



Maryland
INSURANCE ADMINISTRATION

**Elder Abuse Awareness
Fraud and Scams**



Senior Medicare Patrol (SMP) Overview

Rebecca Bradley

Maryland Department of Aging



Prevent Medicare Fraud, Scams & Identity Theft



Protect * Detect * Report

Medicare Fraud, Errors, and Abuse Affect...

Everyone

- ✓ **Billions** of taxpayer dollars lost to improper claims
- ✓ Medicare trust fund at risk

Medicare Beneficiaries

- ✓ Higher premiums
- ✓ Quality of treatment
- ✓ Less money for needed benefits



What is Medicare Fraud?



Intentionally billing Medicare for services that were **not received**, or billing for a service at a **higher rate** than is actually justified

What is Medicare Abuse?



Providers that are supplying **services** or **products** that are **not medically necessary** or that do not meet professional standards



Examples of Fraud & Abuse

Billing for services, supplies, or equipment that were not provided

Billing for excessive medical supplies

Obtaining or giving a Medicare number for “free” services

Improper coding to obtain a higher payment

Unneeded or excessive x-rays and lab tests

Claims for services that are not medically necessary

Using another person’s Medicare number, or letting someone else use your number, to obtain medical care, supplies or equipment

What about Errors?

Health care services and billing are complicated, which can lead to errors.



Only a review and investigation of the issue will determine if it is an error, fraud, or abuse.

Consequences To Perpetrators

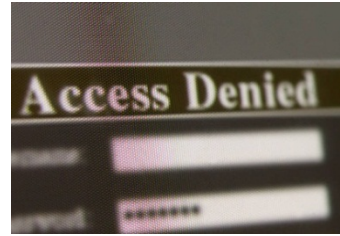
It's a federal crime to defraud the U.S. Government or any of its programs!

Fraud convictions:

- Can be criminal and/or civil
- May result in prison sentences, restitution (repayment of the stolen funds), and/or steep fines
- Result in mandatory exclusion from the Medicare program for a specific length of time



Consequences to Beneficiaries



Fraudulent use of your Medicare number may affect YOUR Medicare benefits!

- A beneficiary's file may be flagged ***do not pay.***
- Errors in medical history records can result in benefits being denied later.

Theft of your Medicare number may also lead to theft and misuse of:

- Medical identity
- *Social Security Number & identity*
- *Banking & credit information*

Prescription Drug Fraud

Things to look for:



- Prescriptions for medications that are not medically necessary for the beneficiary
- Beneficiaries seeking fraudulent prescriptions—particularly opioids
- Criminals acquiring Medicare and Medicaid numbers to bill for prescriptions never received by the beneficiary
- Genetic Testing
- Hospice Fraud

Step 1: **Protect** Yourself from Medicare Fraud & Abuse

DO

- Do treat your Medicare card and number like your credit cards.
- Do watch out for identity theft.
- Do be aware that Medicare doesn't call or visit to sell you anything.

DON'T

- Don't give out your Medicare number except to your doctor or other Medicare provider.
- Don't carry your Medicare card unless you will need it.



Step 1: **Protect** Yourself from Medicare Fraud & Abuse

Protecting your Medicare
number helps prevent
IDENTITY THEFT.

What else can you do?


- ✓ Do Not Call List
- ✓ Shred private information
- ✓ Hang up on marketing calls
- ✓ Avoid clicking on links in email



PROTECT your Medicare number. Review your MSN to DETECT errors. REPORT suspected fraud.

MEDICARE SUMMARY NOTICE
For Part B (Medical Insurance)

Page 1 **Former MSA Document**



CUSTOMER SERVICE INFORMATION

Facility Name
Beneficiary Name
Street address
City, State 12345-6789

Your Medicare Number: XXX-XX-1234A

If you have questions, call:
1-800-MEDICARE
(1-800-633-4227) (#13202)

Ask for Doctor's Services
TTY for hearing impaired: 1-877-486-2048

Appeals Address: Please see the
Appeals Information - Part B Section.

BE INFORMED: Treat your Medicare Card as you would a credit card.

This is a summary of claims processed on 10/08/2009.

