KERN COUNTY ELDER NEWS

Monthly Information Article | Kern County DEAR/EDRT TEAM*
*(Dependent/Elder Abuse Review) Team/EDRT (Elder Death Review Team)

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TOP TEN SENIOR SCAMS

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1. Medicare/Health Insurance Scams — All U.S. citizens and permanent residents over 65 years of age are eligible for Medicare. Scammers posing as Medicare representatives ask for verification of Medicare number and or other personal information. They often tell the senior they need to pay a "fee" to upgrade services.

2. Counterfeit Prescription Drugs — It is common for seniors to take multiple, costly prescriptions. To save money, seniors are frequently looking to the internet for better prices. Not all internet pharmacies are legitimate. Phony pharmacies may send look alike medications and/or counterfeit medications. These are not the same as generic medications that contain the same active ingredient as the brand name medication.

3. Fake Anti-aging Products — Everyone wants to look younger, even seniors. Often fake anti-aging products contain unsafe substances such as aluminum and arsenic. Sometimes the fake products are even things like fake Botox and bogus homeopathic cures.

4. Obituary & Funeral Fraud — Scammers will follow obituaries and claim that the deceased owes them money. Grieving family member are threatened with lawsuits, evictions and more if the debt is not settled. Unscrupulous funeral homes will pressure the bereaved family to purchase more than they want or need. Other con artists utilize the cemetery scam where the senior purchases a plot to "take the burden off the family," only to find out the plot doesn't exist or is worth much less than the senior paid for it.

5. Reverse Mortgage Scams — Reverse mortgage can be a good way to turn home equity into a monthly income. Scammers hone in that older folks often own their own homes. People in the senior's life can also take advantage knowing the equity in the home is now liquid pressuring the senior for a loan, money or paying for things not regarding the senior.

Agency Partners

- Bakersfield Police Department
- California Dept. of Financial Protection & Innovation
- California Dept. of Insurance
- CSUB
- Dept. of Social Services Licensing
- GBLA
- Independent Living Center of KC
- Kaiser Permanente
- Kern Co. Aging & Adult
- Kern Co. BHRS
- Kern Co. Coroner
- Kern Co. District Attorney
- Kern Co. DA Victim Services
- Kern Co. Family Law Facilitator
- Kern Co. Public Health
- Kern Regional Center
- Kern Co. Sheriff's Office
- Kern Co. Veterans Service Dept.
- Social Security Admin.
- Strata Credit Union

6. Phone Scams — Seniors are very giving. Often after a natural disaster, money is procured for a fake charity. Funds are solicited by phone and by email and social media as well. Sometimes the scammers even pose as government worker such as the IRS or FEMA. Giveaways, free gifts, free vacations... just pay a "fee" or "taxes." The scammer tries to obtain a credit card, money order, etc. for these bogus fees. Sometimes "sucker lists" are kept for those that do fall for the scheme, and they are victimized again. Or even worse pose as workers offering to help "recover" their loss.

7. Investment Scams — There are many investment scams, with a several that focus on seniors. Ponzi scams, rich princes looking for someone to help claim their inheritance, sales and leaseback contracts, high pressure sales, phony CD's and Bonds. The list goes on. Make certain companies are legitimate and licensed/certified to do investments before investing.

8. Grandparents Scam — Panic is the name of this game. Seniors are called by someone greeting them as Grandpa or Grandma and claiming they are in some sort of trouble such as an accident, danger of eviction or have been arrested. Sometimes they will even say, "guess who this is?" Or "this is your favorite grandchild " to bait the senior.

9. Internet Scams — There are several internet scams. More seniors are going online like their younger counterparts. Phishing scams involve receiving a very authentic looking email from a business such as a bank or credit card company requesting personal information, that the real company already has and would not ask for unsolicited. Malware is another issue faced on the internet. Never click on unfamiliar links or pop ups ads as harmful software can invade the computer or laptop. Have someone in the know assist with firewalls and antivirus software. One more popular internet scam is the Sweetheart scam. Seniors are utilizing dating sites like never before. Lonely folks are a perfect "match" for online romance scams. Scammers pose as suitors and scam seniors out of money tugging at heart strings with "problems" such as emergencies, sick pets, lost wallets, unexpected bills, etc.

10. Lottery or Sweepstakes Scams — Seniors receive an email or phone call notifying them they have won a lottery or sweepstakes. But before they can claim their "winnings" the senior has to pay some sort of fee or tax. Seniors are often instructed to send funds by wire transfer, pre-paid debit card or Green Dot. In some cases, scammers ask for bank routing numbers for the "fees." Now the scammer has full access to the senor's bank account.

Sources:

National Council on Aging: www.ncoa.org
Money Crashers: www.moneycrashers.com