



Assemblywoman
Ellen Jaffee's

Rockland Senior Update

Assemblywoman Ellen Jaffee's Rockland Senior Update Senior Scam Prevention Guide & Big Budget News for Seniors on EPIC

Dear Neighbor,

I'm happy to report the passage of another on-time budget, along with some welcome news: we were able to restore significant funding for EPIC, which will reduce seniors' co-pays to \$20.

This EPIC news is positive, but I also want to share more troubling news. It has come to my attention that scams aimed at older adults are on the rise. More and more, I've been hearing from constituents, concerned by scam artists' unscrupulous attempts to rip them off.

I know you are all very vigilant, but especially during tough economic times these scam artists seem to increase their targeting of seniors. The tragic stories of retirees losing their life savings to scams, or having their identities stolen and sold, is evidence enough that scam artists all too often succeed.

The resources in this guide explain how to spot, avoid, and report any seemingly fraudulent activity to authorities, helping to crack down on this shameless crime. We should always be on the lookout and continue to educate ourselves on the threat of scams, so we will be far less likely to fall victim to them. It is my hope this resource guide proves of value to you, and should you have any questions or concerns, please don't hesitate to give me a call.

Warmest regards,

Ellen C. Jaffee
Ellen

Breaking Budget News:

EPIC Funding Restored in 2012-13 State Budget

**- Rockland Seniors to See
Prescription Drug Savings-**

-Co-Pays to Be Capped at \$20-

I believe Rockland seniors deserve help in these tough economic times, and it's why I fought for the restoration of co-payment assistance for EPIC enrollees. The 2012-13 state budget restores \$30.6 million to EPIC that was cut on January 1, 2012. This allows EPIC enrollees to pay a \$20 maximum co-pay when filling a prescription.

EPIC operates a toll-free Helpline which is available 8:30AM to 5:00PM, Monday - Friday. Call 1-800-332-3742 (TTY 1-800-290-9138), or email anytime at epic@health.state.ny.us.

The 2012-13 budget also helps seniors by:

- Maintaining the spousal refusal program so seniors with ailing spouses can afford the care their significant other needs
- Expanding the In-Home Services for the Elderly Program (EISEP) and the Community Services for the Elderly program (CSE)

Tips to Prevent Senior Scams for

Be Aware of the Top 10 Senior Scams From the National Council on Aging (NCOA)

1. Health Care/Medicare/Insurance Fraud

Scam artists may pose as Medicare representatives to get older people's personal information, or run bogus, makeshift mobile clinics, and then use the information to bill Medicare. Be sure all of your contact is with qualified medical professionals who have established local offices.

2. Counterfeit Prescription Drugs

With the rise in internet sales of prescription drugs, scammers have taken to selling fraudulent drugs that may not be the medicines advertised – or even medicine at all. If the price seems too good to be true, it is too good to be true.

3. Funeral & Cemetery Scams

Scammers sometimes approach the survivor of a deceased senior and claim the person who passed owed them a debt; even unscrupulous funeral directors have cheated grieving survivors for unnecessary services, like an expensive casket in cases of cremation. Keep all your receipts and make sure your agreements for funeral services are in writing.

4. Fraudulent Anti-Aging Products

A common scam involves the marketing of fraudulent anti-aging products to image-conscious seniors, including knock-off, and often dangerous, forms of the drug Botox. Always check with your trusted medical provider before buying or starting any treatment.

5. Telemarketing Schemes

Telemarketing schemes are some of the most common scams targeting seniors, often involving: Offers to provide seniors with large sums of money if the senior first provides the scammer with payment; claims that a senior's loved one is in the hospital and needs money for medical bills; or that a charity needs support, especially after natural disasters. Do not give charge card or other identification numbers on the telephone, unless you are making the call to a reputable company or organization.

6. Internet Fraud

Crooks like to target seniors online because many have limited computer skills, often sending seniors emails from seemingly legitimate sources, like reputable companies or even the IRS, asking them to "update" their information which is then stolen. Beware of anyone's online requests for information if you did not initiate contact with them.

7. Investment Scams

With retirement-minded seniors very conscious of the need to manage and invest their savings, financial scammers are keen to take advantage of this, often through the use of pyramid schemes that offer unrealistically high investment returns. All investments carry some risk; be sure you check out any company with which you do business.

8. Homeowner/Reverse-Mortgage Fraud

Swindlers have targeted many seniors who are homeowners with offers of unofficial and unsecured reverse mortgages, where a property owner can lose their homes when the scammers offer money or a free house elsewhere in a trade for the title of their property.

9. Sweepstakes & Lottery Schemes

Scammers inform seniors they have won a sweepstakes or lottery, but before the prize can be claimed, seniors must first provide a payment to release the so-called “winnings.” Hang up the minute anyone tells you you’ve won a prize.

10. The Grandparent Scam

By taking advantage of seniors’ relationships with family, some con artists will call them as fake grandchildren, saying, “Hello, Grandma, it’s me,” then when the senior asks if it’s a certain person’s name, the scammer will play along as that person, often creating a fictional emergency requiring an urgent transfer of money to the crook.

Protect Yourself with These Tips to Prevent Fraud

- *Stay involved in activities and don’t isolate yourself:* Scammers like to prey on seniors who, having grown lonely, are willing to talk to or meet with anyone.
- *Always tell unannounced solicitors “send it in writing”:* Don’t trust unannounced visits or calls from solicitors representing unfamiliar companies.
- *Shred all receipts and statements with credit card numbers:* Identity theft is a major threat, so carefully dispose of sensitive documents and monitor statements.
- *Sign up for the “do not call” list:* This national database is a way to block most telemarketers from contacting or harassing you: <https://www.donotcall.gov/>
- *Use direct deposit for checks to prevent them from being stolen:* Many thieves, even family members, will steal checks right out of your mailbox or even your home.
- *Only give info over the phone if you initiated the call:* Never give out sensitive information, like social security or Medicare numbers, to unsolicited callers.
- *Carefully research all offers, especially unsolicited ones:* Thoroughly examine all contracts and purchasing agreements, and don’t be pressured into purchases.

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If You Encounter Fraud, Report It to Authorities

NYS Attorney General's Complaint Line: 1-800-771-7755

NYS Attorney General's Medicaid Control Fraud Unit: 1-212-417-5397

NYS Dept. of State Consumer Protection Unit: 1-800-697-1220

The FBI's Internet Crime Complaint Center: <http://www.ic3.gov>

Online Resources to Help Protect Yourself against Scams and Fraud

The Federal Bureau of Investigation's Senior Scam Website

<http://www.fbi.gov/scams-safety/fraud/seniors>

NYS Attorney General's "Smart Seniors" Guide to Avoiding Fraud

http://www.ag.ny.gov/sites/default/files/pdfs/publications/Smart_Seniors_2011.pdf



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