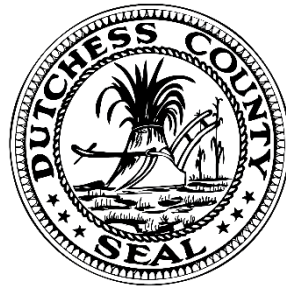




Scam Prevention



Dutchess County Office for the Aging

Marcus J. Molinaro, County Executive

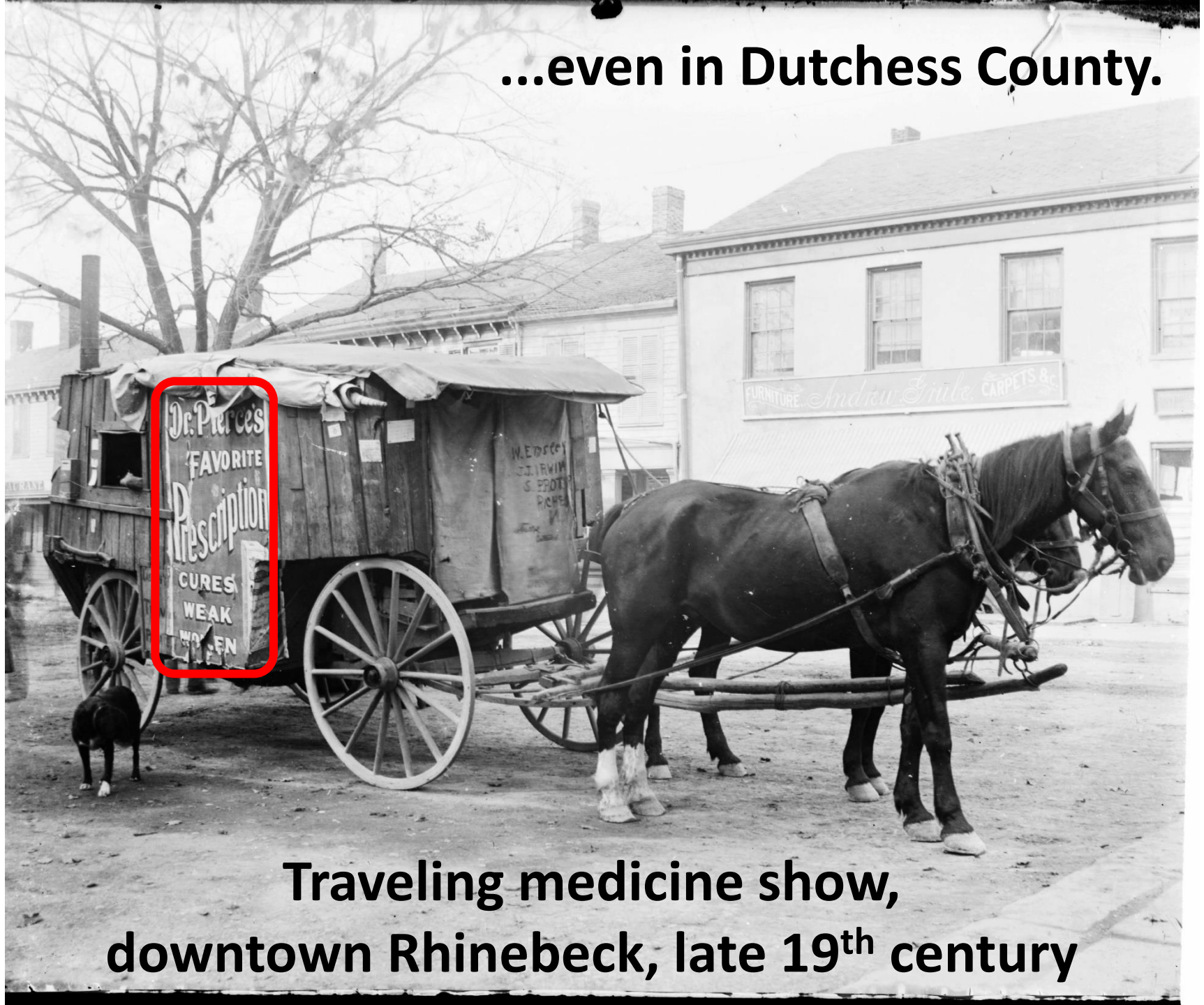
Todd N. Tancredi, Director



Scams have been around since...