PART B MEDICAL INSURANCE - ASSIGNED CLAIMS

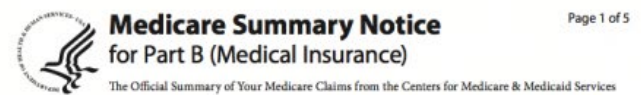
Dates of Service	Services Provided	Amount Charged	Medicare Approved	Medicare Paid Provider	You May Be Billed	See Notes Section
Claim number: XX-XXXXX-XXX-XXXX						
John Doe MD PC, Suite 104, 123 Any Street, Anytown, NY 11023-2432						
Dr. Someone, first name						
09/23/09	I.O Office/outpatient visit est (99214)	\$116.60	\$101.39	\$81.11	\$20.28	
09/23/09	I.O Prescrip not gen at encountr (G8445)	0.01	0.00	0.00	0.00 a	
09/23/09	I.O Electrocardiogram complete (93000)	27.81	0.00	0.00	0.00 b,c	
09/23/09	I.O Flu vaccine, 3 yrs & >, im (90658-GW)	15.00	13.22	13.22	0.00 d	
09/23/09	I.O Immunization admin (90471)	27.85	24.22	19.38	4.88	
09/23/09	I.O Pm device eval in person (93288)	56.81	49.40	39.52	9.88	
Claim Total		\$244.08	\$188.23	\$153.23	\$36.00	

This Version Is No Longer In Use

THIS IS NOT A BILL - Keep this notice for your records.

REDESIGNED MEDICARE SUMMARY NOTICE
For Part B (Medical Insurance)

Page 1



THIS IS NOT A BILL

Facility Name
Your Name Here
Street Address
City, State 12345-6789

Notice for Your Name

Medicare Number	XXX-XX-1234A
Date of This Notice	September 16, 2011
Claims Processed Between	June 15 - September 15, 2011

Your Claims & Costs This Period

Did Medicare Approve All Services?	NO
Number of Services Medicare Denied	2
See claims starting on page 3. Look for NO in the "Service Approved" column. See the last page for how to handle a denied claim.	
Total You May Be Billed	\$150.86

Your Deductible Status

Your deductible is what you must pay for most health services before Medicare begins to pay.

Part B Deductible: You have now met **\$85** of your **\$162** deductible for 2011.

Be Informed!

Register at www.MyMedicare.gov for direct access to your Original Medicare claims, track your preventive services and print an "On the Go" report to share with your provider. Visit the Web site to sign up and access your personal Medicare information.

Providers with Claims This Period

June 18, 2011
Jane Doe, M.D.

June 28, 2011
John Doe, M.D.

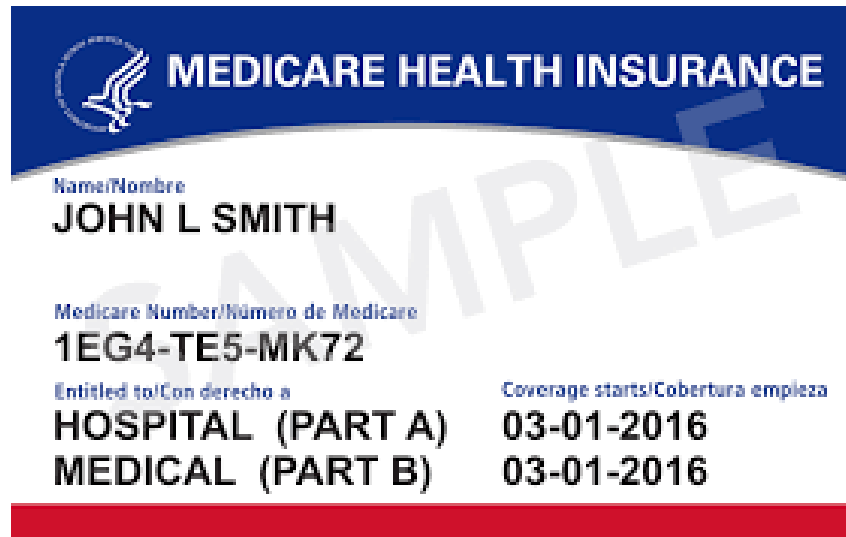
June 29 - June 30, 2011
Any Doctor, M.D.

This Is The Current Version Being Used. If You Have Medicare Fraud Concerns Call 1-800-MEDICARE

¿Sabía que puede recibir este aviso y otro tipo de ayuda de Medicare en español? Llame y hable con un agente en español.
如果您需要帮助, 请拨打联邦医疗保险, 请先说“agent”, 然后说“Mandarin”. 1-800-MEDICARE (1-800-633-4227)



Updated Medicare Card



Step 2: **Detect Medicare Fraud & Abuse**

Review **Medicare Summary Notices (MSNs)** and other statements for:

1. Services you didn't receive
2. Double-billing
3. Services not ordered by your doctor



Step 2: **Detect Medicare Fraud & Abuse**

Use your **Personal Health Care Journal**

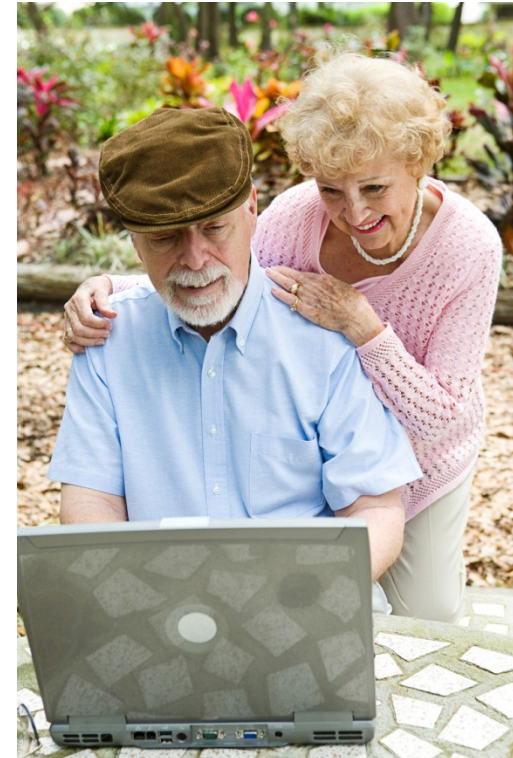
- ✓ Record doctor visits, tests, and procedures in this journal, and take it with you to your appointments.
- ✓ Ask yourself questions about your health care. Write the answers and other information in your journal.
- ✓ Compare your MSNs and other statements to your journal to make sure they are correct.



Step 2: Detect Medicare Fraud & Abuse

Access your Medicare information online at www.MyMedicare.gov.

- ✓ View most recent MSNs
- ✓ Check Part B deductible status
- ✓ View eligibility information
- ✓ Track available preventive services
- ✓ Find Medicare health or prescription drug plans



Step 3: **Report** Suspected Medicare Fraud and Abuse



- ✓ Call the provider.
- ✓ Gather information and documentation.
- ✓ **Contact local SMP.**

This is a free and confidential service!

How the Affordable Care Act Fights Fraud

Improves anti-fraud and abuse measures by focusing on prevention rather than the traditional “pay-and-chase” model of catching crooks after they have committed fraud.





Contact Local Senior Medicare Patrol

- Allegany County 301-783-1719
- Anne Arundel County
410-222-4257
- Baltimore City 410-396-2273
- Baltimore County 410-887-2059
- Calvert County 410-535-4606
- Caroline County 410-479-2535
- Carroll County 410-386-3800
- Cecil County 410-996-8174
- Charles County 301-934-9305
- Dorchester County 410-376-3662
- Frederick County 301-334-9431
- Harford County 410-638-3025
- Howard County 410-313-7392
- Kent County 410-778-2564
- Montgomery County
301-255-4250
- Prince George's County
301-265-8471
- Queen Anne's County
410-758-0848
- Saint Mary's County
301-475-4200
- Talbot County 410-822-2869
- Washington County
301-790-0725
- Somerset, Wicomico and
Worcester Counties
410-742-0505

Maryland SMP – Empowering Seniors
to Prevent Healthcare Fraud



Who Else Can Help?

- ✓ Department of Insurance
- ✓ Attorney General
- ✓ Aging & Disability Resource Networks
- ✓ Adult Protective Services
- ✓ Local APS
- ✓ Long-Term Care Ombudsman Programs
- ✓ Service Coordinators
- ✓ Law Enforcement
- ✓ Federal Trade Commission



Help is also available 24
hours a day—including
weekends

1-800-MEDICARE

(1-800-633-4247)

The background features a repeating pattern of 'FRAUD ALERT' signs. Each sign is a white triangle with a red border and the words 'FRAUD' and 'ALERT' in red, stacked vertically. The signs are oriented in various directions, creating a complex, overlapping visual effect.

Maryland Home Improvement Commission

Maryland Department of Labor

David Finneran, Executive Director
david.finneran@maryland.gov



TIPS FOR CHOOSING A HOME IMPROVEMENT CONTRACTOR

1. Hire only licensed contractors. Anyone performing home improvement work must be licensed by the Maryland Home Improvement Commission (MHIC) . Your first step is to ask the contractor for his or her state contractors license number. Verify that the number is active and in good standing by checking the status on-line at www.dllr.maryland.gov/license/mhic or by calling 1(888) 218-5925 or (410) 230-6309
2. Ask to see the pocket contractor's license and a photo I.D.

