

NATI NEWSWIRE

SENIOR SAFETY ISSUES

*Identity Theft and Fraud: Perpetrator "Tactics"

Common	Serious
<ul style="list-style-type: none"> • Camera cell phone (surreptitiously taking a picture of a credit or ATM card) • Internet scams • Convict labor taking catalog orders • Social engineering ("phisher" fraudulently gets passwords &/or credit card details via instant message or email) • Instant credit at cash registers • Hotel key cards • Online order takers, reservation clerks • Skimming (dishonest merchant secretly copies magnetic strip on back of credit card to make a counterfeit) • Office "creeps": impersonating employees • State ID card theft • Transactional fraud (crimes-of-persuasion, e.g., telemarketing fraud) • Non-transactional fraud (e.g., financial institution shares lists of a consumer's assets and liabilities with other companies) • Dumpster diving (digging through discarded trash for credit card offers, personal papers) • Burglary 	<ul style="list-style-type: none"> • Mail theft • Physical entry • Inside fraud • Security breaches (high tech) • Credit pre-approval • Mortgage fraud • True name ID theft (e.g., using stolen SSN to obtain credit & then filing for bankruptcy in the name of the victim) • Transactional (e.g., Ponzi scam; Nigerian advance fee scam) • Hacking • Personal fraud victimization (e.g., entrusting a "new friend") • Identity takeover (e.g., using fake & assumed identities, including IDs of the deceased, to obtain false ID documents) • Networked (informal & organized, e.g., online gambling, securities fraud) • Anonymity (online forums & chat groups) • Vulnerable victims (targeting) • Multi-jurisdictional (large-scale fraud ring)

CASH-POOR, EQUITY-RICH SENIORS GET NEEDED HELP

ORGANIZATIONS HELP MANY HOMEOWNERS WHO HAVE DELAYED REPAIRS OR REQUIRE OTHER ASSISTANCE.

BY JENNIFER DELSON TIMES STAFF WRITER JENNIFER.DELSON@LATIMES.COM

Housing experts say thousands of other older, low-income residents in Southern California have significant equity in their homes, if not outright ownership, but have trouble maintaining them.

The owners say they do not have the money to keep up their homes, lack the ability to move and would rather suffer than ask for help. Others distrust contractors, and they fear using up the equity in their homes before they die. They are also confounded by refinancing options.

No local statistics are available, but a recent study by the Orange County Office on Aging estimated that half of the nation's seniors live in substandard dwellings that pose safety threats.

With the graying of the baby-boom generation, experts predict that more people will face similar problems. For example, in Los Angeles County, the over-60 population is expected to increase 82% to 2.25 million in 2020, according to government statistics. During that same period, the over-60 population in Orange County is predicted to jump 64%. Grants and low-interest loans are available through many cities, but many seniors are unaware they exist or think they won't qualify, experts said.

Where to get help

Orange County Office on Aging Information and Assistance Call Center (800) 510-2020
Rebuilding Together Southern California
 (714) 667-8174

Los Angeles County Area Office on Aging
 (213) 738-4004

Los Angeles City Housing Department Handy Worker Program (213) 808-8803

"Keeping the Elderly Safe in the 21st Century"

The National Crime Prevention Council has released a series of high quality PowerPoint presentations, which can be customized to support crime prevention outreach and public education locally.

The entire 15-part series is now available online.

Of major interest, "[Keeping Elderly Safe in the 21st Century](#)," aimed at audiences of caregivers, explores issues and concerns of elder abuse, neglect and exploitation; telemarketing fraud; identity theft; personal safety; and emergency preparedness.

"[Seniors and Crime Prevention](#)," aimed at an older audience, reviews the demographics, explores older people's fears about crime, and looks at the major crimes against seniors, including financial crimes, property crimes, violent crimes, and elder abuse. Also includes many tips.

The National Center on Elder Abuse served as a resource for portions of these two presentations.

PowerPoint trainings and leader's guide:

PowerPoint trainings >>

www.ncpc.org/training/Powerpoint_Presentations.php

Instructor's guide (PDF) >> www.ncpc.org/cms/cms-upload/ncpc/File/Crime%20Prevention.pdf

CONSUMER WARNING

"HEALTH PLAN" MAY BE A SCAM

WASHINGTON, D.C. (Nov. 30, 2006) — DURING THE MONTH OF NOVEMBER, A FAKE DISCOUNT HEALTH CARE OFFER WAS SENT BY FAX TO INDIVIDUALS THROUGHOUT THE UNITED STATES AND IN THE DISTRICT OF COLUMBIA OFFERING A "HEALTH PLAN".