...even in Dutchess County.



Traveling medicine show,
downtown Rhinebeck, late 19th century



There's ALWAYS a catch.

Why do scammers target seniors?

- Senior citizens are most likely to have assets to steal
- People who grew up in the 1930s, 1940s, and 1950s were generally raised to be polite and trusting
- Older Americans are less likely to report a fraud. Successful fraud goes undetected / unreported
- Con artists know the effects of age on memory
- Senior citizens can be susceptible to sales pitches – like anybody
- During the pandemic...
 - seniors were more likely to be online, and to be new at it
 - seniors were more likely to be lonely and experiencing financial difficulty

**(By this point in the
presentation, somebody
somewhere has devised a
new scam)**

The 3 Rules of Scam Prevention

Rule 1: Don't panic

Rule 2: Stay calm

Rule 3: See Rule 1 and Rule 2

Avoiding Phone Scams

(The Really Short Version)

Don't answer

If you answered,

just hang up



Don't pick up, because...

Phone scammers keep track of calls

- Who picks up and who doesn't
 - Pick up and you could wind up on a "suckers list"
 - The longer you're on the line, the more likely you'll be victimized
- No answer / voice mail = people trying to avoid scammers

Phone Scams – The Stats

3% of all calls in 2017

30% of all calls in 2018

50% of all calls in 2019 and 2020

Lots of **spoofing** involving fake 'local' phone numbers

2019-2020 scam-call losses:

\$19.7 billion, affecting 1 in 6 Americans

2020-2021 scam-call losses:

\$29.8 billion



Spoofing is a means of disguising a caller's phone number to phones with Caller ID

LEGAL for those with a legitimate interest in disguising their numbers

ILLEGAL for anybody trying to defraud, do harm, etc.

If you think you're getting an illegal spoofed call, don't answer. If you already answered, **just hang up.**

What's 'spoofing'?

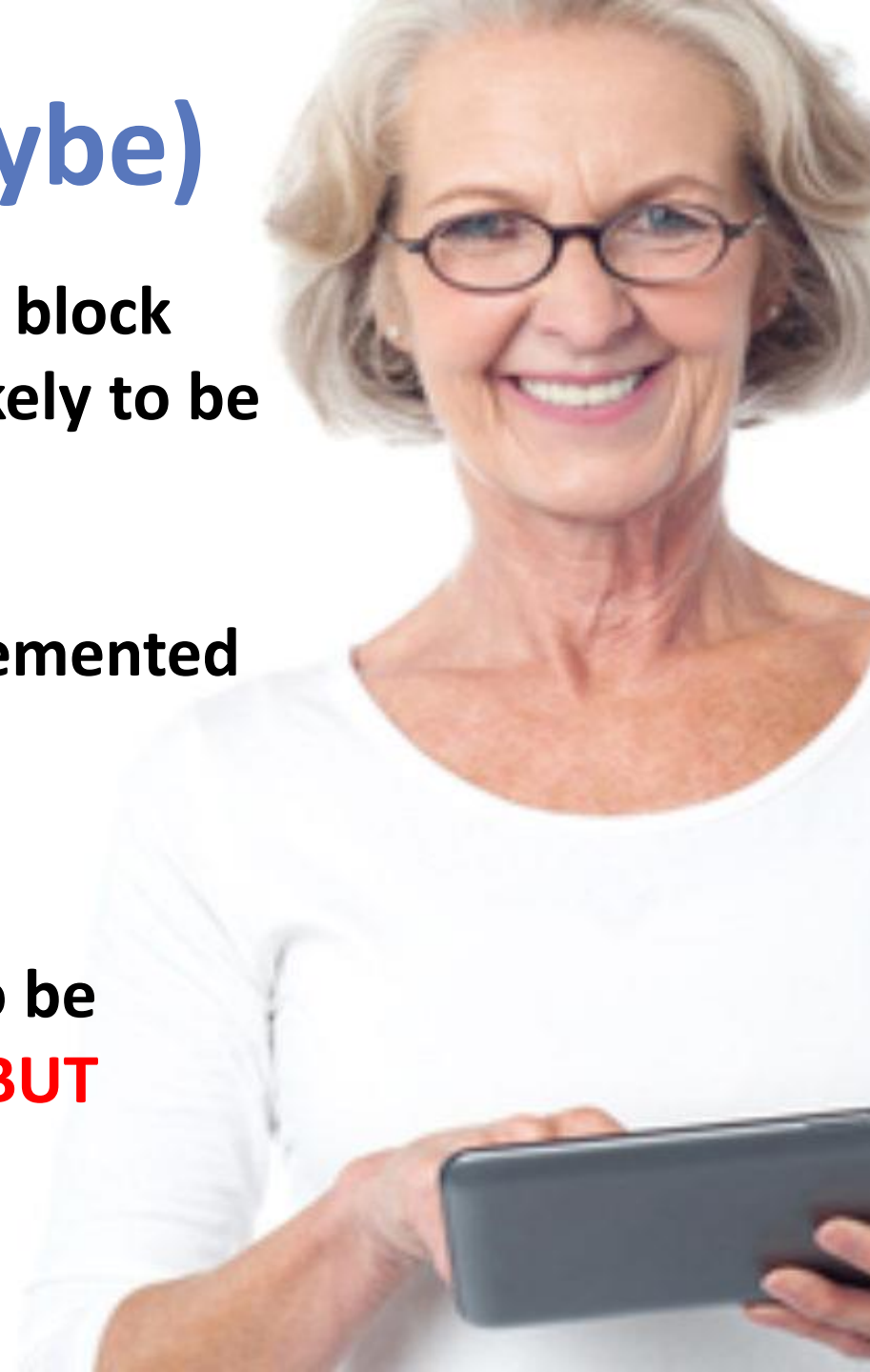
Good News (Maybe)

