

**ELDER RIGHTS COUNCIL**

**22APR2009**

**AGENDA**

- I. Welcome and introductions**
- II. Melissa Gifford, Four Points, Inc.**
- III. AAA's SFY2009 Area Plan compliance issues (newsletter)**
- IV. Current scams/frauds**
- V. Any other business**
- VI. Next meeting: 29JUL2009, Ellijay**

## **Elder Rights Council**

**22APR2009**

### **Minutes**

Attending:

Kerry DeFoe, AAA  
Carol Lockett, AAA  
Joan Treglawn, APS  
Sherry Thompson, APS  
Melissa Gifford, Four Points  
Carolyn Harden, AAA  
Millie Pasley, AAA  
Donna Baxley, disABILITY Link

After the welcome and introductions, Melissa Gifford, Executive Director of Four Points, Inc. outlined her agency's mission.

Four Points, Inc. is a non-profit, tax-exempt agency offering services associated with the legal system to families involved in change due to domestic violence. Domestic violence in Georgia includes spousal, partner, elder and child abuse.

The services offered by Four Points are intended to aid each individual family member coping with the changes as a result of any abuse within the family unit and their subsequent involvement with the legal system, either civil or criminal. The services are meant to be preventative as well as recuperative.

Four Points has four teams as part of their Domestic Violence Task Force: teen dating violence, domestic violence, elder abuse and child abuse. These teams meet regularly to discuss ongoing efforts and outreach and to provide updates on legislation and law enforcement activities.

Kerry discussed that the SFY2009 Annual Plan includes development of a newsletter for the Elder Rights Council. She distributed a list of scams that are discussed monthly on SMP conference calls. The group discussed the idea of cleaning up this information to compose a quarterly newsletter and it was decided to go ahead with it and review at our next meeting.

There being no further business, the meeting was adjourned. Our next meeting will be on Wednesday, 22JUL2009 at the United Community Bank office in Ellijay.

Latest Scams 17APR2009

1. NE: Patty reports that beneficiaries are getting calls (mostly in the Omaha area) explaining that caller will help them apply for the one time economic stimulus payment. They are charging anywhere from \$72 -\$142.

2. WI: Elizabeth says consumers are getting cold calls requesting Medicare# & SSN# for durable medical equipment, to get diabetic supplies, etc.

3. AR, MO & OR: These SMPs state that DME providers are visiting at senior centers and facilities and soliciting in the name of EDUCATION. Some of the DME people are telling senior centers management that this education is mandated. Shirley points out that senior centers within our agency simply do not allow any such presentations to preclude the appearance that the agency advocates any given business. Linda in WV reports the same.

Betty Green asks if Shirley or Linda can share their agency guidelines for these procedures. Each of them will check and see what they can find.

4. NE: Patty reports an issue has arisen in which beneficiaries are reselling supplies that they do not want and cannot stop from arriving.

5. GA: Belinda wants to know if anyone has heard of Medical Billing Advocates of America. This is a company that reviews your bills for errors. Linda from WV reports that this is a legitimate company who will review your bills in order to find errors, duplications, etc.

There is a fee to join and the fee for their services is a percentage of any errors that they find.

6. OK: Colleen reports that OK has seen an increase in home health care scams. They are also concerned about beneficiaries losing their doctors. This loss is due a company called MD VIP (other on the call report that there are many companies like this under other names.) This has been referred to as "boutique" or "concierge" medicine in the past. The company will pay the doctor, if he/she limits their patient load. Patients pay a fee for this service and are promised certain amenities such as 24 hour on call, etc. It is not illegal, but may be unethical. WI & CO have heard of it some years ago too.

7. The NM SMP (in cooperation with TX SMP) reports that a DME broker was using customer list to get them on a MA plan to restart their oxygen plan, after top is reached. She also has them going after dual eligibles for MA plans.

8. CO: Liz reports that collection agencies are calling the bereaved saying they owe bill on behalf of deceased, but when pressed, they hang up.

NJ: Charles received a stack of brochures from [www.FreeMedicine.com](http://www.FreeMedicine.com) from the USA Bureau of prescription health fee for each prescription.

Has anyone heard of them? No such bureau exists. Other on the call reports that this is probably one of many companies who charge a fee for a service that consumers can get for free.

