



Protect. Detect. Report.

Oahu: (808) 586-7281

Toll Free: (800) 296-9422

smphawaii.org

SENIOR MEDICARE PATROL HAWAII

SMP Hawaii News

SPRING 2019

Aloha SMP Friends!

In our previous issue we talked about “Caller ID Spoofing,” defined as **a system that scammers use to masquerade as someone else by falsifying the number that appears on your cell phone’s caller ID display.** You may have seen a recent local news report about a profusion of new Caller ID spoofing where many people received calls identified on their displays as coming from people they know. Some, like a few our SMP volunteers, even received calls identified as being from themselves! Even my sister was a victim, calling me at work in a panic because she didn’t catch on until she had already given the caller her address.



Stephanie and Marilyn at the recent Hawaii State Teachers Association Forum on Oahu

While scammers may find new ways to beat the system, we can be somewhat reassured to know that on March 5th Honolulu Attorney General, Clare Connors, urged the U.S. Senate to enact the **TRACED** (Telephone Robocall Abuse Criminal Enforcement and Deterrence) Act (see the full story on Page 2).

In our continued effort to provide information about how to **protect** yourself and loved ones, as well as how to **detect** and **report** fraud and scams, this issue provides useful information about what to do and who to report to if you’re a victim of a phone scam.

As always, we ask that you share this information with your ‘ohana, friends, and community groups.

Mahalo,

Kaipolani Cullen, SMP Hawaii Program Manager

Coming next issue:

A focus on Durable Medical Devices (DME)



Hawaii Attorney General Supports Enactment of the TRACED Act

Hawaii's Attorney General Clare E. Connors has urged the U.S. Senate to enact the Telephone Robocall Abuse Criminal Enforcement and Deterrence (TRACED) Act to curb illegal robocalls and spoofing. A coalition of attorneys general from 54 states and territories sent a letter to the U. S. Senate Committee on Commerce, Science, and Transportation supporting the TRACED Act. The legislation is sponsored by Senators John Thune and Ed Markey.

"Telemarketing calls and robocalls are a daily source of frustration for Hawaii residents," said Attorney General Connors. "The bipartisan TRACED Act prioritizes call authentication protocols in an effort to reduce these unwanted calls. It also authorizes creation of a working group focused on further limiting the impacts of these intrusions. We support this legislation and all such efforts to protect Hawaii consumers."

Read the full press release here:

ag.hawaii.gov/wp-content/uploads/2019/03/News-Release-2019-5.pdf

UPCOMING EVENTS

Oahu

Walk on the Wild Side Fair

Presented by National Kidney Foundation of Hawaii

When: March 23, 11:00am - 4:00pm

Where: Fort St. Mall and Chinatown, Honolulu

Visit kidneyhi.org/wows for details

DCCA Financial Literacy Fair

When: April 5, 10:00am - 1:00pm

Where: Tamarind Park at Bishop Square, Honolulu

Contact: Gloryana Akapo, (808) 586-2737

Parkinson's Symposium

When: April 6, 8:00am - 12:00pm

Where: Aloha Tower Marketplace, Honolulu

Visit parkinsonshawaii.org/hpa-2019-annual-symposium for details

Exercise for Strength

Presented by Ohana Health

When: April 9th, 10:00am - 11:00am

Where: Lanakila Senior Center, 1640 Lanakila Ave, Honolulu

Contact: Riva Torno, (808) 847-1322

Music and Health

Presented by HMSA

When: April 12th, 11:00am - 12:00pm

Where: Lanakila Senior Center, 1640 Lanakila Ave, Honolulu

Contact: Riva Torno, (808) 847-1322

'Why do I always feel so JUNK?'

Presented by Ohana Health

When: May 14th, 10:00am - 11:00am

Where: Lanakila Senior Center, 1640 Lanakila Ave, Honolulu

Contact: Riva Torno, (808) 847-1322

National TAKE-BACK Initiative (NTBI)

Turn in your unused or expired medication for safe, anonymous disposal.



NEW OR USED NEEDLES AND SYRINGES WILL NOT BE ACCEPTED.

Saturday, April 27, 2019
10:00 a.m. - 2:00 p.m.