FCC has allowed providers to block categories of calls that are likely to be illegal

Phone companies have implemented call-verification technology as of ~~June~~ September 2021

Seniors 65+ are least likely to be victimized in phone scams...BUT****

(more on this later)



Auto-Related Scams

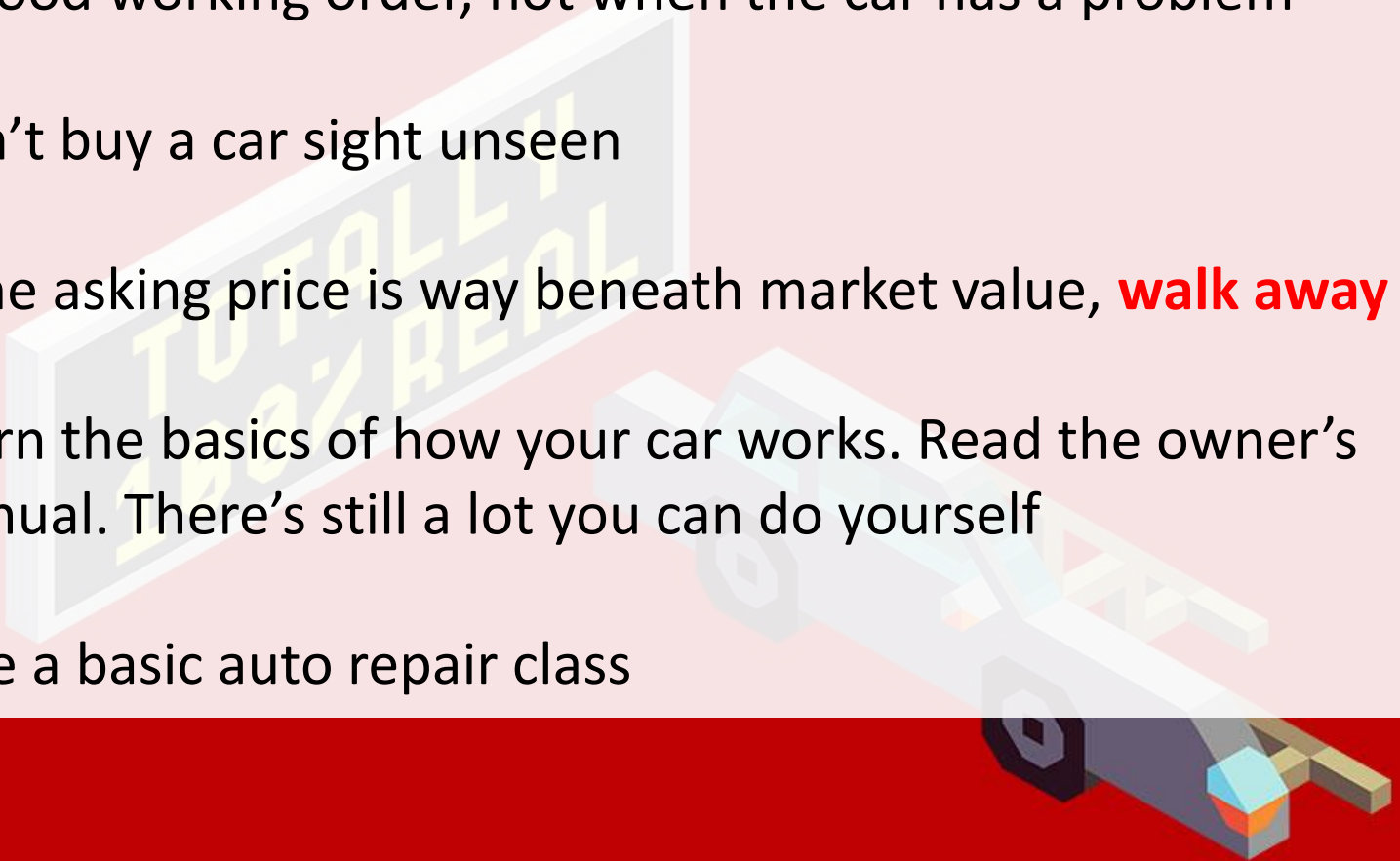
Do your homework - find a good mechanic while your car is in good working order, not when the car has a problem

