

Avoid Targeted Scams



Don't lose your hard-earned money to a scam

In the last year, individuals 60+ reported¹...

- **201,266** complaints
+37% from 2024
- **\$7.7 billion** in losses
+59% from 2024
- **\$38,500** average loss per victim
- **85%** losses from cyber-enabled fraud

Protect Yourself from Emerging Scams

Advances in AI technology have made it easier for scammers to create convincing, hyper-realistic voices, videos, messages and online profiles designed to deceive. As these scams become harder to detect, it's important to stay vigilant and verify suspicious communications before responding or sharing personal information.

How AI Could Be Used in Scams

→ Business Email Compromise (BEC):

Scammers use AI to create convincing messages and even cloned voices that appear to come from company leaders or trusted colleagues, often tricking victims into sending money or sensitive information. These scams may include phishing links or fraudulent wire transfer requests. In 2025, businesses reported more than \$30 million in losses from AI-related BEC scams.

→ Confidence & Romance Scams:

AI-generated profiles, messages and cloned voices are being used to build trust and impersonate loved ones in distress, making these scams more believable and harder to detect. In 2025, victims lost more than \$19 million to confidence/romance scams and more than \$5 million to "distress" scams involving impersonation of family members or friends in emergency situations. These scams are increasingly evolving to mimic different loved ones in fabricated crisis scenarios.

→ Employment Scams:

Scammers may use voice spoofing or AI-generated deepfakes during online job interviews. Tip: Audio may not align with on-screen lip movement or visual actions, such as coughing or other gestures. While reported financial losses are limited compared to other scams, the primary goal is often gaining access to private company networks.

→ **Investment Scams:** Scammers use AI to scale fake conversations and make each interaction appear personalized to potential victims. Fraudulent "investment clubs" also use AI-generated videos and voices of celebrities, CEOs or trusted figures to promote fake, high-return opportunities, often reinforced with professional-looking endorsements on social media or video calls. In 2025, losses tied to AI-involved investment scams surpassed \$632 million.

→ **Digital Arrest:** Victims are contacted by scammers posing as law enforcement or government officials and told they are under criminal investigation. Through prolonged video calls, scammers use intimidation to pressure victims into paying fake fines or settlements. AI-generated deepfakes and forged documents, including arrest warrants, may be used to make the threats appear legitimate. These fear-based scams have been widespread overseas and are beginning to emerge in the U.S. Remember, police will not call you threatening arrest.



Reporting fraud

If you were scammed or think you saw a scam, tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud) and report it to your local police and the Federal Bureau of Investigation's Internet Crime Complaint Center at [IC3.gov](https://www.ic3.gov).

1. <https://www.ic3.gov/annualreport/reports>

Edmund Ra

ED RA
ASSEMBLY MINORITY LEADER

"OUR SENIORS have spent a lifetime contributing to their communities and our state. As your assemblyman, I am committed to helping connect you with the programs and resources that can support your financial well-being and improve your quality of life. Inside this mailer, you'll find information on services available to those aged 65 and older."

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Tax Relief Programs for Seniors



New York State offers several programs to reduce your tax burden:

→ **Property Tax Credit:** Homeowners and renters with a gross annual household income of \$18,000 or less, or paying \$450 or less in rent, may be eligible for a tax credit of up to \$375. File Form IT-214 with the state Department of Taxation and Finance to claim this benefit.

→ **Income Tax Exemption for Retirement Income:** If you're 59½ or older, up to \$20,000 of your qualified retirement pension and annuity income per person is exempt from state income taxes.

Visit tax.ny.gov/pit/file/information_for_seniors.htm for details.

→ **Enhanced STAR Exemption:** The STAR program provides eligible homeowners with relief on their school property taxes. To be eligible for the Enhanced STAR exemption, you must meet all of the following conditions:

- You own your home, and it is your primary residence.
- You will be 65 or older by December 31 of the year of exemption. For jointly owned property, only one spouse or sibling must be at least 65 by that date.
- Your income must be equal to or less than the Enhanced STAR income limit.

Call 518-457-2036 between 8:30 AM and 4:30 PM for more information.

→ **Supplemental Nutrition Assistance Program (SNAP):** SNAP issues electronic benefits that can be used like cash to purchase food. SNAP helps low-income working people, senior citizens, people with disabilities, and others feed their families.

Call 800-342-3009 between 8:00 AM and 5:00 PM for more information.

→ **Home Delivered Meals:** For New York seniors who can't prepare meals for themselves, home-delivered meals provide healthy meals to a participant's residence up to five days a week. Up-to-date information about wellness and healthy eating habits is provided to those who receive meals. Registered dietitians offer private nutrition counseling to older people with questions about diabetes, weight loss or gain, and healthy eating.

Apply through your Office for the Aging:
Nassau County: 516-227-8900

→ **HEAP:** The Home Energy Assistance Program (HEAP) can help eligible New Yorkers heat and cool their homes. Those in danger of running out of fuel or having their utility service shut off may be eligible for emergency HEAP benefits.

For more information, call your local Department of Social Services between 8:00 AM and 5:00 PM:
Nassau County: 516-227-8519

→ **Elderly Pharmaceutical Insurance Coverage (EPIC):** EPIC is a Department of Health-administered program that helps defray out-of-pocket drug costs for income-eligible seniors with Medicare Part D. It is easy to join the program. Complete the application and mail/fax it to EPIC or apply online.

Call 800-332-3742 between 8:00 AM and 5:00 PM for more information or to request an application.

→ **EISEP (Expanded In-home Services for the Elderly Program):** The Expanded In-home Services for the Elderly Program (EISEP) provides support at home for those 60 and older who need assistance with their personal care or household chores. These services provide coordinated, nonmedical services for older adults who aren't eligible for Medicaid.

Call: 800-342-9871 to speak to an advisor.

Medicare: Understanding Your Options

Medicare provides critical healthcare coverage for seniors. Here's a quick overview:

→ **Medicare Part A (Hospital):** Helps cover inpatient hospital care, skilled nursing facilities, some home health care, and hospice care.

→ **Medicare Part B (Medical):** Helps cover doctor visits, outpatient services, and other medical needs not covered by Part A.

→ **Medicare Part C (Medicare Advantage):** Combines Parts A and B, often with added benefits like vision, hearing, dental, or wellness programs. Many plans include Part D prescription drug coverage.

→ **Medicare Part D (Prescription Drugs):** Offers prescription drug coverage through private plans approved by Medicare. The open enrollment period for stand-alone plans is October 15 - December 7.

Compare plans at [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

Important Contacts for Seniors

For additional support, reach out to these resources:

Social Security.....800-772-1213
TTY: 800-325-0778
[ssa.gov](https://www.ssa.gov)

Medicare.....800-MEDICARE (633-4227)
TTY: 877-486-2048
[medicare.gov](https://www.medicare.gov)

Dept. of Public Service.....800-342-3377
[dps.ny.gov/ask-psc](https://www.dps.ny.gov/ask-psc)

NYS Division of Housing and Community Renewal.....[hcr.ny.gov](https://www.hcr.ny.gov)

New York Connects.....800-342-9871
[nyconnects.ny.gov](https://www.nyconnects.ny.gov)

Medicaid Information.....800-541-2831



ED RA
ASSEMBLY MINORITY LEADER

For more information on this or any other state issues, please contact Minority Leader Ed Ra at:

825 East Gate Boulevard, Suite 207
Garden City, NY 11530

516-535-4095 • rae@nyassembly.gov