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Transcript for 'Ohana Caregivers Video "Tips for Family Caregivers: How to  
Spot that Your Family Member is a Scam Target"  
May 2008

♪ Music ♪

(Lori Yancura)

Those of us who live in Hawai'i often say that we live in paradise. Our state is blessed with a bounty of natural resources and an amazing mix of people and cultures. However even paradise has its share of problems.

My name is Lori Yancura and I'm an Assistant Professor in the Department of Family and Consumer Sciences and the College of Tropical Agriculture in Human Resources at the University of Hawaii at Manoa. My job is to study the problems that affect older adults in Hawai'i and to look for solutions to improve their health, well-being, and quality of life.

Elders in our state are very fortunate because most people living in Hawai'i have a strong sense of family. We believe in taking care of our kupuna. According to the National Family Caregivers Alliance there are over 100,000 family caregivers taking care of older family members in the State of Hawaii. Because of the strong sense of family I believe the best solutions to problems faced by the older adults in Hawaii are those that involve the entire family.

One problem that elders in Hawai'i are currently facing is healthcare fraud. In Hawaii, as well as nationally, approximately 10% of the money spent on the Medicare program is estimated to be lost due to healthcare fraud, waste, and abuse. This comes out to about \$80 million every year or \$861,000 every week, \$123,000 everyday, or \$85.00 each and every minute. This is a huge problem because that money could be used to provide better healthcare services for our kupuna.

We started the Ohana Caregivers Project to find solutions to issues facing family caregivers in Hawaii. One of the things we are interested in learning about is using the strengths of our families to help lessen or even eliminate the problem of healthcare fraud. In researching possible solutions we have decided to get advice from experts and the following series of programs will explore some solutions to this problem and talk about specific ways that family caregivers can help keep their loved ones safe.

Perhaps the greatest fear expressed by the caregivers that we have talked with is identity theft. This is a justified fear. Being the victim of identity theft can be very expensive in terms of time as well as money.

In this part in our continuing series on Helping Family Caregivers to Prevent Healthcare Fraud for Older Adults in Hawaii, Bruce Bottorff of AARP Hawaii will be giving tips for preventing identity theft. He will also be talking about some things to do once this type of theft has happened and tell you how to contact AARP for more information. You may want to have a pen and paper ready.

(Bruce Bottorff)

Hi, you know family caregivers in Hawaii are the backbone long-term care system and they provide a variety of very important services to our community. In addition to the kinds of basic services that we all know about; the cooking and dressing, and helping people with meals and so forth. A lot people don't realize that family caregivers have an extra responsibility and that is to look out after the financial concerns of their loved ones. In particular family caregivers have a big responsibility of insuring that their loved ones do not become the targets of fraud.

AARP has done a lot of research on this topic and we know that the elderly tend to be targeted for fraud by a lot of criminals and scam artists and so forth. And the way in which they target the elderly is quite diverse but I can break it down into five basic categories.

Who of us has not gotten the piece of mail announcing that we have won a prize or a sweepstakes? That is one of the most common ways that our elderly are targeted for fraud.

Investment fraud is a huge area and that is the second category I'll mention briefly. Your loved ones may be solicited for everything from stocks and bonds, to real estate, to coins, etcetera. There's a whole wealth of material on the subject of how to avoid investment fraud which I will go into briefly a little bit later.

The third area that you need to be careful about is charitable contributions. Now the elderly tend to be very generous and trusting. So scam artists target our elderly knowing that they tend to respond favorably to request for charitable contributions. Americans in general are quite generous. In 2006 Americans donated \$265 billion dollars to charities and most of those charitable solicitations tend to come in the month of December around Christmas time. So as a caregiver that is the time that you need to be particularly careful about people reaching out representing themselves as a charitable group.

Health, funeral and life insurance is another area. The elderly are very concerned about their health and about what happens after they pass away whether or not they will be able to leave resources to their loved ones and so lot of unscrupulous business people target the elderly trying to get them to sign onto funeral arrangements or other phony health remedies that may or may not work. So this an area caregivers need to be particularly aware of.

Then of course the whole general category of confidence games is one that you need to be aware of as a family caregiver. The difficulty here is that the person you're caring for may fully trust the person who is asking them to help in some way by giving money or whatever the case maybe. But you need to be protective as a caregiver and be aware that in addition to the health and overall quality of life issues that you're concerned about as a caregiver. Financial security is just as important.

So over the next few minutes I would like to talk a little bit about what you as a caregiver can do to help protect your love ones against fraud. Now before I get into the actual tips that family caregivers need to be aware of let me talk a little bit about the manner in which con artists tend to gain access to our loved ones by trying to defraud them.

