

# **Elder Justice Unit: Promoting Access For All**



**DAVE YOST**

OHIO ATTORNEY GENERAL

# Ohio Attorney General's Office



# Addressing Abuse is Important

- Adults over the age of 65 are the fastest growing portion of the population.
- Financial abuse costs older adults more than **\$2.9 billion dollars per year** nationally.
- Abuse threatens the economic security, lives, health and welfare of millions of older Americans.

# The Elder Justice Unit (EJU)

- Reviews complaints involving elder abuse, fraud and neglect.
- Liaison to APS, law enforcement, and other agencies.
- Victim advocacy and assistance.
- **From 2014, EJU has assisted more than 2,496 older Ohioans. In SFY – 325 case matters.**
- **In SFY 2021, EJU has conducted 42 outreach events, reaching more than 3,466 attendees.**

# Reporting Abuse/Crimes

- Adult Protective Services (community)
- Long-Term Care Ombudsman (facility)
- Ohio Department of Health (facility)
- Health Care Fraud Unit (facility)
- Law Enforcement (community and facility)
- Ohio Department Commerce (community and facility)
- Ohio Department of Insurance (community and facility)

# What is Financial Exploitation?

- Illegal or improper use of an older adult's funds, property or assets
- Since not all older adults use the banking system, consider cash, gold, jewelry, antiques, and homes as assets

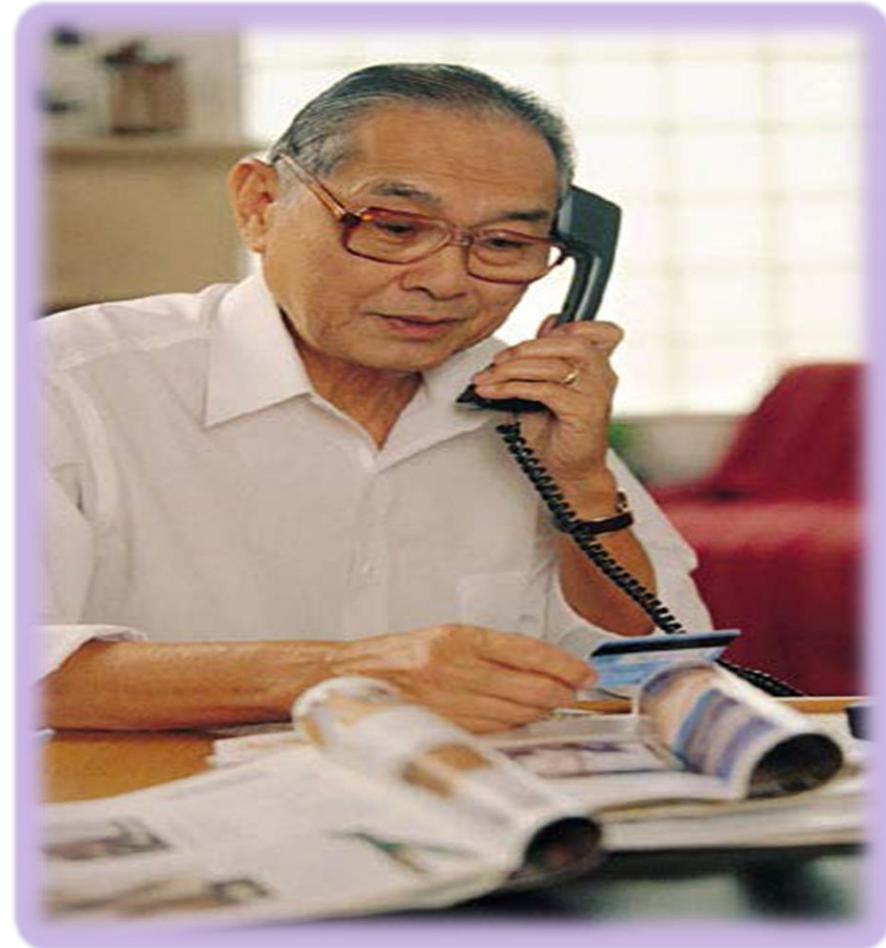
# Why Are Older Ohioans Targeted?

- Trusting and polite
- More assets
- Less likely to report fraud
- Independent
- Isolated



# How Does Financial Abuse Occur?

- Through the mail
- On the computer
- On the phone
- On TV or radio
- In person





# Signs of Financial Exploitation

- Unpaid bills and termination of utilities
- Property liens or foreclosures notices
- Oversight of finances
- Checks written out to “cash”
- Disappearance of valuables
- Changes to wills and estate documents

# Changes in Documents

- **New Power of Attorney** is executed; especially if senior is confused.
- Changes in property titles, trust and/or wills.
- **Someone who handles the older adult 's affairs withdraws cash with no apparent benefit to the senior.**
- **Financial statements and share drafts are no longer being sent to the senior's home address.**
- Implausible reasons for banking activity given by the older adult or by the accompanying person.

# Commons Methods

- Joint banking accounts cleaned out
- Unmet promises of care in exchange for money or property
- Theft of valuables
- Physical abuse
- Threats
- Intimidation
- Neglect

# Challenges and Barriers

**Some of the most complex elder abuse cases present challenges in:**

- Ethical and legal considerations
- Physical capacity considerations
- Mental capacity considerations
- Degree of cooperation from the victim
- Limited resources across counties
- Civil versus criminal investigations

# Complications

- Reluctance to end the abuse due to ties to the abuser (friend or family member), fear of retaliation, shame, dependency on the abuser for assistance, health care, or for economic reasons.
- Physical and emotional suffering.
- Losses – money, time, retirement income, homes/residence, self esteem, inability to provide for oneself.



# Coronavirus Scams

Scammers have taken advantage of the pandemic and developed new coronavirus hoaxes that prey on fears of the virus.