3. Get your contract in writing and don't sign anything until you understand the terms. Ask a friend, relative, or legal representative to review the contract before you sign it.
4. Make sure all project materials and expectations are spelled out and signed in a written contract, including clean-up, debris removal, and site security. Ask your contractor if he or she understands exactly what you want.
5. Get at least three bids. Don't hire the first contractor who comes along.
6. Be cautious about door-to-door offers of repair services and flyers or business cards that are left at your property.
7. Ask friends, family, and associates for recommendations about contractors they have hired.

8. Never pay in cash.
9. Even for the smallest job, get proof that the person you are dealing with has a contractor license for the type of work that needs to be done.
10. A contractor cannot accept more than 1/3 of the contract price as a deposit and may not accept any payment until the contract is signed. The agreed upon price of the home improvement contract should be clearly stated.

**Maryland Department of Labor
Division of Occupational & Professional Licensing
Home Improvement Commission
500 N. Calvert Street
Baltimore, MD 21202
410-230-6309**

Email: dloplmhic-dllr@maryland.gov
Website: www.dllr.state.md.us/license/mhic



Maryland

DEPARTMENT OF LABOR

Division of Occupational and Professional Licensing

**Tips For Choosing A
Home Improvement
Contractor**

10 Tips for Choosing a Home Improvement Contractor

1. Decide which improvements you want to make to your home

Determine the type of improvement you want to make to your home and the amount of money you can comfortably spend. Take the time to write down the details of the work you want done before you contact a home improvement contractor.

2. Seek licensed contractors

Hire only **licensed contractors**. By hiring a licensed contractor you may be eligible for the Guaranty Fund in case you become a victim of unworkmanlike or incomplete work.

3. Obtain more than one estimate for the improvements you want to make

Always comparison shop. Obtain estimates from more than one licensed home improvement contractor .

10 Tips for Choosing a Home Improvement Contractor

4. Ask prospective contractors to show you their home improvement

Licenses

Ask prospective contractors to show you their home improvement licenses. **Check the license expiration date.**

5. Check contractors licensing status

You can confirm that a contractor is licensed by going to the Home Improvement Commission website at: www.dllr.maryland.gov/license/mhic and click on "License Search" .

10 Tips for Choosing a Home Improvement Contractor

6. Check the contractor's record

Call the Home Improvement Commission at (410) 230-6309 to check the record of the home improvement contractors. The Home Improvement Commission's staff can tell you if the contractor is currently licensed, whether complaints have been filed against the contractor, and whether the complaints have been resolved.

7. Request references from the prospective contractor

Ask the contractor for the names and telephone numbers of customers. Check with references about the quality of the work and whether the work was completed on time.

8. Choose the contractor who is right for you

Carefully review the contractor's estimate, home improvement record, and references. Choose the contractor who best fits your needs and who can provide the best service at the price you can afford.

10 Tips for Choosing a Home Improvement Contractor

9. Always get a written contract

Always get a written contract **before** you permit work on your home to proceed. Make sure the contract includes the approximate date the work will begin, details the type of improvements that are to be made, the materials to be used, the estimated completion date, the contract price and payment schedule. Carefully read the contract before signing. Be sure you check to see if the contract contains an arbitration clause.

10 Tips for Choosing a Home Improvement Contractor

10. Request to see the building permit

Certain types of home improvement work require building permits from your local government. Check with your local licensing and permit department to see if a permit is needed. If it is, make sure the contractor shows you the building permit before you allow work to begin.

BONUS TIP: Do not pay before reading or signing a contract

Maryland law prohibits a contractor from demanding and receiving payment before a contract is signed.

The Home Improvement Guaranty Fund

The Home Improvement Commission administers a Guaranty Fund, which **may** compensate homeowners for monetary losses resulting from unworkmanlike or incomplete work by licensed contractors. The Guaranty Fund may pay up to \$20,000 per individual claim, and the total amount of all claims paid against a single contractor may not exceed \$100,000. **The Guaranty Fund does not pay claims against unlicensed contractors.** To be protected, make sure you use a licensed contractor.

Contact the Home Improvement Commission for details concerning how to file a complaint or claim.

The Maryland Home Improvement Commission (MHIC) has specific requirements for the form and content of every home improvement contract. The contract must be in writing and be legible. Also, the contract must describe each document that it incorporates, and it must be signed by each party to the agreement. The contract also must contain a description of the home improvement to be performed and the materials to be used. Remember, a contract is a legally binding document so it is important to understand what you are signing. The homeowner must receive a signed copy of the contract prior to the work starting.

Contractor's Contact Information and License Number

A home improvement contract must contain the name, address, telephone number and MHIC license number of the contractor.

