

Protect Your Finances: Don't Fall for Identity Theft

By: LaDonna Koebel

In 2020, Kentucky seniors lost nearly \$3 million to fraud and scams, primarily fueled by the surge in scams during the COVID-19 pandemic. A significant portion of these losses was due to identity theft and Social Security scams. In fact, more than 94 percent of identity theft victims who reported financial losses were 60 years old or older. This figure doesn't account for many senior victims who either didn't report these crimes because they didn't know how or were embarrassed about the incident.

Armed with your Social Security number, scammers can open lines of credit and rack up significant debt in your name, commit tax identity theft or unemployment fraud, and execute a number of other crimes. When scammers have access to your Medicare number, they can also commit healthcare fraud, which may lead to inaccurate medical records or bills for costly medical services that you didn't receive.

The best defense against fraud is a good offense. Be on guard against tactics scammers use to obtain your personal information.

Phone and Online Scams

Most of us have received spam calls, but seniors are often targeted by imposters looking to score personal information. In one common Social Security scam, con artists claim your Social Security number has been suspended or canceled and ask you to confirm your information to reactivate your benefits. This is yet another attempt by con artists to frighten Kentuckians into returning "robocall" voicemails or "pressing 1" to speak to a representative. These calls are scams. The Social Security Administration isn't calling you. If anyone calls you asking for your Social Security or Medicare number, it is safe to assume it is a scam, and you should hang up.

Like phone scams, email scams are another favorite scheme used by scam artists to steal your personal information. In these scams, fraudsters disguise their emails as messages from banks, government agencies, or consumer websites and ask Kentuckians to confirm account information.

These emails often include links directing people to copycat sites where scammers can steal your information. One common email scam appears to be a computer update, but clicking the link installs a harmful computer program — or malware — onto your computer. While the computer program looks helpful, it is part of a scam used by fraudsters to record keyboard strokes and track the websites you visit to steal your identity and bank account information.

To protect yourself from email scams, exercise caution and refrain from clicking any links in an email. It is much safer to look up the organization's information and contact them directly to confirm that the email is legitimate.

Follow these tips to protect yourself from fraud:

- Never wire money because of an email request, even if it appears to be legitimate;

- Be skeptical of anyone who calls asking for verification of your Social Security or Medicare number or insurance information;

- If anyone urges you to act quickly, send money, provide credit card information, wire money, or purchase gift cards, it's a scam!

The Office of Senior Protection, within the Attorney General's Office, assists consumers who have been victimized by fraud and scams. We're here to help. If you believe you are the victim of identity theft, don't be afraid to file a report with our office. There are steps you can take to protect yourself from further financial harm. For tips on avoiding and responding to identity theft, visit ag.ky.gov/identity-theft.

If you or someone you know is the victim of a scam, we encourage you to report the incident to the Attorney General's office by filing a consumer complaint online at ag.ky.gov/scams or calling our Consumer Protection Hotline at 1-888-432-9257 (select option 3).

LaDonna Koebel is the Executive Director for the Kentucky Attorney General's Office of Senior Protection.



Adult Protective Services (APS) partners with the Kentucky Attorney General's Office of Senior Protection and Mediation to help protect adults in Kentucky. Although APS does not specifically investigate scams, they can investigate exploitation or self neglect. Whether an investigation is initiated by APS, the information can and should be shared with the Office of Senior Protection and Mediation in regards to fraud and scams.

HELLO!



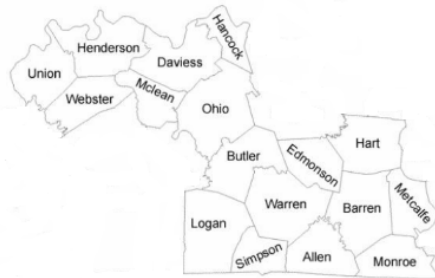
MEET THE TEAM

Two Rivers Service Region has two designated Adult Protective Services teams and the support of a Service Region Clinical Associate, Mary Baize. This region serves the following counties: Allen, Barren, Butler, Daviess, Edmonson, Hancock, Hart, Henderson, Logan, McLean, Metcalfe, Monroe, Ohio, Simpson, Union, Warren and Webster.

Debra Jacobs serves as one of the Family Services Office

Supervisors. On her team are the following individuals: Natasha Jones (SSWII), Lisa Loftus (SSCII), Edward Lomax (SSWI), Deborah Middleton (SSCI) and Jackie Moorman (SSCI).

Randy Hale serves as the other Family Services Office Supervisor. On this team are the following individuals: Crystal Boston (SSCI), Amanda Everett (SSCII), Kelly Kitchens (SSCI), Brandon Moncrief (SSWI), Allison Morrison (SSCI) and, Brance Thompson (SSCII).



Exploitation vs. Scams: What do I need to know?

In order to understand the difference between a scam and exploitation in the eyes of an APS worker, we must first establish what definitions are being used.

According to the Merriam-Webster dictionary scam is defined as a fraudulent or deceptive act or operation.

According to KRS 209.020, exploitation is defined as obtaining or using another person's resources, including by not limited to funds, assets, or property, by deception, intimidation, or similar means, with the intent to deprive the person of those resources.

Although the definitions are very similar and require that someone is perpetrating some kind of fraud on another individual, there is one key difference. In order for APS to conduct an investigation, the individual having the fraud perpetrated on them, must meet the definition of adult under KRS 209.

All exploitation cases involve a victim that meets the definition of adult per KRS 209, but not all scams involve a victim that meets that definition.

There is a perception that because someone is scammed, the victim must have some deficit that would allow someone to take advantage of their situation. Scammers or confidence people are very skilled and use emotions and fast talking to get what they want. These tactics can work on a variety of people. Once a person is scammed, they are typically placed on a list that can be sold to other scammers.

When the victim of the scam meets the definition of adult per KRS 209, the information will be reviewed to determine if it meets for acceptance criteria.

If the scammer is someone out of state or even out of the country, it is more appropriate to notify the Office of Attorney General for additional assistance. It should be noted that APS is not going to have any control over getting the money back.

In these cases the focus on offering protective services to help make sure that it does not happen again. The worker will complete some screening for any potential deficits with cognitive capacity and file any necessary court petitions. If there are no cognitive capacity issues, the worker will try to work through plan that will protect the victim from future scams.

If the scammer is someone that continues to have in person contact with the victim, the worker will coordinate with local law enforcement for any perpetrator accountability. A referral to the Office of the Attorney General will be made as well. While law enforcement will be focused on reclaiming any money, the worker will focus on protective services.

RESOURCES

"Protecting Kentuckians from Fraud and Scams"

Office of Senior Protection
Brochure

[Click Here](#)

Home is Where the Heart Is Checklist

[Click Here](#)

Minimizing the Risk of Opioid-Related Elder Abuse

[Click Here](#)

Red Flags of Elder Abuse: Opioid Use

[Click Here](#)

Mental Health America Of Kentucky

[Click Here](#)

What do you call a droid that takes the long way around?
R2 Detour

TRAINING

5/21/21 at 11:00—12:00pm, EST
Mental Health Awareness Virtual Event
Zoom Registration—[Click Here](#)

6/1/21 at 3:00-4:30pm, EST
"Elder Abuse Issues and Capacity Determination in Dementia"—[Click Here](#)
(select register online)

6/9/21 at 12:00pm, EST
"Coming Back Strong After COVID-19: Federal Elder Justice Innovations and Resources"—[Click Here](#)

ASIAN AMERICAN & PACIFIC ISLANDER HERITAGE MONTH