

Saving Mobile Seniors From Scams

I recently received a phone call from a company to tell me they wanted to schedule delivery on the remote monitoring system I had ordered. According to the caller, “my kids” ordered it for me. Funny thing is my kids are too young to even dial the phone!

Definitely, a scam.

We all are susceptible to scams. However, seniors are even more vulnerable, because they are perceived by thieves to have the most money, and depending on their age or alertness, can be deceived easier.

One popular scam going on right now targeting seniors is from the “International Lottery Board”, offering the chance to win BIG without all the competition for winning a U.S. lottery. Not only is it illegal for U.S. residents to enter foreign lotteries, but such an organization does not even exist. These scammers are good – they often use technology to their benefit, like hiding the caller ID from where they are really calling. And the problem is, they sound so legitimate on the phone!

Most scams that involve seniors focus on the following topics: health care, health insurance fraud, counterfeit prescription drugs, funeral and cemetery fraud, bogus anti-aging products, telemarketing fraud, internet fraud, investment schemes and reverse mortgage scams.

These scammers generally have three ways to get to seniors – phone, mail, and the Internet, with the latter being the most popular. In fact, senior scams have become so popular that many police bureaus now have elder crime units!

Some Tips To Prevent Your Mobile Aging Parents From Being Scammed

Current numbers are not available on elderly scams, because most go unreported. However, the [U.S. Senate Special Committee](#) on Aging reported \$40 billion in losses in telemarketing fraud—and that was back in 2000! Here’s four tips to keep your parents from being victims of fraud.

1. Register your aging parents with the national “Do Not Call” registry at 1-888-382-1222 to decrease the number of calls they receive from telemarketers.
2. Monitor your parent’s direct mail. Explain to them that the “free cruise” or “gift” comes with strings attached.
3. Talk to your parents about identity theft. Tell them to never divulge their banking information or credit card numbers over the telephone unless they trust the source 100%. I suggest asking anyone suspicious for a telephone number where you can call them back and see how the phone is answered.
4. There are many companies offering Medicare drug discount cards – some are legitimate and some are not. Contact Medicare directly at 1-800-MEDICARE (1-800-633-4227) for a list of approved vendors. Know that Medicare drug discount cards can’t be sold over the phone. Additionally, if the company asks you to provide proof of income, chances are they are fraudulent since Medicare can access this information through your IRS records.

At FirstLight HomeCare of Mobile & The Eastern Shore, we want to protect your parents from being bilked!