Telemarketing is a huge one. The telephone has been used since it was really invented as a way of getting people to agree to give money for one fraudulent thing or another. So as a caregiver we need to be quite vigilant about who our loved ones are speaking with on the phone and guarding them against being vulnerable to telemarketing fraud.

As a caregiver another method of access that you need to be familiar with and aware of is mail. It is amazing how much comes in the mail to each and every one of us regardless of age as terms of solicitations for you have won a prize or give a little bit of money and you'll get this magazine subscription. We get tons of material all the time from AARP members in Hawaii indicating just how frequently the mail system is used for these kinds of solicitations. So that's area that you really need to be very vigilant about as a caregiver.

The computer in the last 15 years or so has emerged as a method of access into all of our lives and while many of our elderly are not fully up to speed on the computer you need to be especially concerned and aware of e-mail and Internet solicitations as a way of getting into the pocket of our loved ones.

Finally face to face communication because as I indicated earlier we may or may not know exactly who is in the neighborhood or the friend or the so called friend of our loved ones who may be trying to take advantage of them in inappropriate ways. So I've spoken a little bit about the kinds of fraud that is perpetrated against our elderly and I have talked a little bit about the methods of communication that are used.

Now I would like to talk about what you can do as a caregiver, tips if you will, to make sure that everything is on the up and up in your house. So here are some tips that you can use as a caregiver to help make sure that your elderly loved ones are protected.

First of all be on the lookout for frequent calls from strangers. If your loved one is getting calls from people on a frequent basis. People that you're not familiar with and the topic of conversation if you can't listen in is one that raises suspicions in your house you need to perhaps take certain precautions and sit down with your loved ones to make sure that those calls are appropriate and that they're not being taken advantage of.

Another thing that you need to look for it as a caregiver is, is there a lot of stuff coming in the mail that might indicate that your loved ones is trying to take advantage of offers for sweepstakes or whatever. An indication for that can often be cheap stuff that comes in the mail like pens, flashlights, cheap watches, refrigerator magnets, and things like that. Anything that would indicate that somebody is trying to send inexpensive products that often promise some great reward down the line.

Secretive behavior is a sensitive area because we never like to think of our loved ones as doing things behind our back. But as our loved ones get the older we may wish to be particularly sensitive to any kind of behavior that might indicate that they're trying to protect you from knowing who is calling or what kinds of mail are coming to them and so forth. So this is one that you need to be quite sensitive about in terms of talking to your one about how your point is to protect them against harm.

Now as a caregiver you want to try to make sure, especially as your loved ones get older and you're watching the finances that they're not making payments of any kind to people or any companies or entities that you're not familiar with. That is another one of the tip-offs that you need to be mindful of. So if you for example are monitoring the checking account of your loved ones, look for anything that looks irregular or indicates perhaps that they're being taken advantage of.

Magazine subscriptions are another one. We've had calls from concerned caregivers indicating that the people in their care are subscribing to as many as 10, 20, sometimes, 30 publications and obviously your loved ones are not going to be able to read that many. So if you're getting lots of free or new magazine subscriptions to your house that could be a warning signal that perhaps your loved ones are acting on information that is being sent to them.

And of course financial trouble is another one. As a caregiver to the extent it is possible and inappropriate you need to make sure that the finances of your elder are well taken care of. If there any warning flags at all and perhaps calls from the bank or statements from the bank indicating or overdrawn accounts. You need to be careful that you act upon the information it in a respectful and appropriate way.

And let me conclude by giving a couple of guidelines for addressing the problem. First of all you don't want to blame your elder for being foolish. Scam artists are very clever and people of all ages are vulnerable to the manner in which they do business.

You want to underscore the criminal nature of what is happening in some cases and make sure that your loved ones understand that someone is targeting them and trying to take advantage of them. I strongly recommend that you use do not solicit lists that are available. The Direct Marketing Association has a consumer page that is an excellent source for getting on do not call lists etcetera.

You want to teach your loved ones to report any fraud that they think is being perpetrated against them. Often reporting is an important part of the follow-up process. And finally if all else fails you may wish to consider changing your phone number so that you're not an easy target for the people who might want to take advantage of you.

I hope these tips and guidelines have been of some use to you in caring for your elder. Financial fraud is a real thing that caregivers need to be aware of and as caregivers we have certain tools available that can help us in the fight against fraud, targeting our elderly. Thank you very much for listening.

(Lori)

Identity theft can be frightening. It is nice to have some concrete tips for doing what we can to prevent it. It's also nice to know that there are organizations such as AARP that are working to help prevent it on state and national levels.

You can contact AARP or visit our Ohana Caregivers project website for more information. That's [www.hawaii.edu/ohanacaregivers](http://www.hawaii.edu/ohanacaregivers). Thank you very much for watching. I hope that you can use your new knowledge to protect your loved ones from identity theft.

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