MA: Lucillia reports a) that consumers are getting calls about 'Obama's medical fraudulent team' trying to get Medicare numbers and SSNs.  
b) Another scam seems to be targeting the more affluent. Consumers get a call saying they have won \$ in a lottery and that they should have the cash on hand to pay shipper when check arrives.  
c) She also heard a news report about a way of modifying caller id number numbers so that receiver of the call thinks that it is coming from a legitimate source.  
See link below

<http://abcnews.go.com/GMA/Consumer/story?id=3305916>

HI: Adele says that banks are giving out SMP information, sending referrals and asking for presentations.

TX: Barbara is seeing incidents of billing by scammers who gather beneficiaries together for a meal and then bill Medicare as "depression counseling". She has also seen something called "low light therapy" (cool laser).

NC: Stephanie reports that a group of those violating Medicare Advantage marketing requirements have been arrested!

Latest Scams 16MAR2009

One SMP reported reading information about personal information being taken off of social networking sights such as MySpace & FACEBOOK. The discussion continued and it was suggested that an additional problem might be with malware. Malware (the word comes from a combination of the words malicious and software and this software is designed to infiltrate or damage a computer system without the owner's permission.

The term is used to describe a variety invasive tactics including spyware and viruses. The advice is that folks do not download from a site unless you know it is secure. The IL SMP provided link to the FTC factsheet which explains the risks of file sharing.

<http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt128.shtm>

New Jersey

A) Has anyone heard on a group called the National Committee to Preserve Social Security and Medicare? He had a beneficiary who received a letter soliciting a donation. They are a legitimate advocacy group. The website address is <http://www.ncpssm.org/>. From the website, it would appear that this organization has an arm, a Foundation, which is non-profit under 501(C)3. Courtney Hoskins, AoA pointed out that early on they worked with "notch Baby" issues which generated discussion about what "notch babies" are. Please see attached link to a Social Security factsheet explaining this designation.  
<http://www.ssa.gov/pubs/10042.html>

B) He had beneficiary who received a letter from WellCare asking questions about other drugs and plans. The letter said that CMS requires plans to request this information. He was suspicious because letter is to be returned to WellCare Marketing. Some members of the group question if this is just a standard insurance letter verifying that you have not other insurers. Other says that WellCare is not supposed to be enrolling new participants. Please see letter at this link that verifies this

statement (action effective March 7, 2009)

<http://online.wsj.com/public/resources/documents/wsj090220-healthblog-wellcare.pdf>

#### Texas

Barbara reports a number of items

A) The \$750,000 is an email scam announcing an Easter Grant Award from the Fidelity Foundation.

B) a more sophisticated mystery shopper scam where they used the name of a legitimate company

C) It is that people pose as members of the military and have to sell their car because they have been sent out of the country. This sale usually requires wiring money out of the country.

D) IRS scams are very on the rise right now and you can check them out at [www.irs.gov](http://www.irs.gov)

#### Kansas

Darrell reports an IRS scam requesting information re: 1099s

#### Mississippi

Dawn reports that she had a beneficiary who is a victim of id theft in some form. The perpetrator is known to the victim and is in another state. She is unable to get local law enforcement to do anything.

Others on the call are not surprised. They suggest various avenues for her to try, some of which she was already doing. Darrell from Kansas reports that he had success getting help from county prosecutors.

#### Tennessee

LaNelle reports a similar situation of id theft with perpetrator in another state.

#### Idaho

Donna submits an article on FBI website with cautions about online pharmacies.

[http://www.fbi.gov/page2/march09/pharmacy\\_030309.html](http://www.fbi.gov/page2/march09/pharmacy_030309.html)

#### Latest Scams 18FEB2009

##### 1) Iowa

Walmart Scam: consumers have received email posing a customer satisfaction survey and they will give them \$. It looks very real, but asks consumers to give their bank numbers to deposit check. Shirley contacted Walmart corporate office and they assure her that Walmart is not affiliated with any survey and they recommend that consumers contact local law enforcement authorities or the Federal Trade Commission. From comments, it sounds like this or a similar scam is happening in many states. Mississippi is getting some complaints that consumers have been selected for a \$500 gift certificate, they just need your bank information.

Iowa is seeing a lot of rescue scams, through phone, email & door to door, claiming affiliated with the mortgagor and will be able to save people from foreclosure. Consumer pays the fee and foreclosure continues. Barbara McGinity has prepared press releases on this and other issues. Other SMPs are welcome to edit and use them. Carol will email these tomorrow.