Older Ohioans — especially those who are experiencing cognitive decline and are isolated from loved ones due to social distancing — are at higher risk for falling victim to COVID-19-related phone or internet scams.

# COVID-19 Scams

- Contacting Tracing
- Virus and Antibody Test Kits
- Vaccines
- Miracle Cures



# COVID-19 Scams

- Stimulus-related scams
- The Rise of Romance Scams





# Top 5 Scams

- Government Impersonation Scam
- Sweepstakes Scams
- Illegal Robocalls/Unsolicited Calls
- Grandparents Scams
- Computer Scams

# **How to Avoid Financial Abuse**

- **Safeguard financial information**
- **Safeguard personal information**
- **Order your credit report**
- **Use computer safe practices**
- **Hang up the phone**



# **How to Avoid Financial Abuse**

- Review all financial statements
- Check out any person you hire
- Don't sign a contract until you have verified the company
- If you don't understand a financial transaction or if you feel you are being pressured to give money, to sign a document  
– **ask for help!**



# Do Your Homework

- Plan in advance for your legal, medical and estate matters in advance.
- Seek independent advice from someone you trust before signing any documents.
- Know the person with whom you are speaking with before providing your personal information.
- Make sure proper screening and background check are completed before hiring someone for any services.

# Do You Think You Have Been Scammed?

## What to Do *Right Away*:

1. **Call the companies** where you know the fraud occurred.
2. **Place a fraud alert** with a credit reporting agency and get your credit report from one of the three national credit bureaus.
3. **Report identity theft** to the Federal Trade Commission.
4. **File a report** with your local police department.

## What to Do *Next*:

1. **Close new accounts** opened in your name.
2. **Remove bogus charges** from your accounts.
3. **Correct** your credit report.
4. **Consider** adding an extended fraud freeze.

# National Credit Bureaus

- Equifax 1-888-766-0008
- Experian 1-888-397-3742
- TransUnion 1-800-680-7289

# Fraud & Scams

The screenshot shows a web browser window with the URL <http://www.ohioprotects.org/>. The browser's address bar and tabs are visible, showing multiple open pages related to Ohio's legal and consumer protection services. The website header includes the Ohio Attorney General's logo, navigation links for Alerts, e-Newsletters, and language selection, along with the phone number 1-800-282-0515. A red banner with the text "OHIO PROTECTS" and a star logo is positioned below the header. A video player overlay is centered on the page, featuring a play button icon and the text "FRAUD IS NEVER THIS OBVIOUS" and "That's why we're dedicated to protecting Ohio families." The video background shows a man in a cap holding a tool, possibly a crowbar, in a dimly lit room.

http://www.ohioprotects.org/

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Home Page Lawriter - OAC Guardianship Departmen... Ohio Attorney General - C... Ohio Department of Ment... Ohio Attorney General - C... occ Suspicious Activity Re...

OHIO ATTORNEY GENERAL

Alerts Sign up for an e-Newsletter Select Language f t You Tube

1-800-282-0515

★ OHIO PROTECTS ★

FILE A COMPLAINT LEARN ABOUT FRAUD CONTACT US

FRAUD IS NEVER THIS OBVIOUS

That's why we're dedicated to protecting Ohio families.

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# Robocall Enforcement Unit

Protecting Ohio Consumers & Bu x +

ohioprotects.org

OHIO ATTORNEY GENERAL

Alerts Sign up for an e-Newsletter Select Language f t You Tube

1-800-282-0515

★ OHIO PROTECTS ★

FILE A COMPLAINT LEARN ABOUT FRAUD CONTACT US

#JUSTDONTANSWER

Unknown

<https://www.ohioprotects.org/file-a-complaint>

A screenshot of the Ohio Attorney General's website. The browser address bar shows "ohioprotects.org". The page features a maroon banner with the "OHIO PROTECTS" logo and navigation links for "FILE A COMPLAINT", "LEARN ABOUT FRAUD", and "CONTACT US". Below the banner is a large image of a hand holding a smartphone displaying a call from "Unknown" with the hashtag "#JUSTDONTANSWER". A URL at the bottom left points to the complaint filing page.



# Resources

Agency	Website	Phone Number
<b>Better Business Bureau (BBB)</b>	<a href="http://www.bbb.org">www.bbb.org</a>	Use zip code to find local BBB
<b>National Do-Not-Call Registry</b>	<a href="https://www.donotcall.gov/">https://www.donotcall.gov/</a>	1-888-382-1222
<b>Eldercare Locator (U.S. Administration on Aging)</b>	<a href="https://eldercare.acl.gov/">https://eldercare.acl.gov/</a>	1-800-677-1116
<b>AARP Fraud Watch Network</b>	<a href="http://www.aarp.org/fraudwatchnetwork">www.aarp.org/fraudwatchnetwork</a>	1-800-646-2283
<b>Federal Trade Commission</b>	<a href="http://www.consumer.ftc.gov/">http://www.consumer.ftc.gov/</a>	1-877-382-4357
<b>U.S. Department of Justice (DOJ) Elder Justice Initiative</b>	<a href="http://www.justice.gov/elderjustice/">www.justice.gov/elderjustice/</a>	1-833-372-8311
<b>Medicare Fraud Hotline (CMS)</b>	<a href="https://www.medicare.gov/forms-help-resources/help-fight-medicare-fraud/how-report-medicare-fraud">https://www.medicare.gov/forms-help-resources/help-fight-medicare-fraud/how-report-medicare-fraud</a>	1-800-633-4227 TTY: 877-486-2048



# How to contact us

**Elder Justice Unit  
Ohio Attorney General Dave Yost  
Help Center**

**800-282-0515**

**Or**

**614-728-8461**

**[www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov)**



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