For more information please visit www.dea.gov or call (808) 541-1930.

Recovering from Phone Scams



Have you given out your personal information over the phone?

In the future, it's best to not answer the phone unless you know who is calling. Even if you know the caller whose name is displayed, **DON'T PICK UP!** If it's important, they'll leave a voice message or text you.

In the meantime, follow these steps immediately:

- **Call your bank if you gave out your account information.**

You may want to consider changing your accounts altogether.

- **If the scam is regarding healthcare fraud, waste or abuse, call your local Hawaii SMP or 1-800-296-9422 to report it.**

SMP Hawaii shares scam details with seniors across the state, and with Senior Medicare Patrols in other states, to help warn people before they can become a victim. *Note: SMP can help resolve an issue if someone billed for services in your name. Always read your Medicare Summary Notices or Medicare Advantage Explanation of Benefits and if you see something suspicious, call SMP.*

- **If you gave out your Medicare number, Call 1-800-MEDICARE (1-800-633-4227) and let them know your Medicare number has been compromised.**

With the new cards it'll be as simple as cancelling one and getting a new one issued. If it was the old card containing a social security number, see below for additional steps. You'll also need to inform your providers so they don't use the old number.

- **Contact the Federal Trade Commission (FTC)**

Identity Theft helpline: 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261

Email: spam@uce.gov to forward unsolicited commercial email (spam), including phishing messages. These messages will be stored in a database that law enforcement agencies use in their investigations.

Note: the FTC does not resolve individual consumer complaints.

- **File a police report.**

A police report only needs to be made if personal information, such as credit card, Social Security number, or routing numbers have been given out, or if there has been a loss of money through the sending of a check or wiring money through MoneyGram or Western Union.

The police report contains specific details of an identity theft and is considered an Identity Theft Report under section 605B of the Fair Credit Reporting Act (FCRA). It entitles an identity theft victim to certain important protections that can help him or her recover more quickly from identity theft down the road.

▪ Place a fraud alert or a freeze on your credit reports with the three major Credit Bureaus, and review your credit reports.

A fraud alert or a freeze can help prevent an identity thief from opening any more accounts in your name. If you gave out your social security number, contact the toll-free fraud number of any of the three consumer reporting companies below to place a fraud alert on your credit report. The company you call is required to contact the other two. A fraud alert will last 90 days, while a freeze will last until you lift it. There may be a minimal charge for freezing your credit report.

TransUnion: 1-800-680-7289; transunion.com;

Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

Equifax: 1-800-525-6285; equifax.com;

P.O. Box 740241, Atlanta, GA 30374-0241

Experian: 1-888-EXPERIAN (397-3742); experian.com

P.O. Box 9554, Allen, TX 75013

*You are able to receive a free credit report from each of the three companies once a year. Requesting from one of the companies every four months enables you to look at your reports three times a year for free. Once you get your credit reports, look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Check that information, like your Social Security number, addresses, name or initials, and employers are correct. If you find fraudulent or inaccurate information, get it removed. If you just gave out your information, likely it will not show up right away. Often times the information is kept for a year or two before using so people are likely to quit worrying about it and let their guard down. **Always check your credit report.***

If you did NOT give out personal information, but received a scam call:

You do not need to call your bank, etc. However, follow these steps any time you receive a robocall or other telemarketing call and have answered the phone:

- **Hang up.** The longer you stay on the line the more attractive you are to them to call again and to sell your number to other lists. If you can, avoid picking up the phone when you don't know who is calling. By answering the phone you are telling them you are a "live line" and they will keep you on rotation. By not answering the phone you will eventually drop off their call lists.
- **Block the number if you can.** Most cell phones make this easy, and although telemarketers change their caller ID information often, blocking numbers will still help stop some of these calls.
- **Sign up for the Do Not Call List.** Since only reputable businesses will follow the law, this will tell you that those who continue to call are out to scam you. If you get a sales call after your number has been on the Do Not Call List for 31 days, visit donotcall.gov or call 1-888-382-1222 to make a complaint.
- **Report your experience to the FTC.** You can report online at ftccomplaintassistant.gov or by calling 1-888-382-1222.

For additional information and resources, or to report any kind of fraudulent activity, visit smphawaii.org or call 808-586-7281 (toll-free 800-296-9422).





