comprehensive three-part borrower support and referral initiative:
  - Loan Modification Initiative
  - Legal Representation Initiative
  - Borrower Recover Initiative
- Facing Foreclosure? Contact the HomeCorps Hotline:
  - Phone: (617) 573-5333
  - Online: [www.mass.gov/ago/homecorps](http://www.mass.gov/ago/homecorps)

## HEALTH CARE DIVISION

The Health Care Division works to promote public health and to improve the efficiency and effectiveness of the health care system. During the past three years, the Division has conducted groundbreaking examinations of health care cost trends and cost drivers that have directly led to new laws that have increased the transparency of the health care market and encouraged more efficient health care purchasing. The Division also provides guidance and public reporting on the community benefits offered by nonprofit hospitals and health plans through the innovative Community Benefits Program.

The Health Care Division also operates a health care helpline to help consumers understand their health care rights and to mediate consumer disputes with health care payers and providers. The Division receives and responds to thousands of helpline calls and written complaints each year.

- Phone: (888) 830-6277
- Online: [www.mass.gov/ago/complaint](http://www.mass.gov/ago/complaint)

## EXECUTIVE OFFICE OF ELDER AFFAIRS

The Executive Office of Elder Affairs is the main resource for elders in the Commonwealth. Within it are a number of programs designed to help elders in just about every aspect of their everyday lives.

- Phone: (800) AGE-INFO (800-243-4636)
- TTY: (800) 872-0166
- Online: [www.mass.gov/elders](http://www.mass.gov/elders) ; [www.800AgeInfo.com](http://www.800AgeInfo.com)
- Elder Abuse Hotline: (800) 922-2275

### HOUSING – [WWW.MASS.GOV/ELDERS/HOUSING](http://WWW.MASS.GOV/ELDERS/HOUSING)

- Assisted Living
- Congregate Housing
- Continuing Care Retirement Communities (CCRC)
- Reverse Mortgage Counselors
- Supportive Housing

### HEALTH CARE – [WWW.MASS.GOV/ELDERS/HEALTHCARE](http://WWW.MASS.GOV/ELDERS/HEALTHCARE)

- Medicare Advocacy Project
  - Phone: (800) 323-3205
  - Online: [www.mlac.org/projects.html#medicare](http://www.mlac.org/projects.html#medicare)
- MassHealth
  - Phone: (800) 841-2900
  - TTY: (800) 497-4648
  - Online: [www.mass.gov/masshealth](http://www.mass.gov/masshealth)
- MassMedLine
  - Phone: (866) 633-1617
  - Online: [www.MassMedLine.com](http://www.MassMedLine.com)
- Prescription Advantage
  - Phone: (800) 243-4636
  - TTY: (877) 610-0241

- Serving the Health Information Needs of Elders (SHINE)
  - Phone: (800) AGE-INFO (800-243-4636) and then press '3'
  - TTY: (800) 872-0166

HOME CARE – [WWW.MASS.GOV/ELDERS/HOMECARE](http://WWW.MASS.GOV/ELDERS/HOMECARE)

- Aging Service Access Points (ASAPs)

MEALS & NUTRITION – [WWW.MASS.GOV/ELDERS/MEALS-NUTRITION](http://WWW.MASS.GOV/ELDERS/MEALS-NUTRITION)

- Elderly Nutrition Program
- SNAP for Seniors
  - Phone: (866) 950-FOOD (866-950-3663)

SERVICE ORGANIZATION & ADVOCATES – [WWW.MASS.GOV/ELDERS/SERVICE-ORGS-ADVOCATES](http://WWW.MASS.GOV/ELDERS/SERVICE-ORGS-ADVOCATES)

- Aging Service Access Points (ASAPs)
- Area Agency on Aging
- Assisted Living Ombudsman
- Community Care Ombudsman
- Councils on Aging
- Long Term Care Ombudsman
- Protective Services
  - Elder Abuse Hotline: (800) 922-2275

CAREGIVER SUPPORT – [WWW.MASS.GOV/ELDERS/CAREGIVER-SUPPORT](http://WWW.MASS.GOV/ELDERS/CAREGIVER-SUPPORT)

- Massachusetts Family Caregiver Support Program

ELDER ABUSE & PROTECTIVE SERVICES PROGRAM

Elder Affairs has established 22 designated Protective Services (PS) agencies throughout the Commonwealth to respond to reports of elder abuse.