THIS PLAN CLAIMED TO OFFER MEMBERSHIP IN AN ASSOCIATION THAT WILL PROVIDE SAVINGS ON DOCTOR, HOSPITAL, PRESCRIPTION, DENTAL, AND VISION EXPENSES, AMONG OTHER BENEFITS.

THE DISTRICT OF COLUMBIA DEPARTMENT OF INSURANCE, SECURITIES AND BANKING (DISB) IS TODAY ISSUING A WARNING TO CONSUMERS THAT IT HAS CONFIRMED THAT THIS IS AN OVERSEAS SCAM USING U.S. COMMUNICATIONS NETWORKS, AND THE OPERATION IS CURRENTLY BEING INVESTIGATED.

"THERE IS A RAPID PROLIFERATION OF SO-CALLED DISCOUNT HEALTH PLANS, WHICH ADVERTISE FOR A LOW MONTHLY FEE SO YOU CAN HAVE A 'HEALTH PLAN' THAT MEETS YOUR FAMILY'S NEEDS," SAID DISB COMMISSIONER THOMAS E. HAMPTON. "SUCH 'PLANS' OFFER NOTHING MORE THAN A DISCOUNT WHEN YOU GO TO A MEDICAL PROVIDER IN THEIR NETWORK. THEY ARE NOT INSURANCE AND PROVIDE NO BENEFITS IF YOU ARE HOSPITALIZED."

DISB IS ISSUING THIS WARNING DURING OPEN-ENROLLMENT SEASON FOR HEALTH INSURANCE (NOV. 13 TO DEC. 11, 2006) AS MANY CONSUMERS MAY BE DUPED INTO THINKING THEY ARE BUYING HEALTH INSURANCE AT LOWER RATES.

"WE ARE CONCERNED THAT DISTRICT RESIDENTS WILL CANCEL THEIR REAL HEALTH INSURANCE PLANS FOR THESE BOGUS PLANS, THINKING THEY ARE COVERED FOR ANY ILLNESS OR INJURY," SAID HAMPTON, ADDING THAT ONE OF THE PROBLEMS IS THAT DISB DOES NOT HAVE CLEAR JURISDICTION OVER THE DISCOUNT PLANS SINCE THEY ARE NOT INSURANCE PLANS AND ARE NOT SOLD AS INSURANCE. "HOWEVER, DISB HAS A DUTY TO WARN THE PUBLIC OF FAKE DISCOUNT HEALTH PLANS THAT MAY BE CONFUSED WITH A REAL INSURANCE PRODUCT."

CONSUMERS ARE WARNED TO LOOK AT ALL ADVERTISEMENTS FOR DISCOUNT HEALTH PLANS AND LOOK FOR THE DISCLAIMER, "THIS IS NOT HEALTH INSURANCE," FOR THE LEGITIMATE DISCOUNT HEALTH PLANS. HOWEVER, EVERYONE SHOULD CHECK CLOSELY BEFORE PARTICIPATING OR CALL DISB FOR MORE INFORMATION.

IF YOU FEEL YOU ARE A VICTIM OF A FAKE HEALTH CARE PLAN, CONTACT DISB'S ENFORCEMENT AND INVESTIGATION BUREAU AT (202) 727-8000 OR VISIT ITS WEB SITE AT WWW.DISB.DC.GOV.

Funding Opportunity for your Program

RMS Communications and the National Association of Triads have come together to provide funding opportunities for local Triads, Domestic Violence organizations, and other community projects in need of funding.

In order to participate, RMS requests that your organization collect used cell phones from your community and contact them at: 911CellphoneBank.com

Or:

terrih@sheriffs.org

In turn, RMS Communications pays for shipping phones to their office and returns usable cell phones to: local law enforcement, senior programs, and domestic violence organizations—to provide cell phones to those in need in your community. Those with a resale value are recycled, with funds being returned to your organization, based on recycle value. Contact RMS or the National Association of Triads today, for full information.

*Source: U.S. Department of Justice, Office of Community Oriented Policing Services.

[A National Strategy to Combat Identity Theft](#), Washington, DC, May 2006

See also, U.S. Department of Justice, "[Fact Sheet: The Work of the President's Identity Theft Task Force](#)," September 19, 2006

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