Don't buy a car sight unseen

If the asking price is way beneath market value, **walk away**

Learn the basics of how your car works. Read the owner's manual. There's still a lot you can do yourself

Take a basic auto repair class



Contracting Scams

Do your homework! Watch out for these lines...

“I’ll need the money up front”

- Never prepay more than \$1000 or 10% of the job total, whichever is lower

“Take my word for it”

- Get it all in writing

“I don’t need to pull a permit”

- Get the permit – it’s a valuable way to get an independent look at the work, and it protects you from future issues

“Unforeseen problems”

- Make sure the contract includes procedures for change orders and extras

“I’ve got extra materials for cheap”

- Never hire anybody on the spot. Check references and licensing

Testing / Screening Scams



“Just give us your Medicare number and a cheek swab, and we’ll tell you your risk for (whatever)”

Sometimes they’ll entice victims with a gift card

What the scammers want is your Medicare and personal info

Medicare does not market DNA testing to the public

Card Skimmer Scams

A skimmer is a device a thief places on, over, or inside a card reader at an ATM, gas pump or retail store. It records your personal data and PIN numbers

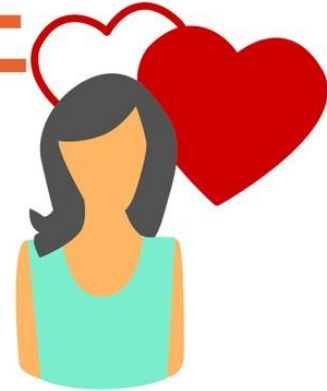
Look BEFORE you insert your card. Use readers in safe locations. Watch for...

- A card reader that looks wider than usual, or keys that look larger than usual
- If the keypad backlight is dark / not working
- If it's difficult to insert your card
- A "pinhole" camera next to or above you, aimed at the keypad
- If the reader wiggles
- **When in doubt, use a credit card instead of a debit card – and pay inside**
- Non-bank ATMs are more likely to be targeted by scammers
 - Indoor bank ATMs are most secure
- Gas pumps were required to accept "chip" cards by ~~October 2020~~ April 2021
- Consider using a "digital wallet" or payment app; a few ATMs have cardless options
- Consider a "virtual credit card"

- They make the first move
- Too much interest, too soon
- Avoids using their last name
- Claims they're living/working abroad
- Using phone rather than email
- Has issues with telling your family
- Seeking money or financial help
- Seeking personal information