Salesperson's Name and License Number

If a salesperson solicited or sold the home improvement contract, then each salesperson's name and license number must appear on the contract. Both the salesperson and the contractor shall sign the contract.

Dates

A home improvement contract must contain the approximate dates when the performance of the home improvement will begin and when it will be substantially completed.

Description of the Home Improvement

The contract shall contain a description of the home improvement to be performed and the materials to be used. Please understand that this section is very important because many disputes can be avoided if the contract clearly states what work will be completed and the quality or brand of materials to be used.

For each contract signed after August 20, 2012, MHIC regulations require that the contract contain the following notice:

1. Formal mediation of disputes between homeowners and contractors is available through the Commission;
2. The Commission administers the Guaranty Fund, which may compensate homeowners for certain actual losses caused by acts or omissions of licensed contractors; and
3. A homeowner may request that a contractor purchase a performance bond for additional protection against losses not covered by the Guaranty Fund. This notice shall be included within the contract.

Deposit and Payments

A contractor cannot accept more than $\frac{1}{3}$ of the contract price as a deposit and may not accept any payment until the contract is signed. The agreed upon price of the home improvement contract should be clearly stated. Beyond the initial deposit, the Home Improvement Law does not control the payment schedule; instead payment terms, including a deposit of less than $\frac{1}{3}$ of the contract, can be negotiated between the homeowner and contractor.

The contract shall contain the agreed consideration, or the amount to be paid pursuant to the contract. If payment will be made by monthly payments, the contract shall state the number of monthly payments and the amount of each payment, including any finance charge.

Door-to-Door Sales Act

The contract may also be covered by the Maryland Door-to-Door Sales Act. If the contract is covered by the Door-to-Door Sales Act, the contractor must include additional information in the contract, including a notice that states that “you may cancel the transaction at any time prior to midnight of the 5th business day after the date of the transaction.” In addition, the cancellation period for a home improvement contract is seven business days if the buyer is at least 65 years old.

A separate “Notice of Cancellation” form must be attached to the contract and filled in with the information about how to cancel the contract. The Door-to-Door Sales Act requires that the contract be written in the same language as that principally used in the oral sales presentation.

Legal Advice

Information contained in this flyer is not legal advice. You may wish to consult an attorney prior to signing any legal document. MHIC staff cannot provide legal advice.

For additional information, please visit our website at www.dllr.maryland.gov/license/mhic



Scams: What You Need to Know

Maryland Attorney General's Office, Consumer
Protection Division

Jeannine Robinson-Hurley, MPS



Maryland Attorney General's Office, Consumer Protection Division

- The Mediation Unit (410-528-1840/1-888-743-0023) can help you resolve disputes with businesses.
- The Health Education and Advocacy Unit (410-528-1840/1-877-261-8807) mediates billing disputes with health care providers plus coverage or billing disputes with your health insurance company.
- Report scams to us or ask us to find out if something is a scam at 1-888-743-0023 or 410-230-1712 (Spanish).



Telltale Signs of a Scam

- You are asked to WIRE money to someone you don't know.
- You are asked to use a PRE-PAID DEBIT CARD or GIFT CARD to send money to a stranger.
- You are asked to provide PERSONAL INFORMATION via the phone, email or text and you didn't initiate the contact.



Scams to Avoid

- **VaxCash scam**
- **Medicare patient advocate scam**
- **Grandparent scam**
- **Utility scam**



Protect Yourself Against Scams:

- Don't respond to calls or texts from unfamiliar phone numbers.
- Don't click on links in emails and texts — they might be malicious.
- Don't provide your personal information to unknown sources.



Where to Report Scams

- **Local police and Federal Trade Commission :** www.ftc.gov
- **MD Attorney General's Consumer Protection Division:**
410-528-8662 / Toll-free 1-888-743-0023
En español 410-230-1712
- **Scams involving the internet or email:** www.ic3.gov.
- **Suspected mail fraud:** U.S. Postal Service Inspector at 1-800-ASK-USPS (1-800-275-8777)



Maryland Attorney General Office's Telephone Contacts

- **Consumer Hotline for Disputes with Businesses (Report Scams):**
410-528-8662
888-743-0023 toll-free
En español 410-230-1712
- **Medical Billing/Health Insurance Problems/Health Scams:**
410-528-1840
877-261-8807 toll-free
En español 410-230-1712
- **Identity Theft:**
410-576-6491, En español 410-230-1712



