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Patient Newsletter

June 2017

Senior Scam Jam Highlights

For those of you who were unable to attend, or would like a recap of, the Senior Scam Jam held at the Renaissance Centre on May 18, we have highlighted some of the important information presented by:

Triangle Family Services (www.tfsnc.org)

NC Department of Justice (www.ncdoj.gov)

NC Department of the Secretary of State, Securities Division (www.sosnc.com)

NC Department of Insurance (www.ncshipp.com)

SING -Senior Information Networking Group (www.SING-WF.com)

Wake Forest Renaissance Center (www.wakeforestrencen.org)

"You have the opportunity-no it's your obligation to be a lean-mean FRAUD fighting machine." Secretary of State Elaine Marshall

Facts

- Seniors lose 36.5 billion dollars due to financial exploitation each year - 12.5 billion dollars to identity theft.
- It is important to protect your Medicare number just like your Social Security number.
- Many seniors do not open their Medicare statements when received. Review them often and make sure the services and health facilities you go to are accurate. Call and report inaccuracies.

Types of Fraud

Be aware of various types of fraud and scams:

Telemarketing, Health Care, Sweepstakes, Government Impostor, Investment, Charity and Home Repair/Construction Scams, Broker-Dealer Fees and Identity Theft

How do you protect yourself and your family?

Identity Theft:

- Check your credit reports.
- Protect your Social Security Number.
- Set up a free security freeze.
- Destroy documents you no longer need.
- Monitor your finances.
- Protect your information online.
- Protect your mail and email.
- Set strong passwords and protect them.

Avoid Scams:

- Protect yourself! Scammers often try to rush you into making a decision or try to scare you to get what they want. **DON'T FALL FOR THEIR TRICKS! NEVER GIVE OUT PERSONAL OR ACCOUNT INFORMATION** to people you don't know and trust.
- Contact the Do Not Call Registry at 1-888-382-1222 or www.donotcall.gov.
- The IRS will never call to demand immediate payment of taxes or require you to use a specific form of payment such as a prepaid debit card.
- Never send money to receive a prize, loan or credit card.
- All investments include some risk and you can't get something for nothing. Beware of a person saying that it is a special opportunity but you have to keep it a secret or be concerned with phrases such as "act now", "limited offer", "risk free" or "tax-free offshore investment."
- Every broker-dealer firm and representative must be registered to lawfully sell any securities. Check the firm or representative with your state or provincial securities regulator before placing any assets with them or authorizing them to conduct a trade. Contact the North Carolina Securities Division 919-733-3924 or 1-800-688-4507.
- Research unfamiliar charities before you donate and never send cash donations.
- Be very skeptical of unsolicited offers for home repairs or driveway paving especially if the contractor comes to your door without an appointment. Check references, insurance and license on all contractors by checking on-line or calling. Don't pay before the work begins. Make payments as work is completed.

General Contractors: www.nclbgc.org - 919-571-4183

Electricians: www.ncbeec.org - 919-733-9042

Plumbers/HVAC: www.nclicensing.org - 919-875-3612