WARNING SIGNS OF A ROMANCE SCAM



If your family is concerned, listen to them

Over half of US women over 65 are unmarried
Over 24,000,000 US women live alone

- **Do your homework!** Any legitimate salesperson or fundraiser will understand that you need to do your research
- Many local governments require permits for door-to-door sales
- Door-to-door sales contracts **MUST** disclose a seller's refund policy
- You have cancellation rights. Federal and NY state law both give you three days in which to change your mind on door-to-door sales of \$25 or more
- You don't have to give a reason for cancelling a door-to-door sale
- Contact the NY state attorney general's office for more information

Door-To-Door Scams

Maybe you haven't seen them lately, but after the pandemic they'll be back

Scammers use gift cards because they (and your money) can be long gone before the scam is detected

Retailers are getting better at heading off mass card purchases – but they're not all the way there yet



Stop Gift Card Scams

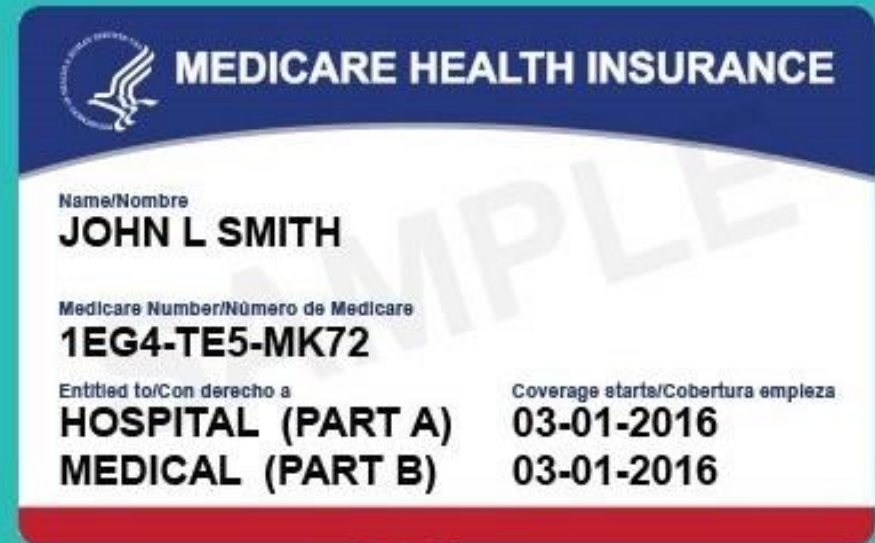
No government or utility settles outstanding bills with cards or wire transfers

Don't give card numbers to people you don't know

Identity Theft

A stolen credit card number may sell for a few cents, but stolen medical files can go for \$1000s

Scammers stole June's medical information and billed Medicare for...



Lab work in New Mexico, Florida, California and Arizona

Pregnancy test?
Prostate exams?!

\$50,000 stolen from Medicare

The only situations where Medicare might call you... ...will only be if you called them first.

1. A Medicare health or drug plan can call you if you're already a member of the plan. The agent who helped you join can also call you.
2. A customer service representative from 1-800-MEDICARE can call you if you've called and left a message or a representative said that someone would call you back.
3. An Office for the Aging HIICAP counselor may return your call.

And that's it.

Only give your Medicare number to doctors, insurers acting on your behalf, or trusted people in the community who work with Medicare, like the Office for the Aging.

Don't share your Medicare ID or other personal information with anyone who contacts you by phone, email, or by approaching you in person, unless you've given them permission **BEFORE** they contact you.

If someone calls you and asks for your Medicare Number, **just hang up** and call Medicare at 1-800-MEDICARE (1-800-633-4227).

ID thefts per 100,000 people

Highest		Lowest	
District of Columbia	1,329	South Dakota	459
Nevada	1,154	North Dakota	460
Delaware	1,127	Iowa	524
Florida	1,123	Oklahoma	600
Maryland	1,044	Nebraska	603
Georgia	1,011	Wyoming	619
Virginia	928	Idaho	635
New Jersey	883	Maine	639
Colorado	874	Kentucky	658
New York	872	Indiana	660

Source: security.org

Preventing healthcare ID theft

Read all your bills and statements of benefits. Look for funny business...