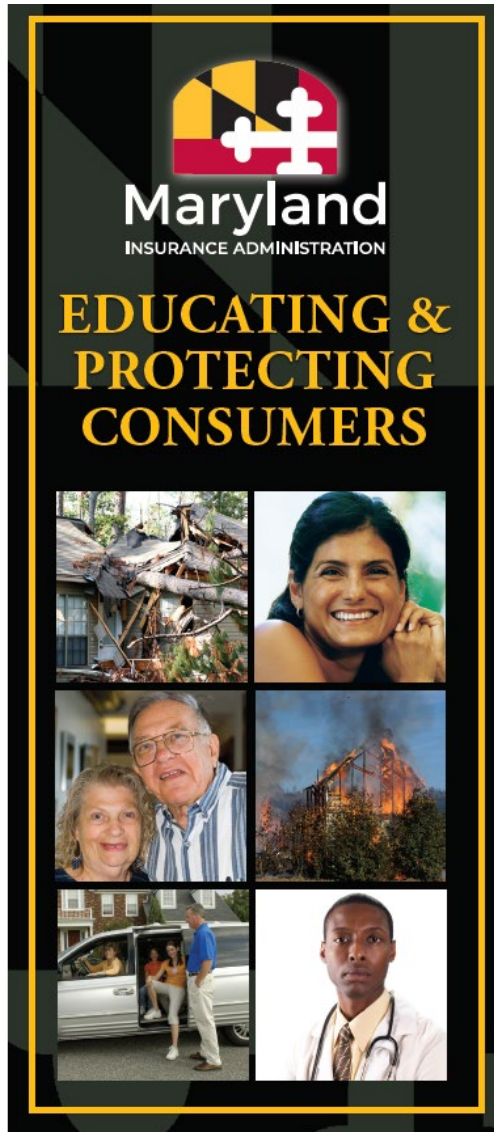


Maryland
INSURANCE ADMINISTRATION

Insurance Fraud and Scams

Mary Jo Rogers
Consumer Education and Advocacy Unit
maryjo.rogers@maryland.gov

What is the Maryland Insurance Administration



The Maryland Insurance Administration (MIA) is the state agency that regulates insurance in Maryland. The MIA:

- Licenses insurers and insurance producers (agents or brokers).
- Examines the business practices of licensees to ensure compliance.
- Monitors solvency of insurers.
- Reviews/approves insurance policy forms.
- Reviews insurance rates to ensure rates are not inadequate, excessive or unfairly discriminatory.
- Investigates consumer and provider complaints and allegations of fraud.

Insurance Fraud

What is Insurance Fraud?

- Insurance fraud is when an insurance producer, adjuster, or consumer commits a deliberate deception for financial gain. Insurance fraud is one of the most costly crimes in our country - costing about \$40 billion per year nationally.
- According to the Coalition on Insurance Fraud, it is estimated that each household pays approximately \$1,000 extra in insurance premiums each year to offset the cost of insurance fraud. Committing insurance fraud can result in civil or criminal prosecution, jail time, penalties as high as \$10,000, or jail time and penalties.



Insurance Fraud

Insurance fraud takes many forms: completing a false document, making a false statement, an insurance producer pockets a premium, selling unauthorized insurance, exaggerating a claim, billing an insurer for services that were not provided and making a fraudulent claim.

The Maryland Insurance Administration takes insurance fraud seriously, and we investigate all referrals of insurance fraud.



Insurance Fraud

Insurance fraud can be divided into two major categories

1. Fraud by an insurance entity, and
2. Fraud against an insurance entity.

FRAUD

Producer (Agent) Enforcement

The Insurance Fraud and Producer Enforcement Division investigates complaints against people who are licensed by the MIA to work in the business of insurance, and conducts background investigations of individuals who are applying for a license. The MIA can take action against a licensee if the person violated the Maryland Insurance Article. Licenses issued by the MIA include:

- Producer (Agent & Agency)
- Public Adjuster
- Insurance Advisor
- Title Insurance
- Third Party Administrators
- Bail Bondsmen



Producer (Agent) Enforcement

Examples of Investigations:

- Not submitting premium to an insurer
- Failing to give money owed to an insured
- Selling unsuitable or unapproved products
- Providing false information on an insurance application
- Using contracts that do not comply with Maryland law
- License applicants who have been previously revoked
- Review of misrepresentations in license applications



Fraud by an Insurance Entity

Fraud by an insurance agent, insurance company employee or someone posing as an authorized representative of an insurance company.

