



Elder Fraud Fighters of Oregon Tribune

Tri-bune \n [ME, fr. L tribunus] an official defender of the rights of the individual

Be alert this season to identity thieves

During the last few weeks of holiday shopping, frantic older buyers are often preoccupied with completing lists. This is when they drop their normal defenses used in preventing their personal information from getting into the hands of thieves. Identity theft is a billion dollar industry and is considered the fastest growing crime in the world.

Consumer use of credit cards, debit cards, and checking accounts increases two-fold during the holiday season. Shoppers must be on the alert to identity thieves by paying attention to their surroundings and by watching their purses and wallets. Keep all credit card receipts, shred them at home before recycling, and review monthly billing statements carefully. Prevention is the best line of defense, but if consumers discover that someone is misusing their personal information, a step-by-step line of action is available by calling the Attorney General’s consumer hotline at (503) 378-4320 (Salem area only), (503) 229-5576 (Portland area only) or toll-free at 1-877-877-9392. The Federal Trade Commission’s Identity Theft Hotline can be reached at 1-877-438-4338. Justice is online at www.doj.state.or.us and FTC is online at www.ftc.gov.

2008 annual enrollment for Medicare Prescription Drug Coverage (Part D)

Part D Annual Enrollment is Nov. 15 to Dec. 31, 2007. You have until Dec. 31, 2007, to join or change Medicare prescription drug plans.

If you already have prescription drug coverage, make sure that the plan you have is still the best plan for you. Plan costs and coverage change from year to year. Also, your prescription needs may have changed since first signing up for coverage.

For more information visit http://egov.oregon.gov/DCBS/SHIBA/current_topics.shtml. Or, order your copy of **Medicare and You 2008** by visiting www.medicare.gov/publications/pubs/pdf/10050.pdf.

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Oregon SMP Receives Award

Oregon Senior Medicare Patrol (SMP) was presented a Products and Practices of Distinction award for its training program, “Helping Caregivers Fight Fraud and Abuse”. The award was presented to Lee Girard, Manager of SPD’s State Unit on Aging, and Aileen Kaye, SMP Education Specialist, at the SMP National Conference in Washington, DC, December 4, 2006. See photo of the award presentation by the Honorable Josefina Carbonell, Assistant Secretary for Aging, U.S. Administration on Aging (AoA) and Barbara Dieker, Director, Office of Consumer Choice, AoA.

The training program was created by SPD in partnership with the Oregon Home Care Commission, the Governor’s Commission on Senior Services, the Oregon Association of Area Agencies on Aging & Disabilities, Oregon SHIBA, and the Alzheimer’s Association of Oregon. The purpose of the 3.5 hour training was to educate formal and informal caregivers, Adult Foster Home staff, SHIBA volunteers, and law enforcement officers about how to prevent, recognize and report Medicare fraud, waste, and abuse and also adult abuse.

A series of trainings was held in 18 areas around the state in 2005/2006. Aileen Kaye, Janay Haas, and Christina Jaramillo served as trainers, with representatives of SPD/Type B AAA’s and SHIBA presenting local resource information.

No registration fee was charged and participants received a training manual and a “goodie bag” full of Medicare and consumer protection information. The participants were asked to take the information back to those for whom they provide care for review. Thus, not only were caregivers educated, but also those who are very hard to reach due to their inability leave their homes or attend a training.



Photo: From L to R—Aileen Kaye, Josefina Carbonell, Lee Girard, Barbara Dieker.

Over 830 people were trained during the initial round of trainings. The trainings are continuing under the auspices of the Oregon Home Care Commission with trainers Leslie Houston and Aileen Kaye. Thus far, 139 Home Care Workers have attended. For information regarding dates/locations for future training sessions, please call the Oregon Home Care Commission at 1-877-867-0077.

SAFE program helps seniors protect themselves against insurance and financial abuse

Senior citizens often are targets for scams or deceptive sales practices because many of them have accumulated large sums of money from a lifetime of savings and asset appreciation. The Oregon Department of Consumer and Business Services (DCBS) has launched a new public awareness campaign to help senior citizens and their families protect themselves against insurance and financial abuse.

The SAFE program (Senior and Family Education on Insurance and Financial Issues) is designed to help seniors learn how to recognize predatory marketing techniques used by insurance agents and securities

brokers, choose insurance and financial products suitable for them, and avoid scams.

DCBS also has added senior-related information to its Web site (www.dcbs.oregon.gov) and developed several free publications for seniors and their families.

Visit the DCBS Web site for added presentations, or contact Lorna White, Senior Consumer Advocate at 503-947-7275 (Toll-free 1-888-877-4894 and ask for Lorna) for more information or to request to have a presentation for your organization or community.

