

LOOKING FOR HELP AT HOME?

If you are considering some extra help at home with the care of an elderly relative, such as hiring a home health aide, I recently learned of another resource for checking out those services. Medicare provides a free, online rating service of the majority of those providers who offer this kind of service in the United States. You can access this information at medicare.gov/homehealthcare. The January 2016 issue of *Consumer Reports* gave me the tip on this. I checked it out, and found the ratings system gives us three basic kinds of information:

- General information such as if the agency is religiously affiliated, private, or public, and what kinds of services it offers
- A comparison feature which allows users to compare the ratings on a five point scale between providers in their zipcode. A user can compare an agency against other agencies, or against the national and state averages.
- Survey results of those using the services of an agency. This feature also allows comparison of survey results between different agencies, and against national and state averages. This might be the most useful feature, since it is based on feedback from folks actually using these services.

Use this resource as another tool to investigate if you are considering home health care. I know a lot of people rely on word of mouth for recommendations, but it does not hurt to check further.

ROMANCE SCAM – CONTINUED

In my last column, I wrote about Charles and how he fell victim to a sophisticated romance scam, which offered him love, and a small fortune, if only he wired away some of his own fortune. Charles and I kept in touch, and he informed me he is now targeted by other scammers, or maybe the same scammers, who are finding his profile on dating websites and once again offering love and a fortune, in exchange for his financial help in an emergency. Charles recognizes this for what it is, but the manner in which the scammers keep pursuing him illustrates how they work. These crooks are relentless and quite creative when they think they have a vulnerable mark in their sights. It is a truism that when you become a victim once, you will be targeted again and again.

In the latest case, the woman claiming a love interest in Charles, in order to prove herself as a woman of means, sent him a copy of multi-million contract she entered into with the president of an African country, for an Ebola virus vaccine. Thanks to Google image search, I found this president's real signature, which, surprise! does not look anything like the forgery sent to Charles. This is a pretty good example of these fraudsters crafting their story around something topical in the news.

SOCIAL SECURITY PHISHING SCAM

The Federal Trade Commission issued a warning on January 15 about a variation of the phishing scam which targets Social Security recipients. According to the FTC, Social Security beneficiaries reported receiving "no-reply" emails from Social Security, with the subject line "Get Protected". The text of the emails goes on to describe a new feature available to beneficiaries which allows them to protect personal information, get alerts when someone uses their social security number, and monitor their credit report. If the reader is interested in learning more or registering for this service, they need to click on a link.

This sounds enticing for anyone concerned about securing their information, which is exactly what the creators of this email want. The standard warning from law enforcement and consumer advocates about emails is to never open an attachment or click on a link in an email unless you absolutely trust the source. And one way to determine if you can trust the source is to hold your cursor over the link, or URL. In this example, if the link truly connects to the Social Security Administration, hovering the cursor will display a website address ending in ssa.gov. If it ends in anything else, such as .com, or some gmail account, you know it is a fraud. A government email address always ends in .gov, with nothing after .gov. This is a good technique to use on any suspicious email.

FILE YOUR INCOME TAX RETURN EARLY – BEFORE SCAMMERS DO

In the last several years, taxpayers saw an ever-rising level of tax fraud involving income tax returns. This usually happens when some crook gets hold of your social security number, and then uses that to file a tax return, thereby getting your refund sent to the crook. And the real taxpayer doesn't even know about it until they try to file. The next thing the taxpayer knows, they get a notice from the Internal Revenue Service, telling them of the

double-filing. It can take up to six months to straighten that out, and for the victim to get their refund.

One of the easiest ways to thwart this kind of fraud is to file as early as you can. The quicker you can do this, the greater chance you have of beating your criminal competitors to the punch for your refund.

SCAM TRENDS

In the last week, two seniors called me to tell me they received phone calls asking if they needed a neck, back, or knee brace. The callers offered free braces. When the seniors showed interest in these offers, the callers asked for their Medicare numbers. That's all they needed, and the braces would be sent.

Well, of course this is a scam. The offer of free medical equipment is just a ruse to get your Medicare and Social Security number. Only bad things will happen after that. Never give out personal information over the phone to someone you do not know.

CONTACT SENIORS VS. CRIME

Let me know about scams, fraud, or other crookedness you run across. Most of what I learn, I learn from you. Contact me at Seniors vs. Crime, Clinton County Sheriff's Office, 563-242-9211 extension 4433, or email me at randymeier@gapa911.us

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