



Resourceful Thinking

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HAPPY NEW YEAR! CONSUMER SCAMS; PROGRAMS COMING UP IN 2016

THERE ARE A LOT OF SCAMS OUT THERE!

There are scammers EVERYWHERE! They are on the phone. They are at your door. They are online. According to a survey by True Link Financial, older Americans are defrauded of \$12.76 BILLION annually. No one is safe from these scammers who successfully cajole, trick and cheat people by posing as government officials, family members and others who are professing to protect you. Do you trust people? You may be a prime target! Do you think "I'd never fall for that!" Think again. Be cautious. Ask questions. Does a family member have cognitive impairment? They are especially susceptible to these rip-offs. Be aware and use safeguards. For your sake and for your care partners!

What are some of the ways they try to get our money? Check out these swindles. Have they tried to get you yet?

THE IRS SCAM

There was a message on our answering machine the other day saying we owed the IRS a LOT of money and if we didn't pay NOW, the sheriff would be at our door in 2 hours to arrest us. Have you had this call? Scammers who pose as IRS representatives intimidate us with bogus threats in order to extort money and/or steal our personal information.

*The IRS will NOT call you to demand money. They will send a bill through the mail first.

*The IRS will NOT demand a certain method of payment such as a prepaid debit card.

*The IRS will NOT threaten to bring in law enforcement.

*The IRS will NOT ask for personal information on the phone. (It's the IRS – they HAVE our information!)

*The IRS allows us an opportunity to appeal what they say we owe.

If you receive this call, hang up immediately. DO NOT ENGAGE THE SCAMMER IN A CONVERSATION! Call

The Treasury Inspector General for Tax Administration, or TIGTA at 800-366-4484 to report the scam attempt and contact the Federal Trade Commission at www.ftc.gov to file a complaint at [FTC Complaint Assist](#) (direct link) or click on 'File a Consumer Complaint' at the FTC website. (You can contact them by telephone at 1-888-382-1222.) If you think you owe the IRS, call them at 800-829-1040.

WEATHER EMERGENCY SCAMS

Severe weather and historic flooding have left people in many parts of the U.S. battling to save lives, homes and businesses. Unfortunately, there are scam artists who prey on the misfortune of others. Common natural disaster scams include debris removal and clean-up, shoddy repairs and construction, charity fraud, and imposter scams.

*Be skeptical if someone promises immediate clean up. It won't save time or money if you hire someone without the skills, licenses,

and insurance to legally do the work.

*Be cautious and keep your guard up! Ask to see the ID of anyone who wants to enter your home or business. This is a good rule of thumb in all situations. Is it really the electric/water/gas

company? Ask for ID. If in doubt, call the company and ask. (But don't let the person in while you call. Leave the alleged representative on your porch!) If the representative is legit, they shouldn't mind you protecting yourself and verifying their legitimacy.

*Check signage on trucks and cars for local addresses and phone numbers.

*Ask the contractor you're considering to show you a current license and certificate of insurance. If a contractor tells you work is covered by your insurance, call your insurance company to confirm.

*Pay with a credit card or check. If a contractor asks for a deposit or full payment in cash, stop. That's a warning sign that something's not right.

THE GRANDPARENT SCAM

Did you receive a call saying a grandchild or family member needed money due to an accident or arrest? Are you sure it's your family member? One 'former' scammer says, "'We target people over the age of 65, mainly, because they're more gullible. They're at home. They're more accessible. Once you get them emotionally involved, then they'll do anything for you, basically.'" In order to

guard against this kind of act, people should ask a question that only your grandchild would know, such as the name of your pet, and confide in someone -- even though the person on the other end of the line will beg you to keep it a secret.

CALLS FROM YOUR NUMBER

This is so strange. It's like a bad horror movie. You get a call, look at the caller ID, and see that your own number is calling. Is the movie bad guy calling from your attic phone? No - it's a scammer making an illegal robocall - an autodialer. Technology makes it easy for scammers to fake or "spoof" caller ID information. They can make it look like they're calling from a different place or phone number - even your number. Scammers use this trick as a way to get around call-blocking and hide from law enforcement. They hope you'll be curious enough to pick up. Don't fall for it. The real callers could be calling from anywhere in the world. Bottom line? These calls from your own number are illegal. Don't pick up - or press buttons to be taken off the call list or to talk to a live person. That just leads to more calls. It's best to ignore them.

"SOMETHING IS WRONG WITH YOUR COMPUTER" SCAM

Of course, one of the giveaways is you don't own a computer. Or - you don't have the product that the scammer is referring to. (They say Microsoft, you have Apple.) The scammers

running this type of fraud pretend they're from the software company's technical support department.

They telephone householders and say that their computers have been infected with a virus. Often the scam pitch begins "I'm calling for Microsoft. We've had a report from your internet service provider of serious virus problems from your computer." The caller warns that if the problem is not solved the computer will become unusable and then offers to repair the problem.