***DCBS is giving free presentations around the state.
Upcoming SAFE workshops include:***

- **FOREST GROVE**
Friday, January 25, 2008, 1 – 2 p.m.
Forest Grove Senior Center, 2037 Douglas St.
- **JUNCTION CITY**
Wednesday, January 16, 2008, 1 – 2 p.m.
Viking Sal Senior Center, 245 West 5th St.
- **SALEM**
Friday, February 22, 2008, 12:15 p.m.
Salem Senior Center, 1055 Erixon St. NE
- **TIGARD**
Tuesday, February 12, 2008, 2 – 3 p.m.
Tigard Public Library, 13500 SW Hall Blvd.

The crime of identity theft


It can happen to anyone. The phone rings and a collection agency demands that you pay past-due accounts for goods you never ordered. The supermarket refuses your checks because you have a history of bouncing them. But you have always paid bills on time. What has happened?

The crime of identity theft is on the rise. Recent surveys show there are currently about 9 million victims each year. For more survey data, visit www.privacyrights.org/ar/idtheft-surveys.htm. Using a variety of methods, criminals steal Social Security numbers, driver's licenses, credit card numbers, ATM cards, telephone calling cards, and other pieces of individuals' identities such as date of birth. They use this information to impersonate their victims, spending as much money as they can in as short a time as possible before moving on to someone else's name and identifying information.

Protect your Social Security number (SSN). Release it only when absolutely necessary (like tax forms, employment records, most banking, stock and property transactions). The SSN is the key to your credit and banking accounts and is the prime target of criminals.

If a business requests your SSN, ask if it has an alternative number that can be used instead. Speak to a manager or supervisor if your request is not honored. Ask to see the company's written policy on SSNs. If necessary, take your business elsewhere. If the SSN is requested by a government agency, look for the Privacy Act notice. This will tell you if your SSN is required, what will be done with it, and what happens if you refuse to provide it. If your state uses your SSN as your driver's license number, ask to substitute another number.

*This information provided by the privacy clearinghouse Web site.
For more information, please visit www.privacyrights.org/fs/fs17-it.htm#ssn.*



**Oregon Guide to
Medigap, Medicare
Advantage &
Prescription Drug Plans**

2008

SHIBA
Senior Health
Insurance
Benefits
Assistance

Making a health care decision?

This guide is a reference tool for Oregonians with Medicare and those who assist them in making health insurance decisions throughout 2008.

To order a complimentary copy of the 2008 guide visit www.oregon.gov/DCBS/SHIBA/order_form.shtml or call (800) 722-4134.



Photo: Douglas County RSVP

The Effort highlights Douglas County RSVP

Through a partnership between SHIBA (Senior Health Insurance Benefits Advisor program) and the SMP (Senior Medicare Patrol programs), trained volunteers offer free assistance on a wide range of questions concerning Medicare, managed care plans, long-term care insurance and other supplemental insurance options. In addition, volunteers are diligent to look-out for unscrupulous health care practices that can be investigated and offer suggestions to seniors so they can take steps to protect themselves.

The RSVP program in Douglas County is one area in the state that has an outstanding group of volunteers devoted to assisting seniors through the complex maze of options facing their medical insurance needs. Volunteers offer tips to seniors to save thousands of dollars for prescription cost and health insurance cost.

One example of customer service given to a low-income consumer who needed prescrip-

tion funding through Medicare Part D was a client who could not afford the \$500-\$600 cost to cover her medicine expenses. The volunteer researched and took the time to find an alternative to address the financial hardship by finding an alternative costing about \$2.00 monthly, instead of hundreds. The woman's out of state family was so appreciative that they called RSVP to express their gratitude for the service their Mom received and the peace of mind the volunteers gave.

Last year, 1095 clients received guidance through the SHIBA program by helping our seniors walk through the complexities of the Medicare system.

Recently, Douglas County hosted a Volunteer Appreciation Luncheon to acknowledge all of the programs volunteers devote their time to. Over 700 attendees enjoyed this event. Douglas County really commits time and energy to their community and it shows by the care they give.

When reporting suspicious activity....

1. Call your provider (doctor)
2. Call your insurance carrier
3. Call the Medicare/Medicaid statewide fraud reporting number at:
1-888-FRAUD-01
1-888-372-8301

Have these items available when you call....

1. Medicare number
2. Doctor's name
3. Date of service
4. Description of problem

OUR STRONGEST WEAPON AGAINST MEDICARE FRAUD IS THE TELEPHONE

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Oregon Seniors and People with Disabilities

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