- Elder Abuse Hotline: (800) 922-2275
- Online: [www.mass.gov/elders/service-orgs-advocates/protective-services-program](http://www.mass.gov/elders/service-orgs-advocates/protective-services-program)

Elder abuse includes physical, emotional and sexual abuse, neglect by a caregiver, self-neglect and financial exploitation. The goal of protective services is to remedy or alleviate the abusive situation and to prevent the reoccurrence of abuse.

## MASSACHUSETTS SENIOR LEGAL HELPLINE

The Massachusetts Senior Legal Helpline is a project made in collaboration with the Massachusetts Office of Elders Affairs, the Legal Advocacy & Resource Center, the Massachusetts Justice Project and the Massachusetts legal services providers. This project is made possible with a grant from the U.S. Department of Health and Human Services, Administration on Aging.

- Phone: (866) 778-0939
- Online: [www.mass.gov/elders/senior-legal-helpline](http://www.mass.gov/elders/senior-legal-helpline)

The Helpline provides FREE legal information, advice, and referral services for Massachusetts senior citizens (60 years or older) in most areas of civil law, including:

- Social Security / SSI
- Veterans Benefits
- Mass Health
- Medicare
- Consumer issues
- Public Benefits
- Unemployment
- Foreclosures
- Guardianship
- Powers of Attorney
- Bankruptcy
- Evictions
- Landlord/Tenant
- Utilities
- Family law
- Nursing Home

We provide interpretation services in many languages.

If you get our voicemail, please leave your name, telephone number, and the town where you reside and we will return your call within 2 business days.

## H.O.M.E. – HOMEOWNER OPTIONS FOR MASSACHUSETTS ELDERS

A charitable nonprofit agency, H.O.M.E. is dedicated to protecting the equity of low and moderate income elder homeowners. As an independent third party, H.O.M.E. does not charge fees to its clients nor receives consideration for any possible financial transactions. This allows H.O.M.E. counselors to focus solely on H.O.M.E.'s mission:

*To assist low- and moderate-income elder homeowners successfully age-in-place.*

Recognized as a national leader in senior foreclosure prevention, H.O.M.E. provides the only statewide in-home counseling service of its kind.

- Phone: (800) 583-5337
- Online: [www.ElderHomeowners.org](http://www.ElderHomeowners.org)

## FEDERAL GOVERNMENT RESOURCES

### Medicare

- Phone: (800) 633-4227
- Online: [www.medicare.gov](http://www.medicare.gov)

### Social Security

- Phone: (800) 722-1213
- Online: [www.SocialSecurity.gov](http://www.SocialSecurity.gov)

## ELDER RESOURCES

Founded in 1993 by Emily B. Saltz, LICSW, Elder Resources is recognized on a local and national level as a leader in elder care. If you are a family member who is coping with the stresses of caring for an elder relative, we can help!

- Phone: (617) 928-0200
- Online: [www.EldersMA.com](http://www.EldersMA.com)

Our experienced staff of Geriatric Care Managers offers highly personalized services, acting as an essential link between our clients and the services they need. Whether you are a family member caring for an elder relative, or a professional considering the appropriate resources for your clients, Elder Resources offers guidance you can count on.

## SENIOR RESOURCE CENTER, INC.

Senior Resource Center, Inc. (SRC) provides an all-inclusive approach to protecting not only a family's financial resources but also the invaluable assets of dignity and quality of life.

- Phone: (617) 472-6600 ; (888) 869-6295 (toll-free)
- Online: [www.HelpingElders.com](http://www.HelpingElders.com)

### ELDERCARE RESOURCE SERVICES

ElderCare Resource Services is a Geriatric Nurse/Social Worker partnership that assists families in investigating, assessing, and recommending the medical and non-medical resources required for the care of Seniors. We are strong advocates for our clients, delivering the information and resources necessary to make them the best consumers and ensuring their relative the best possible care.