The ultimate goal of the fraud varies depending upon which con artists are running it. Some set up the confused householders to buy overpriced (and worthless) anti-virus protection. Others, under the guise of selling a solution to the victim's computer virus "problem," go after their person's bank account info, then make hefty withdrawals once they have it. Yet others look to take remote control of the victims' computers. The most common form of the scam - scammers direct their intended victims to access a particular website and download a program from it. By doing so, those users enable remote access to their computers.

THE CHIP CARD SCAM

You may be aware that banks and credit card companies are in the process of issuing customers new 'chip' cards. This new technology protects credit card data with an integrated circuit instead of a magnetic strip, and there is a code that

resets after each use. American Express senior vice president and functional risk officer states, "They're almost impossible to counterfeit." But – here's the scam: The FTC is warning that scammers are impersonating card issuers and sending emails requesting personal and financial information, or asking you to click on a link (that is spiked with malware) before issuing you a new card. The emails really look legitimate. Logos, color schemes, footer links all lead you to believe that it's a legitimate email. Don't be duped! No credit card company will email you or call you for information they already have! Do NOT click on the email. If you have a question as to the legitimacy, take out your credit card and call the number on the back and ask. DO NOT CALL the number on the email!

OTHER SCAMS:

Faith-Based Dating is an on-line scam relying on your confidence that this couldn't possibly be a scam!

Medical Identity Theft has scammers stealing medical records and having YOU charged for health care you didn't receive.

Counterfeit Apps has fake versions of apps that can steal your personal data. Watch your privacy settings on your phone!

And there are a lot more!

Bottom line:

*Be diligent. If it sounds fishy, it probably is. If it sounds too good to be true, it probably isn't true.

*Report scam/scam attempts to the authorities.

*Do NOT give out personal information (Social Security, Medicare, credit cards, bank accounts).

*If you do answer the phone, do NOT engage the caller in conversation.

*Let your answering machine take the call. If it's a legitimate call, you can either pick up or return the call.

*On Caller ID as well as requests for a return call, watch out for numbers that begin with area codes 473 809, 284, 649 and 876, which are international, and are known to have been used for scams.

*You may also want to register with the [Do Not Call registry](#) or [donotcall.gov](#). The Do Not Call Registry accepts registrations from both cell phones and land lines. To register by telephone, call 1-888-382-1222 (TTY: 1-866-290-4236). You must call from the phone number that you want to register. This won't stop all unwanted calls but it will stop a lot of them. If you still receive calls 31 days after registering, you can submit a complaint at that website. (Be aware that certain charitable, political or telephone survey organizations can still call you.)

*If you're on social media, be cautious about what you post. Don't post that you're on vacation or at a funeral or other such information.

You can't be too careful. Scamming is an equal opportunity crime. There are a lot more scams out there.

[www.irs.gov; www.ftc.gov; www.cbsnews.com; www.snopes.com; AARP Bulletin, Jan-Feb 2016]

MEDICARE FRAUD

Medicare fraud wastes a lot of money each year and results in higher health care costs and taxes for everyone.

What IS Medicare fraud?

*A healthcare provider billing Medicare for services you never got

*A supplier billing Medicare for equipment you never got

*Someone using your Medicare card to get medical care, supplies, or equipment

*A company using false information to mislead you into joining a Medicare plan

How do you spot fraud?

*Keep a record of health care services including dates, receipts and statements and compare the information with the Medicare claims.

*Review your Medicare claims promptly to make sure they're accurate.

How do you prevent fraud?

*Protect your personal information.

*Remember that Medicare does not call or visit to sell you anything.

*Keep records of your doctor visits, tests, and procedures.

*Save your Medicare Summary Notices and Part D notices.

How do you fight fraud?

*Review your Medicare claims to make sure they're accurate.

*Learn how to protect your personal information.

*Be on the lookout for suspicious activity, including billing discrepancies, calls from those who say they represent Medicare, being approached by a 'vendor' who offers goods in exchange for your Medicare number.

*Report suspected fraud.

*Join us on April 28 to learn more!

Medicare offers a Medicare Fraud Toolkit offering a brochure on Medicare fraud, Medicare Fraud Patrol information, and other information to guide you. Go to:

<https://www.stopmedicarefraud.gov/toolkit/index.html>

[www.medicare.gov]

MENTAL HEALTH & AGING

It is estimated that 20% of people age 55 years or older experience some type of mental health concern. The most common conditions include anxiety, severe cognitive impairment, and mood disorders (such as depression or bipolar disorder). Mental health issues are often implicated as a factor in cases of suicide. Men aged 85 years or older have a significantly higher suicide rate compared to the overall rate for all ages. Depression, a type of mood disorder, is the most prevalent mental health problem among older adults. It also can lead to impairments in physical, mental, and social functioning. In addition, depressive disorders often complicate the treatment of other chronic diseases. Older adults with

depression visit the doctor and emergency room more often, use more medication, incur higher outpatient charges, and stay longer in the hospital. Although the rate of older adults with depressive symptoms tends to increase with age, depression is not a normal part of growing older, and a large number of cases it is a treatable condition. Unfortunately, depressive disorders are a widely under-recognized condition and often are untreated or undertreated among older adults. Like many issues, awareness and education can make a positive difference with treatment and quality of life.

