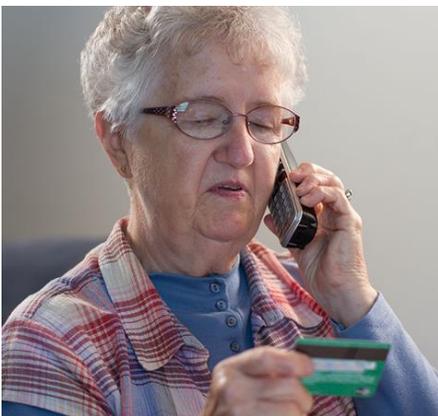


### Welcome to our Newsletter!

Welcome to the Heritage Senior Care Inc. Newsletter, we are so excited to share this newsletter with our senior clients, their families and the community.

Heritage Senior Care Inc. has been serving the needs of seniors for over 33 years. Our mission is to help seniors who wish to remain in their homes, but may require assistance with activities of daily life, transportation and companionship.



Don't be a victim of Senior Scams- If you believe yourself, or a loved one has experienced fraud, please contact:

<https://www.aarp.org/aarp-foundation/our-work/income/elderwatch/>

### Hot Topic: Beware of Senior Scams

Senior scams are an unfortunate topic to discuss, however increased awareness of the dangers of the Internet, email scams and even Medicare or health insurance scams can help prevent this terrible event from happening to you or your loved one.

Since the early 2000's there has been an increase in senior scams, this may be due to the increase in connectivity to technology in today's world. 1 in 18 Seniors today is victimized by fraud in the United States. (American Journal of Public Health, 2017). What may be a preventative tactic that could help yourself or your aging parent is to educate yourself on how to vet if the agency contacting you is in fact credentialed.

For example, a Medicare scam could be as simple as answering a phone call from what seems to be an official CMS (Centers for Medicare and Medicaid) employee. They have called to inform you that the enrollment for benefits is approaching and they need your Medicare Identification. This may seem official, and it is hard for anyone in this situation to know the difference between an official call from CMS or a scam. The curve ball in this situation is that the person may have your information about your account, which adds to their credibility. However, the Centers for Medicare and Medicaid insist that no one should ever, under any circumstances, call and ask you for your Medicare identification, Social Security Number or any other personal information.

There are many scams that prey on seniors out there, but we would like to share some of the more common scams. Email and phishing Scams: Watch out for scams that appear to be from the IRS or other government/ Financial institutions any email that solicits personal information appearing to be from these sites is most likely a scam. Second, there are Homeowners/ Reverse Mortgage Scams: The National Institute on Aging about the top 10 Financial Scams Targeting Seniors shared a specific story of Reverse Mortgage Scams that hits close to home, "A particularly elaborate property tax scam in San Diego saw fraudsters sending personalized letters to different properties apparently on behalf of the County Assessor's Office. The letter, made to look official but displaying only public information, would identify the property's assessed value and offer the homeowner, for a fee of course, to arrange for a reassessment of the property's value and therefore the tax burden associated with it" (NIOA, 2017). An important tip: if you are considering a Reverse Mortgage please evaluate if anyone else is coercing you for your own benefit, and finally the NIOA recommends that you should not accept recommendations from Home Repair Businesses or anything suspect of gaining from a senior considering a Reverse Mortgage.



**For More Information and additional resources that discuss preventative measures against Senior Scams, please visit:**

<https://www.ncoa.org>

<https://www.fbi.gov/scams-and-safety/common-fraud-schemes/seniors>

[http://www.dbo.ca.gov/Consumers/seniors\\_information.asp](http://www.dbo.ca.gov/Consumers/seniors_information.asp)

## Contact Us

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*“Trust is built with consistency.”*

*Lincoln Chafee*

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