- Fake/False Documents
- False Statements
- Pocketing Premiums
- Selling Unauthorized Insurance



Fraud by an Insurance Entity

- Premium Diversion – the embezzlement of insurance premiums
- Churning – the illegal practice of unnecessarily replacing existing life insurance for the purpose of earning commissions

Fraud against an Insurance Entity

Fraud by individuals, policyholders, medical providers or other service providers against an insurance company to receive money by filing a false claim or inflating a legitimate one

- Arson for profit
- Disaster Fraud
- Creating a fraudulent claim
- Exaggerated Claims (overstating amount of loss)
- Medical Fraud (Medical Mills)
- False Health Claims

Auto Insurance Fraud

Common staged accident schemes:

- Drive-down
- Hit & Run
- Sideswipe
- Swoop and Squat



Auto Insurance Fraud

- Staged accidents with fake injuries
- Jump-in passengers
- Exaggerated injury claims
- Vehicle damage enhanced after the accident
- Claims for pre-existing damage
- Vehicle garaged in another location
- Falsified claims that occurred before policy period began
- False report of hit-while-parked



Homeowners Insurance Fraud

- False reports of theft in home or auto
- Exaggerated claims
- Intentional damage
- Inflating estimates or bills to cover policy deductible
- Concealing residence is used as a rental



Fraud Watch - Contractors

- Most Contractors are honest - but learn the warning signs of a swindle - and how to protect yourself.



Fraud Watch - Contractors

- Check that your contractor is properly licensed.
- Ask for a copy of a current general liability insurance certificate.
- Ask to see a copy of a current workers' compensation insurance certificate.
- Get a signed contract before the work begins.
- Don't pay in full before the work begins, or before it is finished.
- Never pay in cash.



Insurance Fraud

Seniors are often targets of insurance fraud, particularly in regard to life and health insurance.

Be wary of a salesperson or telephone caller who:

- Contacts you unsolicited. The salesperson probably has obtained your information through a mailing list.
- Uses high-pressure tactics. Common tactics include offering a “last-chance deal,” or “limited offer” or attempting to pressure you to sign forms without reviewing them.



Insurance Fraud

Be wary of a salesperson or telephone caller who:

- Urges you to cash in an existing annuity or life insurance policy to buy a new annuity, life insurance policy, or other investment. Generally, annuities and life insurance are worth more the longer you keep them. Changing to a new annuity or policy may cause you to lose money over the first three to five years. You also may be charged a penalty if you withdraw money from your annuity early. Discuss the tax consequences of early withdrawal with your tax advisor.
- Claims to be from Medicare, Social Security, or another government agency. An insurance producer or broker who claims to be associated with the government is breaking the law.
- Wants to sell you a package policy that includes several different benefits, some of which duplicate a policy you already have or include coverage you do not need.



Insurance Fraud

You are encouraged to report insurance fraud activities to the Maryland Insurance Administration's Insurance Fraud Division.

You need not give your name. Simply call 1-800-846-4069. Consumers may also email fraud referrals by sending completed forms to fraud_referrals.mia@maryland.gov.



Reporting Elder Abuse

Each one of us has a responsibility to keep older adults safe from harm.





WHAT TO DO IF YOU SUSPECT FINANCIAL EXPLOITATION

QUESTION: Does the potential victim have the capacity to provide for his or her daily needs?

