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### MEDIA ALERT SCAM ARTISTS TARGETING ELDERS

#### Elder Affairs Warns Seniors on Medicare Part D Scams

With the start of the Medicare Part D enrollment, scam artists have already begun targeting elders. The Executive Office of Elder Affairs warns Massachusetts elders to be cautious of unscrupulous people specifically those asking for banking information.

Elder Affairs has received calls from caregivers of elder parents reporting that their family members have received telephone calls from people asking for their bank information. Usually the caller states that they can "sign you up for a Medicare plan for a one time charge." Please Note: There is No One Time Fee TO Enroll In A Medicare Part D Plan. Thus far, the reported charges from these scams have varied from \$249 to \$398. Citizen's Bank has verified in one instance that an amount of \$398 was automatically removed for an elder's account.

Another scam being perpetrated on the elderly involves people posing as Social Security Administration (SSA) personnel in an effort to get personal information. An SSA Employee may contact an applicant if information is incomplete or there is a question about information contained in the application. SSA employees, however, **will not** ask for social security information, mother's maiden name, date of birth, or any other personal, identifying information. In addition, elders should be aware that state and federal mailings are branded by official state or federal logos and are written on official stationary.

"Scams have been on the rise since enrollment into the new Medicare prescription drug benefit has begun and many federal and state agencies, including Elder Affairs, have disseminated materials containing Medicare Part D sign-up information," said Elder Affairs Secretary Jennifer Davis Carey. "It is extremely important for elders to keep in mind that the SSA *already has* your personal information, like your social

security number, and <u>will not</u> ask you for this information over the telephone. Be extra vigilant with callers asking for personal identifying information."

The scam artists that are contacting the elderly are perpetuating Identity theft and fraud. Identity theft involves a person obtaining and using you personal identifying information without the consent of the targeted person in order to commit fraud and other crimes.

#### Elder Affairs offers the following tips to avoid being scammed:

Keep all of the following personal information safe and available only to yourselves or your trusted caregiver:

- Social Security Number
- Medicare or Medicaid number
- Mother's maiden name
- Date of Birth
- Credit Card and Checking Account numbers

Do not give out any personal information until you are *sure* the person you are talking to is an Elder Affairs SHINE (*Serving the Health Information Needs of Elders*) Counselor, a SHINE Counselor from you local Counsel on Aging or senior center, or a Centers for Medicare & Medicaid Services or Social Security Administration personnel. SHINE is a free health insurance counseling and assistance program for Medicare beneficiaries of all ages. There are 450 SHINE counselors throughout Massachusetts. An additional 809 were trained, statewide to aid with counseling, specifically on Medicare Part D.

Finally, if an elder is in doubt, confused, or just "gets bad vibes" when contacted by a scam artist, the elder can always <u>hang-up the telephone</u> and call a relative, trusted caregiver, friend, or their local senior center for assistance. Other Helpful telephone numbers are: Social Security 1-800-772-1213, TTY: 1-800-325-0778 or Medicare (1-800-633-4227).

## In addition, the Centers for Medicare & Medicaid Services offer the following tips: *People who are really working with Medicare:*

- Cannot come to your home uninvited to sell or endorse any Medicare-related product, but they can call you about their plan.
- Cannot enroll you into a drug plan or ask you to pay for a drug plan over the telephone, unless you are adding prescription drug coverage to a <u>Medicare Advantage Plan</u> or other <u>Medicare Health Plan</u> you already have. Note: State Health Insurance Assistance Programs and other local organization may help you enroll over the telephone. (In Massachusetts, that is the SHINE program)
- Cannot ask for payment over the web. The plan must send you a bill if you enroll over the web.

Massachusetts elders do not have to fall prey to scam artists. SHINE counselors are available to assist elders with Medicare Part D, the prescription drug benefit, at Councils on Aging, senior centers, Area Agencies on Aging or by calling 1-800-AGE-INFO (1-800-243-4636.) **Seniors should report suspected scam perpetrators at the SSA Fraud website:** <a href="www.ssa.gov/oig/hotline">www.ssa.gov/oig/hotline</a> or by calling 1-800-447-8477.