

Budget Responsibilities: Preventing Financial Abuse and Exploitation Document

[Watch Preventing Financial Abuse in the Self Directed Service Model Video](#)

Self-directing your services provides an opportunity for empowerment and independence. There are two self-directed service models: the Participant-Directed Program and Agency with Choice Programs. While both models offer flexibility and the ability to customize services, there are responsibilities that come with managing or overseeing a budget, especially when the funds are distributed by a state agency. Participants and families must be careful consumers and must promptly identify and respond to potential problems with providers (those who are being paid to provide services or support). Providers must deliver services according to their service agreements; they must also ask for clarification when needed and comply with state and federal rules.

Participants, employers of record, and their families and circles of support must safeguard against financial abuse and exploitation.

- Financial abuse is misusing, mismanaging or wasting a participant's funds or other financial resources.
- Financial exploitation is illegally or improperly using a participant's funds or other financial resources, often through deceit, coercion or undue influence.
- Please keep in mind that – unfortunately – financial abuse or exploitation can happen to anyone. Also, studies show those who commit financial abuse or exploitation are often caregivers, family members and friends.
- Asking for support and collaborative problem-solving are important steps which help protect your ability to continue self-directing and do not affect the resources of any participant or family.

Use this guide to learn how to identify financial abuse and exploitation, how to ask for help and how to prevent it from happening.

Signs of Financial Abuse and Exploitation

- When a provider is not providing the services outlined
- When a provider consistently uses short cuts or avoids doing certain work
- When a provider asks an individual to sign a document other than a timesheet
- When a provider asks an individual to sign a timesheet that includes time that he or she did not work
- When a provider does not bring back receipts when purchasing items for an individual
- When a provider adds in items when purchasing items for an individual



Budget Responsibilities: Preventing Financial Abuse and Exploitation Document

- When a provider asks to make cash withdrawals, write checks, borrow money from an individual
- When a friend or relative asks to be paid as a provider but does not provide the services that an individual needs
- When items purchased do not reflect the goals outlined in the plan

How to Prevent Financial Abuse and Exploitation

- Carefully outline the scope of tasks and services that are to be provided, including how, where and how often.
- Negotiate the pay rate based on budget and comparable rates for the service.
- Set clear expectations and hold providers accountable to provide the services agreed to.
- Whenever possible do not create too much dependence on one provider. Make sure to build in back-up help.
- Review the provider's performance periodically throughout the fiscal year. Invite a third-party reviewer (such as a family member, friend or neighbor who does not know the provider) to sit in on the meeting to offer objective feedback.
- Be sure to document the positive feedback and the areas in need of improvement and share it with your provider.
- Occasionally, either drop in unannounced to observe the supports being provided or check in with others who may be natural observers of the interactions between the provider and the individual.
- Keep a copy of all documentation of provider's services, hours, purchases, etc.
- Be organized and closely track spending within the budget using the monthly budget reports.
- Be proactive and make a plan to address problems or seek help/assistance as soon as you see them. Don't wait until a future meeting. Act now.

How to Solve Problems When They Arise

- Communicate and set performance expectations
- Connect with other participants or families to share strategies for problem-solving
- Make a written plan
- Train service providers
- Request that a third party evaluate a service provider's performance
- Pursue new recruiting strategies for staff



Budget Responsibilities: Preventing Financial Abuse and Exploitation Document

Examples of Possible Outcomes or Solutions

- Coaching on communication and setting performance expectations
- Connections with other participants or families to share strategies for problem-solving
- Planning to resolve specific performance problems
- Training for service providers
- Third-party observation or performance review as needed
- Recruiting assistance
- Report financial abuse to DPPC and terminate employment with worker

Examples of Financial Abuse/Exploitation and Strategies to Address

- Martha's family hires a family friend to help Martha with meal preparation. The friend does not always come at agreed-upon times and may be cutting her visits short. Martha's family thinks that the friend is inconsistent and may be dishonest about recording her time but is reluctant to recruit another caregiver because Martha enjoys the company of the friend.

Strategy: Support Martha on communicating and setting clear performance expectations with her friend. Discuss differences between a friend and employee. Identify with the employee consequences of misrepresenting work hours and not following agreed upon schedule. If the situation is not resolved, seek advice or assistance and take further action.

- Patrick hires cleaners to help with the upkeep of his apartment. Patrick says they come once a week as planned, and that they want to come twice a week. Patrick's family notices that trash is piling up in the apartment and worries that the cleaners are taking advantage of Patrick, but he likes them and wants to give them more hours.

Strategy: Work with Patrick to create a weekly checklist for the cleaners and guide them to check off each task as completed. Empower Patrick to evaluate the cleaners' work based on the checklist before giving them more hours. If the situation is not resolved, seek advice or assistance and take further action.

- Edgar hires a neighbor to do grocery shopping for him on a weekly basis. The neighbor brings groceries home, but Edgar does not see the receipts. One time, a receipt was stuck inside a bag, Edgar saw that the neighbor bought cigarettes with his grocery money. When his support broker visits the home, Edgar did not have a substantial supply of food, and his pantry was not well-stocked.

Budget Responsibilities: Preventing Financial Abuse and Exploitation Document

Strategy: Support Edgar to review with the neighbor, spending expectations and the need to save receipts and place them in a location in his house (a box on his desk). Discuss with the employee implications of inappropriate spending and, in this case, ask to be reimbursed for the cigarettes. Work with Edgar to review receipts against the list following the weekly shopping trip. If the situation is not resolved, seek advice or assistance and take further action.

How to Get Help

- For help with problem-solving, contact your DDS service coordinator/support broker, the Agency With Choice Navigator, or the liaison for self-directed supports at your DDS Regional Office. They can help by evaluating a situation, identifying the best options and collaborating on a solution. They can also help implement a solution. Asking for help will **not** affect your benefits or resources.
- To report suspected financial abuse or financial exploitation, or other abuses against persons with disabilities (physical, emotional, sexual or neglect), contact the **Disabled Persons Protection Commission (DPPC) 24 Hour Hotline at 1-800-426-9009**. Your identity as a reporter will be protected.
- To make a confidential report of any potential misuse, misappropriation or theft of DDS resources or services, call the **DDS hotline at 1-844-292-6088**.