Also, Economic Stimulus scams - person will get a \$ amount for economic stimulus, after they send in a processing fee. This seems to be happening in many states with amount of stimulus varying from \$500-2500 and processing fee varying from \$100-119. In some states, it is being called the Obama Stimulus. In some states it is being called Obama stimulus.

## 2) Maryland

Cassandra Brown reports an incident that is technically legitimate, but misleading. Offer for an herbal supplement. You are lead to believe this is one month for \$4.95 but if you read the fine print, you are agreeing to a regular monthly shipment at \$70 a month to be charged to your account. MA

## 3) Many states...

continue to see Medicare Advantage marketing through various means. The sellers are getting around the "no outbound calls" rule by coming up with ways to leave messages that get consumer to call them. One of them is to leave a message with "a password"

## 4) Georgia

Belinda introduces Jennifer Hogan from their Elder Abuse program who would like some input from SMPs. They are trying to pursue vendors called 'denturist' (people who make dentures). The scam is that consumers are paying for dentures and then going to the dentist to have all their teeth pulled. At the dentists, they find out there are other care options, but they have already paid the fee. So far, these reports are coming from dentists and not directly from consumers. She cannot get her attorney general or dental association interested in prosecuting these vendors. She wonders if anyone has any other suggestions. Others on the call suggested Medicaid Fraud Control Units if it involves Medicaid, the State Medical Board or Food and Drug Administration.

## 5) Utah

Sallie reports that case of beneficiary caught in ponzi scheme who was not authorized for Medicaid because she had future money has been referred and indictment is written. She will send a copy to anyone who is interested as she is sure senior in other states are falling for ponzi schemes too.

## 6) Mississippi

Dawn Crouse reports contacts regarding changing credit card interest rate or car warranties, where receiver of call is instructed to press certain numbers on phone to proceed. Do not press these - hang up as they may verify that number is valid and get you added to more list. If you can get any information, numbers, names, etc. report to FTC.

Someone poses as Medicare coming to see you at 2:00 to assess your needs. At 12:20, Kim from Lifeline. Consumer sent her away.

They have had reports of people showing up in scrubs to do health care checks casing house and getting info by that method.

Consumers are receiving calls representing "National Medicare" Survey that turn out to be fronts for sales call United Commercial Travelers

Idaho  
She has heard Medicare is calling for LIS. She has verified that there is a vendor doing this survey on behalf of Medicare.

Pennsylvania ...  
Reports the 'grandparents' scam there too.

Stimulus and Change Provide Food for New Tricks from Scam Artists

Scam artists have a hatful of deceitful tricks they can continually pull from to steal your money. They purposefully take advantage of your confusion over changes in programs as well as changes our government undertakes.

With a new administration taking office this month and the talk of stimulus packages and change, please pay attention because the scam artists will be using these words to get personal information from you. Here is one example that is already going around via email:

*If you're one of the millions of Americans struggling in today's economy, help is available. You've been chosen for the chance to get a US Stimulus Check based on your annual income level. (Participation required. See below for details.)*

**Refer to the chart below to see the amount of money you can receive:**

**\$0 - \$35,000.....\$709 US Stimulus Check**  
**\$35,000 - \$70,000.....\$615 US Stimulus Check**  
**\$70,000+.....\$504 US Stimulus Check**

[Make your selection here](#), then [follow the instructions on our website](#) before this offer expires.

*Sincerely,  
GiftHouse Team*

If you fall for this and actually go to the website, they will need your bank account number to deposit your check. NEVER provide personal information to strangers over the phone, or on unknown websites.

Another confusing letter that has been going around is about reverse mortgages. The letter makes it sound like this is a new program brought about by the change in government. Reverse mortgages have been available for years to individuals 62 years of age or older.

A reverse mortgage can be helpful to some people, but you should contact a local, trusted reverse mortgage specialist and make sure you understand exactly what this loan means. It is not a way to get money to invest, it is money to help with expenses and/or boost your monthly income.

Make a personal rule for yourself and stick to it. Never give personal information like bank account, Medicare or Social Security numbers to strangers or leave on strange websites. Check first with the BBB at 404-766-0875 or do some independent research...better to be safe than sorry!