- Phone: (508) 879-7008 ; (866) 280-2308 (toll free)
- Online: [www.ElderCareResourceServices.com](http://www.ElderCareResourceServices.com)

### MASS HOME CARE

We want to help you and your family age well. Instead of spending hours searching for the right service, let us put the pieces together for you. We are a network of 30 non-profit "Age Info Centers." We cover every city and town in Massachusetts. We advocate for community care. We make a confusing system easy to use.

- Phone: (978) 502-3794 ; (800) AGE-INFO (800-243-4636)
- Online: [www.MassHomeCare.org](http://www.MassHomeCare.org) ; [www.800AgeInfo.com](http://www.800AgeInfo.com)

### BOSTON ELDER INFO

Boston ElderINFO assists elders, disabled individuals and their families in accessing a comprehensive range of services that address health care needs.

- Phone: (617) 292-6211
- TTY: (617) 451-6404
- Online: [www.ElderInfo.org](http://www.ElderInfo.org)

### THE LGBT AGING PROJECT

A non-profit organization dedicated to ensuring that lesbian, gay, bisexual and transgender older adults have equal access to the life-prolonging benefits, protections, services and institutions that their heterosexual neighbors take for granted.

- Phone: (617) 522-1292
- Online: [www.LGBTAgeingProject.org](http://www.LGBTAgeingProject.org)

## AGING ORGANIZATIONS AND GENERAL INTEREST

- AARP [www.aarp.org](http://www.aarp.org)
- Administration on Aging [www.aoa.gov](http://www.aoa.gov)
- AgeNet Eldercare Network [www.agenet.com](http://www.agenet.com)
- AGS Foundation for Health in Aging [www.healthinaging.org](http://www.healthinaging.org)
- American Geriatrics Society [www.americangeriatrics.org](http://www.americangeriatrics.org)
- American Society on Aging [www.asaging.org](http://www.asaging.org)
- Benefits Check Up [www.benefitscheckup.org](http://www.benefitscheckup.org)
- Boomerater [www.boomerater.com](http://www.boomerater.com)
- Eldercare Locator [www.eldercare.gov](http://www.eldercare.gov)
- Federal Consumer Information Center [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)
- FirstGov for Seniors [www.seniors.gov](http://www.seniors.gov)
- Gerontological Society of America [www.geron.org](http://www.geron.org)
- Global Action on Aging [www.globalaging.org](http://www.globalaging.org)
- National Association of Area Agencies on Aging [www.n4a.org](http://www.n4a.org)
- National Council on the Aging [www.ncoa.org](http://www.ncoa.org)
- National Hispanic Council on Aging [www.nhcoa.org](http://www.nhcoa.org)
- National Institute on Aging [www.nia.nih.gov](http://www.nia.nih.gov)
- SeniorDiscounts.com [www.seniordiscounts.com](http://www.seniordiscounts.com)
- SeniorJournal.com [www.seniorjournal.com](http://www.seniorjournal.com)
- The Seniors Coalition [www.senior.org](http://www.senior.org)
- Seniors Grand Central [www.seniorsgrandcentral.com](http://www.seniorsgrandcentral.com)
- Suddenly Senior [www.suddenlysenior.com](http://www.suddenlysenior.com)
- ThirdAge [www.thirdage.com](http://www.thirdage.com)
- WiredSeniors [www.wiredseniors.com](http://www.wiredseniors.com)

## ATTORNEY GENERAL'S OFFICE HOTLINES

### ELDER HOTLINE: (888) 243-5337

The Elder Hotline offers both hotline and mediation services to Massachusetts' senior citizens, their families, and related caregivers seeking assistance with consumer-related issues. The hotline is staffed by interns and volunteers providing dispute resolution services and is a comprehensive resource for information and referrals.

Monday through Friday 9am to 5pm.