Join us on May 12 as Amy Gamble addresses the issues surrounding mental health.

[www.cdc.gov/aging/pdf/mental_health.pdf]

DEMENTIA: WHY DO CHALLENGING BEHAVIORS OCCUR?

Communication is the way we exchange information. It's how we interact and connect with others. Verbal communication declines with dementia, and attempts to express needs, fears, and anxiety become more problematic. As language abilities diminish, our loved ones find ways to communicate in other ways. Behaviors represent the individual's attempt to communicate some need, fear or concern to us. They may be 'communicating' physical discomfort or emotional discomfort. They may be 'telling' us they don't know what to do or how to do a task. We often

fail to "listen to what our care receivers are doing". Responding to behaviors may take detective-type exploration to determine causal factors. If you can figure out what your loved one is trying to 'say' with a behavior, you can figure out how to help. Who is involved? What was the setting? What time of day? What preceded the behavior? How did you (the caregiver) react? Join us on May 17 as Jenifer Lane offers information on dealing with challenging behaviors.

JUST FINALIZED! TRAUMATIC BRAIN INJURY PROGRAMS

We will be offering two programs on Traumatic Brain Injury in March! Sara Miller, MPH, TBI Specialist with WVU's Center for Excellence in Disabilities will offer a free program on March 10 that is free and open to all who are interested. This program focuses on the basics of Traumatic Brain Injury. A second program will be held on March 17 that will offer 1.5 CEU hours, and takes a more in-depth look at Traumatic Brain Injury.

CAREGIVER SUPPORT FAIR

Come to the Fair! The 17th ANNUAL CAREGIVER SUPPORT FAIR will be held at the Ohio Valley Mall in St Clairsville Ohio on Tuesday, May 3, 2016 from 10am – 3pm. Exhibitors will provide information, giveaways and health

screens for Fair attendees; entertainment is on-going throughout the day, and a Fashion Show will be held in the afternoon.

There is NO fee to exhibit although most exhibitors need to provide a certificate of liability insurance. Registration packets will be distributed in early February, 2016.

The goal of the Fair is to make attendees aware of the many services available, and we encourage agencies with services relevant to aging & caregiving to participate. The Fair offers a great opportunity for agencies to meet colleagues also, and a networking continental breakfast is available to get the day started for our exhibitors.

Want to participate? Have questions? Contact me at 304 243-0996 or akoegler@frontier.com for general information or to make sure you're on our contact list!

UP & COMING

March 10, 2016
TRAUMATIC BRAIN
INJURY BASICS
1:00pm – 2:30pm
Sara Miller, TBI Program
Specialist and Certified
Brain Injury Specialist with
the Center for Excellence in
Disabilities WV Traumatic
Brain Injury Services
Program
Free & Open to the Public
No CEU credit

March 17, 2016
TRAUMATIC BRAIN
INJURY 101 – A DEEPER
LOOK
1:00pm – 2:30pm
Sara Miller, WVU - CED

Geared for the health & human service professional
1.5 CEU credit for social
work & nursing (Altenheim
Resource & Referral
Services, WV 2003 0431
RN)

Fee: \$10.00

April 28, 2016
MEDICARE FRAUD
1:00pm – 2:00pm
Marcia Meeks, WV SHIP
Director
Free & Open to the public
No CEU credit

May 12, 2016
MENTAL HEALTH
BASICS
1:00pm – 2:00pm
Amy Gamble, Mental
Health Advocate &
Certified Mental Health
First Aid Instructor
Free & Open to the public
No CEU credit

May 17, 2016
DEMENTIA &
CHALLENGING
BEHAVIORS
3:00pm – 4:00pm
Jenifer Lane, WV
Alzheimer's Association
Free & Open to the Public
No CEU credit

May 24, 2016
CAREGIVING DEFINED
1:00pm – 2:00pm
Jane Marks, Sandwich
Caring, author, blogger and
speaker
Free & Open to the Public
No CEU credit
We had scheduled this
program for November but
Jane and I had caregiving
challenges (!) and needed to
postpone the event.
Our workshop planning
committee will be adding
another workshop with
CEUs to our calendar in
late spring or early

summer. The details are
not ironed out for these
programs but keep an eye
out for additional
information or call us for
updates!

Programs will be held at
First Christian Church,
1343 National Road,
Wheeling. Call Altenheim
Resource & Referral
Services at 304 243-0996 to
register or for more
information.

CAN WE HELP YOU?

Do YOU need
information? Did you do
an Internet search and find
that agencies listed are not
relevant to your needs or
are categorized incorrectly?
Or that their name has
changed? Or that they are
no longer in business? Are
you frustrated by the extra
burden that this creates?

Let us help! We serve
anyone in need of assistance
with aging and caregiving
issues, regardless of
location. Consultation,
information, and referrals
are provided without
charge and remain
confidential. Need someone
to speak to your group
about aging and
caregiving? Feel free to call
us at 304 243-0996, email
Ann at
akoegler@frontier.com or
submit a question or
contact through our web
site. We'd be happy to help
you!

Let us be
Your Gateway to Senior
Care!

Our Hours:
Monday – Friday
8am – 4pm