Medicare's "What's Covered" App

Medicare just launched its first mobile app called "What's Covered." It's available to download free in both the Google Play Store and Apple App Store.



This handy app lets you know "What's Covered" by Medicare and what's not. You can get information about cost, coverage, and eligibility details for items and services covered by Medicare Part A and B. You can also get a list of covered preventive services.

Find out more here:

[medicare.gov/blog/whats-covered-mobile-app](https://www.medicare.gov/blog/whats-covered-mobile-app)

Home Health Investigations Help OIG Recover \$2.91 Billion in 2018

In its efforts to battle Medicare Fraud the Office of Inspector General (OIG) recovered \$2.91 billion in 2018. In the past several years, home health agencies have been targeted. During the past two years the OIG flagged 500 home health agencies, 4,500 physicians, and in fiscal year 2018 they've been "keeping an eye out for illicit marketing maneuvers and unlawful physician kickback arrangements.

Read the full story here:

homehealthcarenews.com/2018/12/home-health-investigations-help-oig-recover-2-91-billion-in-2018/

Maui

Take Charge: Help Prevent Health Care Fraud and Abuse

SMP Hawaii and American Assoc. of University Women (AAUW)

When: March 23, 10:30am - 12:00pm

Where: Moose McGillycuddy's, 2511 S Kihei Rd, Kihei

Contact: Virginia Shaw, (808) 357-6805

Stroke Awareness Fair

When: May 2 (time TBA)

Where: Maui Memorial Medical Center, 221 Mahalani St., Wailuku

Contact: Raysha K. Malama, (808) 442-5663

Hawaii Island

Protecting Kupuna from Fraud, Scam and Drug Misuse

Kupuna Alert Partners Presentation

When: March 20, 9:00am - 10:30am

Where: Kamana Senior Center, 127 Kamana St., Hilo

Contact: Kaipolani Cullen, (808) 586-7281

Protecting Kupuna from Fraud, Scam and Drug Misuse

Kupuna Alert Partners Presentation

When: March 20, 1:00pm - 2:30pm

Where: Christ Lutheran Church, 595 Kapiolani St., Hilo

Contact: Pastor Mark Zier, (808) 969-3033 or (808) 935-8612

Outstanding Older Americans Awards Recognition Luncheon

When: May 3 (time TBA)

Where: TBA

Contact: Kalen Koga, (808) 961-8600

4th Annual Hawaii Senior Ukulele Festival

When: May 16, 10:00am - 2:00pm

Where: Hilo Civic Auditorium

Contact: Iris Higa, (808) 961-8710



PROTECT

DETECT

REPORT

HAWAII ROMANCE SCAMS ON THE RISE

The Department of the Attorney General recently reported that romance scams are on the rise! A **romance scam** is a confidence trick where the scammer pretends romantic intentions towards a victim, gaining their trust and affection, then using that goodwill to commit fraud. While the majority of these con artists find their victims online, they're sometimes initiated by phone, too.

Here's the alarming statistics. In 2015 the nationally reported amount of dollars taken through romance scams amounted to \$33 million. As bad as that sounds, the figure grew to a whopping \$134 million in 2018! There was a recent case in Kona where a victim lost \$8,200 to a romance scam.

Romance con-artists go out of their way to make themselves appealing to their victims. They study their victim's profiles to pick up on things that are important to them, such as religion or hobbies, and then claim to share those same passions. Seniors are particularly vulnerable because they are sometimes isolated and lonely especially following the passing of spouse. Kupuna tend to be even more vulnerable because they were raised during a time when people were more trusting of others.



PROTECT YOURSELF!

- **Be wary** of anyone who initiates a long-distance friendship leading to romance, especially over the internet. Do some digging to see if they're who they claim to be.
- **Seek other's advice.** Share what's going on with family members or someone you trust. Many times you're too close to recognize the potential danger.
- **Never send money.** No matter how convincing a story may be, it's almost always a scam. Don't give out your bank account or credit card information, also.

If you think you've been involved in a romance scam or Medicare fraud or abuse, call **SMP Hawaii: (808) 586-7281, toll free 1-800-296-7422.**



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