### CIVIL RIGHTS DIVISION: (617) 727-2200

The CRD enforces state and federal laws that protect residents of and visitors to the Commonwealth from discrimination on the basis of race, national origin, gender, sexual orientation, veteran status, disability, or any other protected status. Anyone who believes that s/he is a victim of discrimination (in such areas as housing, employment, and public accommodation, for example), can file a complaint with the CRD.

Monday through Friday 9am to 5pm. Please call number listed above, press zero for the operator, ask for the Civil Rights Division.

### CONSUMER HOTLINE: (617) 727-8400

Massachusetts residents can call the Public Inquiry & Assistance Center (PIAC) if they have a question or concern in the area of consumer protection. Mediators on the hotline will answer consumer related questions, offer referrals to the appropriate AGO divisions, other government agencies, local consumer programs, face to face mediation programs or other organizations. PIAC provides a free, voluntary mediation service that tries to help resolve matters between consumers and merchants outside of court.

Monday through Friday 10am to 4pm.

**FAIR LABOR HOTLINE: (617) 727-3465**

The Fair Labor Division protects employees from exploitation by employers. Through prosecutions, civil suits and administrative proceedings, the division enforces the Commonwealth's wage and hour laws, including the prevailing wage, minimum wage, payment of wages, overtime, retaliation, tip pooling, child labor, and Sunday and holiday premium pay laws. The Fair Labor Hotline is available to help workers file wage complaints.

Monday through Friday 10am to 4pm.

**HOMECORPS: (617) 573-5333**

If you are facing foreclosure, the HomeCorps may be able to help by offering access to loan modification advocacy or other services.

Monday through Friday 10am to 4pm.

**INSURANCE FRAUD TIPLINE: (617) 573-5330**

This tipline is available 24 hours a day and takes calls pertaining to reports of fraud in any of the following areas: workers' compensation, motor vehicle insurance, disability, health care billing and unemployment insurance.

24 hour voice messaging system.

**INSURANCE & HEALTH CARE CONSUMER HELPLINE: (888) 830-6277**

This helpline is available to assist consumers who have questions or are seeking assistance with issues related to health care, health insurance and/or automobile and motorcycle insurance.

Monday through Friday 9am to 5pm.

**MEDICAID FRAUD TIPLINE: (617) 963-2360**

This tipline is available 24 hours and is intended for calls pertaining to abuse or neglect of a Long-Term Care Facility resident or fraud committed by a Medicaid provider.

24 hour voice messaging system.

**VICTIM COMPENSATION HOTLINE: (617) 727-2200 EXT. 2160**

If you are a victim of violent crime, you have certain rights under Massachusetts Law, and you are eligible for certain services. The AGO is committed to empowering crime victims and providing them with the tools and support they need to begin the healing process.

Monday through Friday 9am to 5pm; and 24 hour voice messaging system (staff member will return calls during business hours)

**VICTIM WITNESS AND ASSISTANCE DIVISION: (617) 727-2200**

Provides crisis assessment and intervention to victims and witnesses to facilitate their emotional, psychological, physical and financial recovery from victimization; aims to reduce the level of secondary victimization associated with victims' and witnesses' involvement in the justice system and other collateral systems; and ensures that victims and witnesses are provided with the rights and services mandated by the Victim Rights Law.

Monday through Friday 9am to 5pm. Please call number listed above, press zero for the operator, ask for the Victim Witness and Assistance Division.

## SOURCES

Information for this Guide was provided by the following Agencies and Organizations:

- Better Business Bureau
- Boston Elder Info
- ElderCare Resource Services
- Executive Office of Elder Affairs of Massachusetts
- Federal Bureau of Investigation
- Federal Trade Commission
- Fraud.org
- H.O.M.E. – Homeowner Options for Massachusetts Elders
- LGBT Aging Project
- Mass Home Care
- Massachusetts Elder Resources
- Massachusetts Office of Attorney General
- Massachusetts Senior Legal Helpline
- Senior Resource Center
- United States Government
- United States Postal Inspection Service
- United States Postal Service





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