- Medical services you didn't receive
- Medical services from places you've never been
- A call from a debt collector about a medical debt you don't owe
- Any medical collection notices on your credit report that you don't recognize
- A notice from your health plan or insurer saying you reached your benefit limit
- Denial of coverage because your medical records show a condition you don't have

How to get things back in order if your info was stolen

- Gather documents
- File reports to local authorities, FTC (www.identitytheft.gov)
- If Medicare/Medicaid is involved, call 1-800-HHS-TIPS
- Contact your doctors to make sure your medical records are accurate
- Ask for corrections as needed

AVOIDING MOVING SCAMS

Background check – Verify their USDOT number and other credentials with the Federal Motor Carrier Safety Administration and/or NYS DOT

Get a complete in-home estimate in writing – or they could hike the price once your goods are on the truck, and on arrival. Don't sign incomplete documents

Don't pick the first mover you find online – scammers pay for good placement

Understand what protection is available – and limitations on a mover's liability

Use a check or credit card to pay – these methods offer more fraud protection

Does the moving company have its own trucks with logos?

Prize Scams

- **Don't respond**

- Did you even enter? Probably not
- “Send us \$\$\$\$ for processing”
- The check they're sending to 'prove' they're legitimate will bounce
- The scammer will try to establish a relationship...
...then, using that information, will target his phony sales pitch, for example...
- “You could send your grandkids to college!”
- “You're gonna regret missing out”
- “We know where your relatives live”

Online Shopping Ripoffs

Make sure you're on a genuine retailer's website

Watch for knockoff brand names and impostor sellers...even on Amazon's own stores

Some major brands like Nike have pulled out of Amazon
Think of Amazon like a flea market

If the seller doesn't allow payment through a secure payment service or a credit card transaction...or wants payment via money card, money order or wire transfer...that's a scam

Fake stores advertise on social media, get your money, and disappear

Over \$1 trillion worth of fake goods are on the world market, much of it being sold in North America and Europe

Phishing/Smishing Scams



Which link is legitimate? Which one's a scam?

www.apple.com

www.apple.com

When in doubt, go straight to the company website

Keep your browsers up-to-date

Don't click unsolicited links in text messages

Sales and Investment Scams

- **Do your homework!** Take your time. Research charities and investments before getting involved.
- Be sure to talk over investment offers with a trusted friend, family member, or independent financial advisor.
- Always check out unfamiliar companies with your local consumer protection agency, Better Business Bureau, state attorney general, the National Fraud Information Center, or other watchdog groups.
- Be wary of companies that want to send a messenger to your home to pick up money.
- Never respond to an offer you don't understand. **Just hang up.**
- If you have been victimized once, be wary of callers offering to help you recover your losses...for a fee
- If you have information about a fraud, report it.

Social Media Scams

- That adorable cat video
- The “news” item that tugs at your heartstrings
- Something that looks like a scam warning...can be a scam
- Watch for like-farming operations - After they get your “like” the scammer changes the post to something malicious
- Watch for security-question farming. Be careful about sharing personal info
- Watch for unverified and suspiciously new social media accounts...and spelling mistakes. **Verify the source**
- Don't overshare on social media
- Don't “like” everything you like

Tech Support Impersonation Scams

You get a call on your phone from somebody calling themselves “tech support” - **Just hang up**

Set up legitimate anti-virus software on your computer

- Check before installing; only download from official vendor sites
- Watch for “scareware”

Keep your browsers up-to-date

Keep your passwords fresh...

- and easy for you to remember but difficult to guess

Unemployment Scams

COVID-19 unemployment scams were possibly the biggest single scam ever in terms of money lost:

>\$86 billion (2020)

Anybody can be victimized
Being retired doesn't protect you

Defend yourself:

- Freshen up passwords, logins, PINs
- Free fraud alerts via the three credit bureaus
- Report a misused Social Security number
- Check your bank accounts regularly

Report fraud to NYS Department of Labor

Utility Scams

- The utility company does not call you to threaten disconnection of service...**Just hang up.**
- Legitimate utility workers always wear ID
- Check utility websites
 - CentralHudson.com/ScamCentral
- Never give out personal or banking info over the phone
- That caller offering a rebate? It's a scam
- That caller saying you can get your bill paid if you give them your Social Security number? It's a scam
- Same goes for water/sewer service, internet, TV, phone companies



Being A Smart Consumer

1. Walk away from high-pressure sales tactics
2. Careful about giving out personal information
3. “Free” offers may be worth what you paid for them
4. Check out the seller before you buy
5. Read the fine print
6. Make sure you know whether you’re buying something new...or refurbished
7. Ask about refund policies and warranties
8. Do the math before buying the extended warranty
9. Keep the receipts

Protect Against Elder Abuse

Check in, and watch for red flags

- Is there a new “friend”?
- Is the senior isolated?
- Are they hesitant to talk to you unless a caregiver is present?

