

*“Aging is not what it was a generation ago; seniors are more active than ever before. It’s important that we do everything possible to help older residents age well.”*

*– Assemblywoman Donna A. Lupardo*

Seniors Reports 2018

ASSEMBLYWOMAN

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Greetings,

While we want to attract new and younger people to the area, it’s important that we take care of those who helped make this community such a great place to live in the first place. The goal is to create a more vibrant and sustainable community for people of all ages.

Last December, AARP and the World Health Organization **designated New York as the first Age-Friendly state** in the nation. Some of the criteria for this designation include the availability of open space, excellent health care, and opportunities for social and civic engagement. We have many of these qualities right here in our area; in fact, Broome County is hoping to earn the same local designation as an age-friendly place to live.

At the state level I’m doing all I can to assist in this effort. As the **Chair of the Assembly Committee on Aging**, providing programs and services important to seniors is a top priority. I’ve sponsored and passed a number of bills that promote healthy and active living, protect seniors from physical and financial abuse, and enhance the quality of life for all residents. You can read more about these pieces of legislation inside this mailer.

This newsletter also contains information about services available, ways to protect you and your family from fraud and abuse, and things you can do to stay more involved. I hope you will find this information useful; if you have any questions, please call my office at 607-723-9047.

Sincerely,

*Donna*  
Donna A. Lupardo



# Combating Fraud

Financial exploitation is one of the most common – and among the most underreported – forms of elder abuse, costing victims nearly \$3 billion each year. In order to protect yourself, it is important to first know the signs of a potential scam.

## 1. A distracting hook:

Scams almost always have something that catches your attention, an appeal that causes you to let your guard down and pay less attention to the details.



## 2. A scammer will always seem trustworthy:

The person perpetuating the scam is often very good at manipulating their victims into thinking they're honest.

## 3. A deadline:

In most instances a scammer will try to force you to comply with their requests by making it seem urgent. If they tell you they need money right away, or the “deal” won't be around tomorrow, it is likely not legitimate.

# Common Scams:

## Sweepstakes or Contest Scam:

These include scams such as a “Foreign Lottery,” a “Random Drawing,” or alleging that you're the “Millionth Customer.” They may come via telephone, mail, or over the internet and usually ask the “winner” to send a check or wire money to cover taxes or fees. Legitimate contests never ask for money upfront and you should never pay in order to collect your “prize.”

## Grandparent Scam:

This has become one of the most common scams and usually comes in the form of an “urgent” phone call from a person claiming to be a grandchild. The caller will claim to be in some sort of trouble, usually that they don't want their “parent” to know about, and will ask for money to help them out of their predicament – such as making bail or paying for expensive car repairs.

## Home Improvement Scam:

Contracting schemes are often directed towards seniors because they are typically at home more often, are more likely to own homes, and live in houses that need repairs. In many instances, someone claiming to be a contractor will stop by, claim to find a problem that needs urgent attention, and offer to do the work at a “discounted” cost. Other times, scam artists will offer free home inspections and almost always find an expensive “problem” that needs to be fixed. Faux contractors will usually demand payment up front and often do not complete the work; if they do, it's likely that it will be poorly done and not last. Reputable contractors rarely show up unsolicited, and there is no home improvement project that is so severe it cannot wait a few days for you to do more research and get a second opinion.

Always ask questions and get as much information as possible to verify that what is being proposed is legitimate. You should also try to do additional research or get a second opinion; remember, if it seems too good to be true, it probably is. If you suspect you are being targeted by a scam or have any questions, call my office at 607-723-9047 or the local Attorney General's Office at 607-251-2770.

# Advancing Senior Issues in the Assembly

Chairing the Aging Committee has given me a unique perspective on the issues facing older New Yorkers. I've been advocating on behalf of seniors across the state and we've already seen some positive results. Here are just a few examples of legislation I've introduced and passed in the Assembly this year. These bills have also passed in the Senate and will hopefully be signed by the Governor in the near future.

## Provide Hospice Services for those in Assisted Living Programs

Current Medicaid policy prevents terminally ill residents living in an assisted living facility from accessing hospice services. As a result, many residents were forced to transfer to a skilled nursing home in their last few weeks of life. My bill will fix this policy, preventing an unnecessary burden on patients and their families. Additionally, it's estimated that this change could save the Medicaid program \$1.3 million.



## Protecting Seniors in Long-Term Care

As part of the Older Americans Act of 1965 (OAA), the Long-Term Care Ombudsman Program (LTCOP) was created. The program serves as a resource for residents of nursing homes, adult homes, assisted living facilities and family type homes. Ombudsmen work to identify, investigate, and resolve problems of individual residents and advocate for changes at the local, state and national levels. This legislation will protect the Ombudsman program, and ultimately the people it serves, by bringing NYS law in line with federal law. As a result, LTCOP will continue to be eligible for federal funding and will continue providing excellent service to those in long-term care.

For more information on LTCOP locally, call Action for Older Persons at 607-722-1251.



