

# Staying Safe from Scams: Protecting Yourself From Fraud That Targets Seniors



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## Staying Safe from Senior Scams: Protecting Yourself From Fraud That Targets Seniors



If you are over the age of 50 you may or may not feel like a “senior.” That’s not surprising, since, as *U.S. News.com* pointed out not long ago, “There is no clearly defined age when an American becomes a senior citizen.” But the American Association of Retired Persons (AARP) starts preparing people for retirement as soon as age 50.

Whether you’re 50 years old, 75 years old, or 90 years old, there are people who take a special interest in you. Unfortunately, these aren’t the kinds of people you want poking their noses into your business. They are basically con artists trying to separate you from your money and they’ll use any scam they can to do so. It’s why *The Wall Street Journal* recently featured a revealing article with the headline: “If You’re Over 50, You’re a Scam Target.”

Let’s be honest, those of us over the age of 50 have a somewhat harder time keeping up with the pace of change in the world around us. Scammers know that, and they also know how to prey on the concerns and fears that those of us in this age group face. So how can you protect yourself?

Being aware of what the schemes and scams are is a huge step you can take to ensure that you don’t fall victim to these frauds. Not long ago the National Council on Aging published a list of *The Top 10 Financial Scams Targeting Seniors*.<sup>1</sup> Let’s take a look at what some of these common scams are and what you can do to avoid them.

### Medicare Fraud

If you are a U.S. citizen or permanent resident 65 or older, you qualify for Medicare. Scammers know that. They also know that the Medicare process can be a little confusing at times, so they may pose as a Medicare representative on the phone in order to get you to provide them with personal information. Sometimes they offer bogus services for Medicaid qualifiers at temporary mobile clinics. They then use the personal information they provide to bill Medicare and pocket the money.



### Counterfeit Prescription Drugs

Scammers know that many seniors spend a lot on prescriptions and are often looking to save money. Most counterfeit drug scams operate on the Internet—because they know that’s where seniors are looking for cheaper prescriptions. Not only are victims likely to waste money on drugs that don’t work, they may even end up taking substances that harm them—because there is no quality control.

### Funeral Scams

Scammers have no shame. They even prey on those who are grieving. It’s a big enough issue that the FBI even warns seniors about it. Some criminals read local obituaries and attend the funeral service of a complete stranger, or simply call afterward claiming that the deceased owed them money. They may even create false documents to “prove” their case.

Disreputable funeral homes may take advantage of family members' unfamiliarity with funeral service costs and add unnecessary services to drive up the bill. Reputable funeral homes will never try to "up-sell" their services or merchandise.

### **Bogus Anti-Aging Products**

Nobody wants to look older than they are. Scammers do this and target seniors offers of "youth" treatments. Many of these are completely worthless (they're basically the same creams and conditioners you can buy at the store). Some are downright dangerous, such as fake Botox, which is toxic and can severely impact your health.

### **Charity Scams**

There are a lot of great charities in our community. Unfortunately, unscrupulous posers not only take money from unsuspecting seniors, but they also make it hard for legitimate charities to raise funds. Charity scams tend to lean heavily on overly emotional appeals. And the sometimes choose their names to sound just like a respected and well-known charity. Even if some of these organizations actually do pass some funds along to the intended parties, it'd often just a fraction of what they collect.



### **Property Tax Scams**

It's a pretty well established fact that many people in the 50 to 90 year age group own their own homes. That makes them vulnerable to scams like the one that hit San Diego not long ago. Official-looking personalized letters were sent to people that claimed to be from the County Assessor's Office. The letters (complete with "official" seals) contained accurate (but public) information about the property's value. The home-owner was then offered (for a substantial fee) the chance to have the property re-assessed in order to lower the amount of taxes due.

### **What Can You Do To Protect Yourself?**

First of all, simply being aware of the potential for scams is critical. We've mentioned a few of the more common senior scams here—but there are more. They could be anything from roof repairs on your house, to magazine subscriptions to help "at risk" children. So keep your "antennae" up for offers and pitches that just don't feel right.

Anytime you receive unsolicited calls, emails, letters, or visits having to do with any of those topics be on the alert. People and organizations you're not familiar with don't come to your house or call you out of the blue because they are trying to help. Here are a few specific things you can do to make sure that you're not the victim of one of these scams.

### **Don't Let Yourself Be Pressured**

So many scammers put pressure on seniors to "act now." Many seniors don't want to appear foolish or out of touch when dealing with situations that don't feel right. The problem is that the people targeting you are

counting on that. If you have any doubts, take your time and don't act right away. Don't let yourself be forced into a quick decision. Ask questions (of trusted sources) first.

### **Educate Yourself**

Get information from people you trust. Your local senior center probably has additional information about scams perpetrated against seniors. Ask them about new scams that are popping up. If it's a medical/prescription question, talk to your doctor's office or your local pharmacy. Your pharmacist can also advise you about anti-aging products that can actually be harmful.



### **Check Charities**

We already mentioned that there are a lot of good charities around. But it pays to check them out before you make a donation. Charity Navigator ([www.charitynavigator.org](http://www.charitynavigator.org)) is one source that provides helpful information. Not only do they rate charities, but they also provide information on how much of the funding actually goes to the intended recipients.

### **Call 2-1-1**

This free, bilingual, easy-to-remember three-digit phone number helps seniors and others navigate the complex and ever-growing maze of health and human service providers in their community. Trained information specialists staff the hotline and use a comprehensive database of over 7,200 resources including federal, state, and local government agencies, private non-profits, as well as faith and community-based organizations.



1 <https://www.ncoa.org/economic-security/money-management/scams-security/top-10-scams-targeting-seniors/>

### **Protect Your Home, Too!**

Keeping your home safe is important as well. And it's surprisingly affordable to have a state-of-the-art home security that protects your home 24-7 365 days of the year. You have the option of adding features according to your specific needs and budget. But it's essential that you deal with someone you can trust. As a certified ADT dealer, we represent the oldest and most trusted name in home security.

*For more information about an affordable security system  
that fits your specific needs, give us a call at  
719-433-1494 or visit us online at [getyouralarm.com](http://getyouralarm.com)*