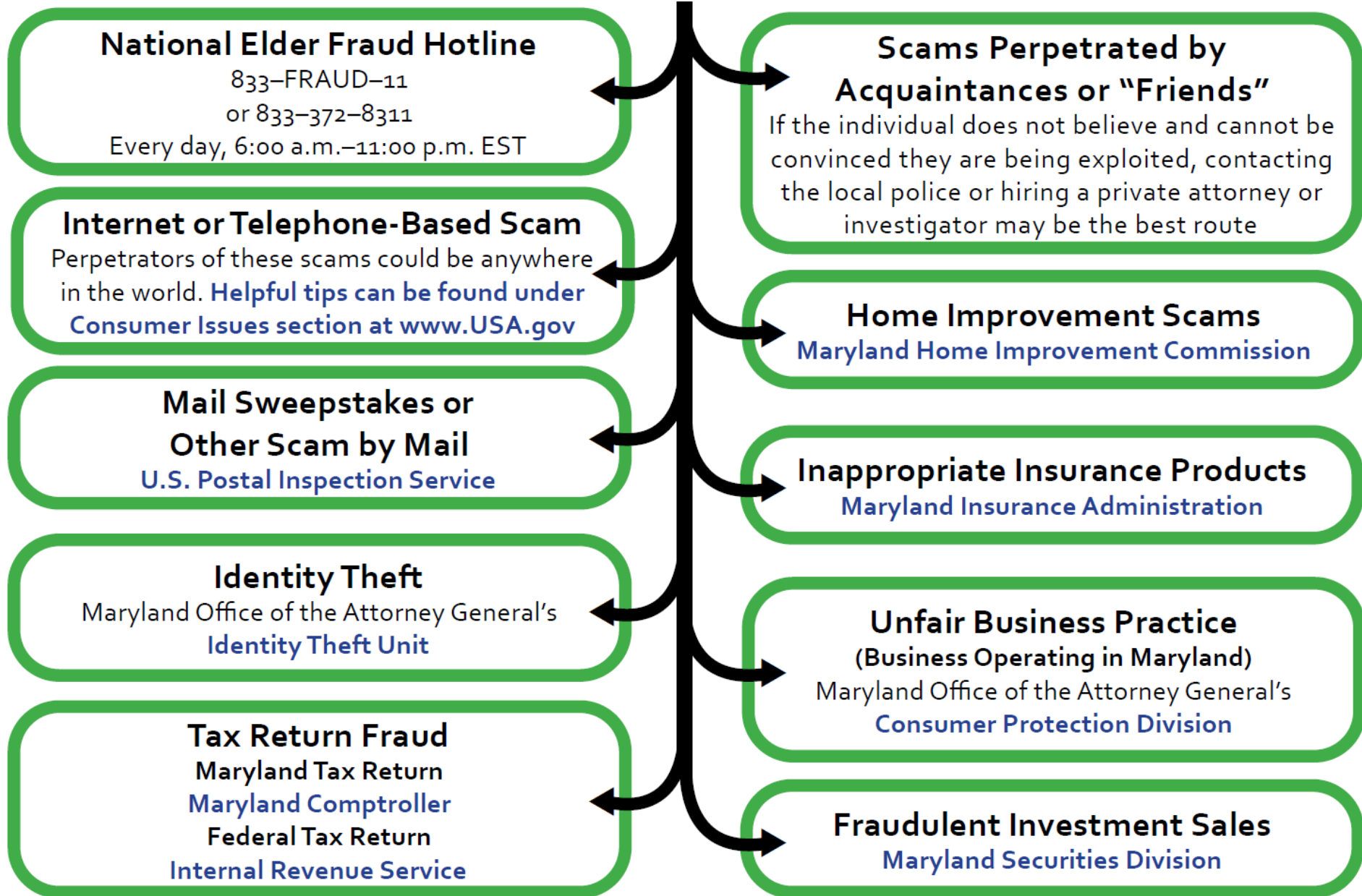
STOP: If you believe a crime is in progress or about to be consummated (a senior is about to hand over a large sum of money to a scammer, for example) call 9-1-1 immediately.

STOP: If you are a Mandatory reporter, see reverse of this document for more information.

NO: Call the local Adult Protective Services (APS) office. There is a local APS office in each county's Department of Social Services (as well as Baltimore City's). You can find a list of offices at <http://dhs.maryland.gov/local-offices/>. Alternatively, you can call the statewide number to report: 1-800-332-6347. APS will send out an investigator.

MAYBE: If you are not sure, you may call APS anyway. APS will make the determination. If your call is made in good faith, there is no downside to calling APS.

YES: Use these links below and on the backside of this document to help you and the victim determine where the exploitation should be reported.



Courtesy of Project S.A.F.E. aging.maryland.gov/Pages/elder-financial-exploitation.aspx

Reporting Elder Abuse

MANDATORY REPORTERS

If you are a **health care professional, social worker, police officer, or an employee of a health care facility or financial institution**, you are a mandatory reporter of suspected exploitation of elders or vulnerable adults. Report in accordance with your professional obligations. If you are unsure to whom you must report suspected exploitation, ask your supervisor.

Courtesy of Project S.A.F.E. aging.maryland.gov/Pages/elder-financial-exploitation.aspx



How Can You Protect Yourself?

- Talk to someone you trust if you are confused or uncomfortable about a financial decision
- Don't answer calls from unknown numbers
- Don't open email, text messages and links from unknown senders
- Remember that scammers often make threats and false promises
- Beware of anyone asking you to pay bills or debts through gift cards or money transfers

Courtesy of Project S.A.F.E. aging.maryland.gov/Pages/elder-financial-exploitation.aspx



How Can You Protect Yourself?

- Don't take surveys or play games online that ask for personal information
- Reconcile your insurance, medical, and bank statements to check for fraudulent activities
- Beware of individuals offering “free” products or services in exchange for personal identifying information

Courtesy of Project S.A.F.E. aging.maryland.gov/Pages/elder-financial-exploitation.aspx



Contact Information

Maryland Insurance Administration

800-492-6116 or 410-468-2000

www.insurance.maryland.gov



Questions?

maryjo.rogers@maryland.gov