Block solicitations, if you're able to

- Use robocall blockers where available
- Donotcall.gov
- Direct Marketing Association – will block commercial mail solicitations for 5 years

Provide respite for the caregiver

Set up a small bank account for the senior

- Keep the rest of the \$ in a separate, more secure account

**(By this point in the
presentation, somebody
somewhere has devised a
new scam)**

Dutchess County Office for the Aging

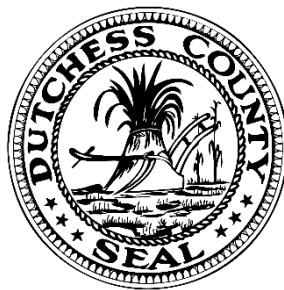
...any questions?

Phone: 845-486-2555

Email: ofa@dutchessny.gov



Our Location



Dutchess County Office for the Aging

114 Delafield St., Poughkeepsie

Our website

[Home](#)[Government](#) ▾[Municipalities](#) ▾[Schools](#) ▾[Business](#)

[Home](#) > [Departments](#) > [Office for the Aging](#)

Office for the Aging

The Office for the Aging plans, coordinates and provides an array of community based services to the elderly and persons who require assistance in the long term care system, in an effort to promote independence, dignity and quality of life.

We offer an array of programming that provide socialization, recreation and fitness opportunities for seniors to remain active and energized.

Through its distinctive role of committed advocate and community partner, the agency strives to ensure clients' needs will continue to be met now and in the future.



Todd N. Tancredi


Director

Contact

 OFA@DutchessNY.gov

 845-486-2555

 866-486-2555 Toll Free

 Office for the Aging
114 Delafield Street
Poughkeepsie, NY 12601

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Quick Links

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Office for the Aging Services

Eight Senior Friendship Centers throughout Dutchess County provide nutritious hot meals at noon, and opportunities for socialization, recreation and other activities.

Friendship Centers are also hubs for the OFA Home Delivered Meals program.





Home Delivered Meals

are provided to qualifying seniors throughout Dutchess County, Monday through Friday. Shelf-stable meals are provided in advance of inclement winter weather and holidays.

*Meals on Wheels –
Poughkeepsie
Hyde Park,
Millbrook/Verbank
Wappingers
Village of Rhinebeck*

Get help

with your long term services
and supports needs.



Learn how long term services and supports can help you or a family member stay at home, stay in the community, or stay independent



Learn more about aging and disability resources available in your community



Decide what services would be best for you or someone you know



Get help in linking to the services that you need



NY Connects
Your Link to Long Term
Services and Supports

Office for the Aging Services

Legal Services for those
over 60, with a focus on
shelter and income issues.



Also available: basic legal
documents (wills, powers
of attorney, etc.)

Office for the Aging Services

Energy Assistance,
including the Home
Energy Assistance
Program (HEAP) (fall
through spring)