## Raising Awareness of Banking Services

Many older people often rely on family or close friends to assist with paying their bills by setting up a joint bank account. Unfortunately, this can sometimes result in financial exploitation as the joint-holder will abuse their privilege and steal money. On June 19th, the Assembly passed a bill I sponsored that would help combat financial exploitation by creating a public awareness campaign related to banking services available in the state. This will include information regarding the differences

between types of accounts, including joint and convenience accounts, as well as the rights and responsibilities associated with each. Also included will be answers to general questions and concerns that individuals may have while setting up a new account.

## Opportunities to stay active and healthy in our community:

Our community has a variety of programs and activities to help promote a healthy, and fun, lifestyle for seniors. Broome County is home to eight senior centers that provide nutrition programs, classes, trips to a number of in- and out-of-state destinations, and numerous activities such as dancing, shuffleboard, and cards. You can visit the Broome County Office for Aging's website, [gobroomecounty.com/senior/scc](http://gobroomecounty.com/senior/scc), or call 607-778-2411 to learn more about what is offered across the county.

### Senior Centers in the 123rd Assembly District:

**Broome West:** 2801 Wayne St., Endwell; open M-F 9:00 AM – 3:00 PM

**First Ward:** 226 Clinton St., Binghamton; open M-F 8:00 AM – 4:00 PM

**Johnson City:** 30 Brocton St., Johnson City; open M-Th 9:00 AM – 4:00 PM, Friday 9:00 AM – 2:00 PM

**North Shore:** 24 Isbell St., Binghamton; open M-F 10:00 AM – 2:00 PM

**Vestal:** 201 Main St., Vestal (old Vestal Junior HS); open M-F 9:00 AM – 2:00 PM



### Golden Park Program and Senior Tourism

If you are a NYS resident 62 or older, on any weekday (except holidays), you can obtain FREE vehicle access to state parks, boat launch sites, and arboretums at most locations. Reduced fees to state historic sites and state-operated golf courses are also available. All you need to do is present your current valid NYS Driver License or Non-Driver Identification Card at the park entrance. Visit [parks.ny.gov/admission/golden-park-program.aspx](http://parks.ny.gov/admission/golden-park-program.aspx) for more information.

The State is also getting ready to roll out a Senior Tourism Attractions Program on the I Love NY website; a result of a bill I passed last year. The Department of Economic Development is working with the State Office for Aging, other relevant state agencies, and local governments to identify destinations within each of the state's vacation regions. The Senior Tourism Attractions Program will link visitors to artistic, cultural, and historical attractions and highlight age-friendly activities, restaurants, lodging, and other entertainment venues. This will be another opportunity for older residents to take advantage of great destinations across the region and state.

# Important Phone Numbers

Here is a list of a few important phone numbers that can provide you with assistance and additional information on a variety of aging-related issues:

AARP.....	888-687-2277
Action for Older Persons.....	607-722-1251
Binghamton Police.....	607-723-5321
Broome County Office for Aging.....	607-778-2411
Broome County Sheriff.....	607-778-1911
Broome County Veterans Service Agency.....	607-778-2147
DO NOT CALL Registry.....	888-382-1222
Endicott Police.....	607-785-3341
NYS Attorney General, Binghamton Office.....	607-251-2770
NYS Police – Endwell.....	607-754-3854
NYSEG – Electrical Emergency.....	800-572-1131
NYSEG – Natural Gas Emergency.....	800-572-1121
Opt Out of Junk Mail.....	888-567-8688
Vestal Police.....	607-754-2386

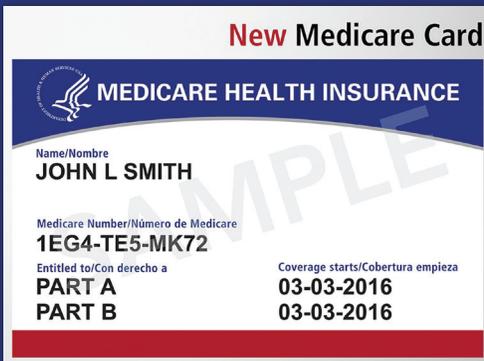
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**NEWS**  
*from*  
**ASSEMBLYWOMAN**  
**DONNA A.**  
**LUPARDO**

*“Look inside to find valuable information on programs, services, and ways to stay active in our community.”*



**New identification cards** are in the process of being mailed to Medicare beneficiaries and will continue arriving over the next few months. Given the number of scams and false solicitations that often arrive by mail, it's important that people understand that these new cards are legitimate. The new cards enhance security by removing the recipient's gender, signature, and most importantly, Social Security number. A new, randomly generated ID comprised of various numbers and letters will replace the SS number. Beneficiaries will be able to identify the legitimate mail by

the envelope; it will come from the Department of Health & Human Services and the Centers for Medicare & Medicaid Services with a return address of Security Blvd. in Baltimore, MD. It's also important to note that no one will contact you by phone prior to receiving this card; if you get a call asking to verify any information for your new card, it is a scam. These new cards are effective immediately and should be kept even if the person is enrolled in an Advantage plan; the old cards should be discarded, preferably shredded. If you have any questions, you can contact Action for Older Persons at 607-722-1251.