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HARFORD COUNTY EXECUTIVE

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Helping Seniors Avoid Scams; Harford County to Participate in International Fraud Awareness Week Nov. 17 - 23

BEL AIR, Md., (Nov. 14, 2019) - The Federal Trade Commission reports that fraudulent telemarketers direct up to 80% of their calls to seniors. To protect seniors and their families, Harford County will participate in International Fraud Awareness Week, Nov. 17 – 23, 2019. Planned activities include distributing magnets that identify “red flags” for seniors speaking with telemarketers, public service announcements on social media and radio, and a resource page on the county website at <http://www.harfordcountymd.gov/2772/Resources-for-Fraud>. The campaign is timely because Medicare prescription enrollment provides increased opportunities for fraud.

Misuse of Medicare dollars and Medicare enrollment fraud are two of the most prevalent scams involving seniors. Common schemes include billing for services never provided or for unneeded devices; and telemarketers claiming to represent Medicare who tell beneficiaries their Medicare card has expired. Beneficiaries are then asked to provide their personal information, particularly their Medicare number and bank account number. Con artists can be very convincing and may tell beneficiaries they will lose Medicare benefits if they do not comply. They may offer them gifts or money, or tell victims that they have to pay for the new Medicare card.

Seniors should know:

- Medicare beneficiaries receive a Medicare number and card automatically upon enrollment;
- Medicare cards do not expire;
- Medicare will not call beneficiaries to offer a new card or request information in order to issue a new card;
- Beneficiaries who lose their Medicare card can request a new one from the Social Security Administration, free of charge.

Individuals should protect their Medicare number just as they would credit card, banking, and Social Security numbers and not allow anyone else to use it. Seniors should also be wary of salespeople trying to sell services or devices they claim will be paid for by Medicare. Beneficiaries should review their Medicare statements to be sure they have received the services that are billed, and report suspicious activities to 1-800-MEDICARE.

Overall, seniors age 60 and over are targets of 49% of telemarketing scams involving medical care services and products, 41% involving sweepstakes and prizes, and 40% involving magazine sales, according to the National Crime Prevention Council. The Council estimates that each victim of a sweepstakes scheme lost an average of \$7,000.


Because most cases go unreported, it is difficult to know exactly how prevalent elder financial abuse is in Maryland. Nevertheless, the Comptroller of Maryland estimates that one in five adults aged 65 and older has been a victim of financial abuse. Locally, the Bel Air Police Department reports that cases of senior financial exploitation are on the rise.

Seniors may also be the targets of financial exploitation, in which predators operate openly, claiming victims' consent. This type of fraud can take place at a care facility, in the community, or at home. Predators may be complete strangers, caregivers, dishonest telemarketers, acquaintances or a close friend or family member.

Anyone who suspects that a senior is the victim of financial exploitation or fraud should first call the police, then report the incident to the Maryland Attorney General Consumer Protection Division at 410-528-8662.

“Financial scams can be devastating to older adults and can leave families feeling vulnerable,” County Executive Barry Glassman said. “Harford County is joining in International Fraud Awareness Week to protect our seniors and those who care about them.”

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