**Senior Housing
information**

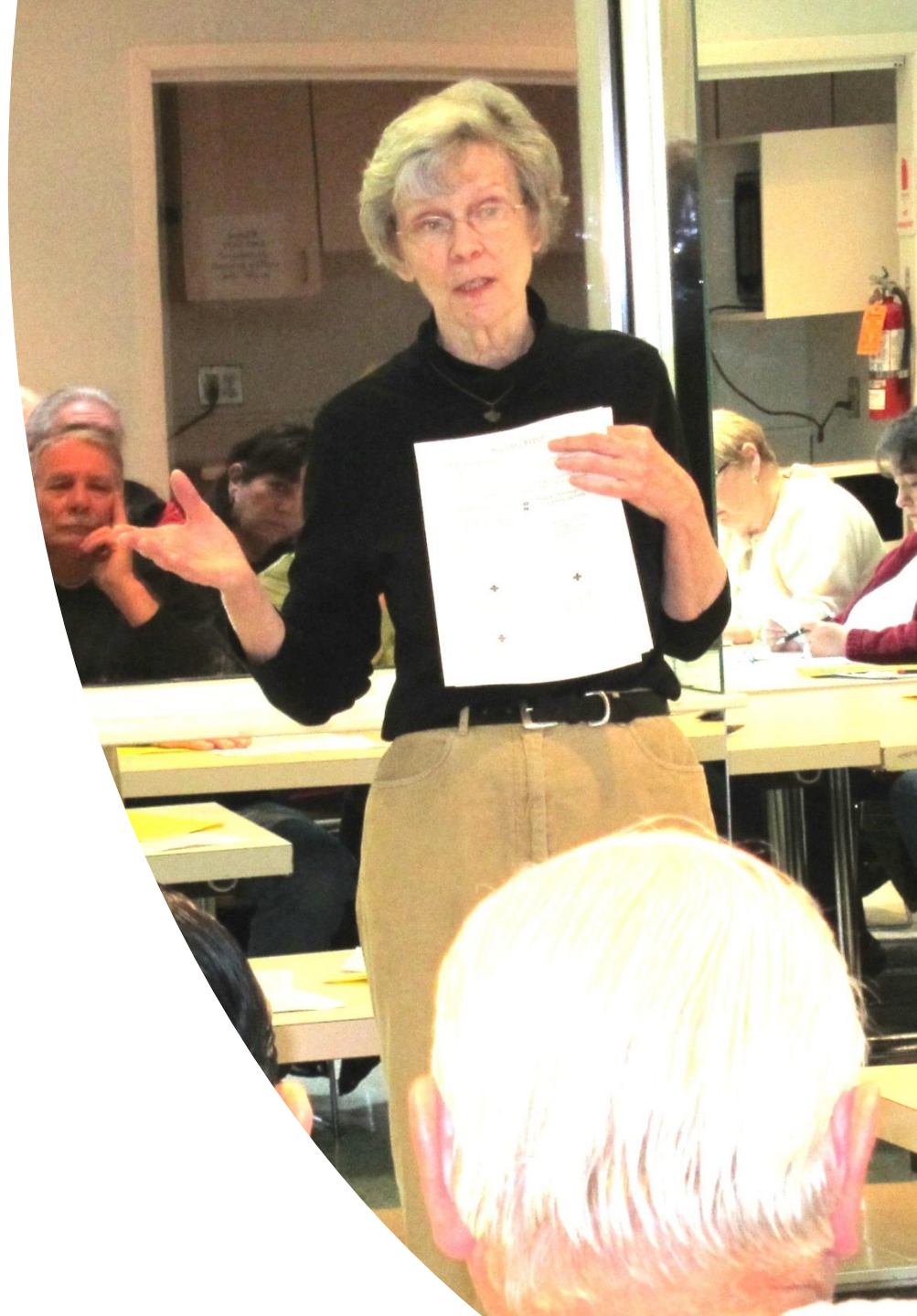
Office for the Aging Services

- **Health Insurance Information Counseling and Assistance Program (HIICAP)** counsels people and provides workshops on all aspects of Medicare, Medicare+Choice, and Medigap policy choices.
- Unbiased counseling!



**Health Insurance
Information, Counseling
and Assistance Program**

Medicare Orientation Seminars and Computer Workshops





Our Staff Can't Do It Alone

We have hundreds of volunteers who help us:

- *Home Delivered Meal Drivers*
- *Advisory Board*
- *Health Insurance Counseling*
- *Exercise and Tai Chi Class Leaders*
- *Brain Games Class Leaders*
- *Senior Friendship Center Helpers*
- *Office Help*
- *Senior Picnic Helpers*
- *And many other ways!*

Senior Exercise Program

A group of nine senior citizens, both men and women, are posing for a photo in a room. They are arranged in two rows: four are standing in the back row and five are seated in the front row. Most of them are holding small, colorful dumbbells (yellow, red, blue, pink) and smiling at the camera. The room has light blue walls decorated with several framed historical black and white photographs of buildings. A wooden table is visible in the background on the right side.

*"I don't get dizzy as often
and I haven't fallen since I started the class."*

Over 1,000 participants!



OFA Caregiver Services

- **Overnight Respite**
- **Relatives Raising Grandchildren Groups**
- **Caregiver Conference**
 - **every November**
- **Information and referral, case management, home care, adult day care, case assistance, etc.**

Dutchess County Office for the Aging

...any questions?

Phone: 845-486-2555

Email: ofa@dutchessny.gov