

Preventing Fraud

General Fraud Prevention

- ◆ Never give out personal information.
- ◆ Never respond to an offer that you don't understand.
- ◆ Ask for it in writing and pay only when you have received a performed service.
- ◆ Be cautious of door-to-door salespeople. Never do business with a person who does not prominently display a door-to-door salesperson ID card obtained from the Dept. of Finance.
- ◆ Don't toss credit card receipts or statements in the trash whole – shred them first.
- ◆ Close unused credit cards and/or bank accounts.

Healthcare & Health Insurance Fraud

- ◆ Don't sign blank insurance forms.
- ◆ Carefully review authorization forms.
- ◆ Look for three things on your billing statements: 1) charges for something you didn't get; 2) billing for the same thing twice, and 3) services that were not ordered by your doctor.

Investment & Reverse Mortgage Scams

- ◆ Don't respond to unsolicited requests.
- ◆ Don't sign documents from unsolicited persons.
- ◆ Be wary of anyone offering a free deal.

IRS Scams

- ◆ The IRS will NOT threaten to bring in police or other agencies to arrest you.
- ◆ The IRS will NOT call and demand immediate payment and will never call without first sending you a bill in the mail.
- ◆ The IRS will NOT ask for your credit or debit card information over the phone or require that you pay with a prepaid debit card.

Telemarketing Fraud:

- ◆ Hang up if you hear the phrases: "free," "low-cost," or "act now."
- ◆ Don't buy from unknown companies.
- ◆ Don't pay for anything until you receive it.

Charity Scams:

- ◆ Don't disclose personal or financial information.
- ◆ Check to see that charity is registered with the State.

Report suspected abuse!
It is better for you to be wrong than for a vulnerable adult to be abused.

Dear Fellow Delawarean,

When it comes to protecting our families, safeguarding our wallets, knowing our rights as victims of crime, or understanding how the law can make our communities better, information is the key. Equipped with knowledge, we can make choices that greatly reduce our risk of becoming a victim of crime or fraud, and we can learn how to get help if we're mistreated.

The mission of the Delaware Department of Justice is to protect Delawareans from harm by enforcing the law and being your advocate. We're here to help you, and also to give you the information you need to help yourself and your family. Inside this brochure, you'll learn about identifying senior abuse and how to contact the Department of Justice for further assistance. Together, we can keep Delaware safe and strong.



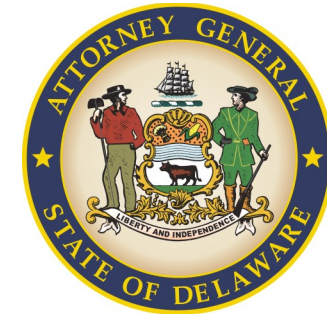
Matt Denn
 Attorney General



S.A.V.E. Stop Abuse of the Vulnerable and Elderly



Delaware Department of Justice



**Attorney General
 Matthew P. Denn**

Senior Protection Initiative Consumer Protection Unit

New Castle County	(302) 577-8600
Kent County	(302) 739-7641
Sussex County	(302) 856-5353
Toll Free Consumer Hotline	(800) 220-5424
Para asistencia en Español	(877) 851-0482

Delaware Department of Justice
 820 North French Street
 Wilmington, DE 19801

www.attorneygeneral.delaware.gov
 Email: Seniorprotection@state.de.us

WHAT IS ELDER ABUSE?

Elder abuse is an intentional act or failure to act by a person with whom there is an expectation of trust that causes or creates a risk of harm to an older adult.



ABUSE COMES IN MANY FORMS

Physical / Sexual Abuse

The use of physical force, restraints or drugs to inflict pain, injury, or impairment. Non-consensual sexual contact of any kind including if the senior is not capable of consenting.

General signs can include unexplained bruising, cuts, fractures, burns, unexpected decline in health, effects of improper medication, caregiver refusing to allow the senior visitors; victim is fearful, or has sudden behavior changes.

Emotional or Psychological Abuse

Causing mental pain or distress through verbal assaults, insults, threats, intimidation and humiliation or actions. Forced isolation is also abuse.

General signs can include being agitated, withdrawn, non-communicative or non-responsive, or unusual behavior often seen with dementia like sucking, biting and rocking.

Neglect

Failing to provide basic life necessities to a senior for whom someone is physically and financially responsible.

General signs can include dehydration, malnutrition, poor personal hygiene, inadequate clothing, untreated health problems, unsafe living conditions such as lack of heat or no running water, or unclean living conditions that include insects, dirt, or soiled bedding.

Financial Abuse

Illegally or improperly using a senior's funds, property or assets.

General signs can include sudden inability to pay bills, unexplained withdrawals from accounts, unusual interest by a family member in a senior's assets, change in the will, or a disparity between assets and living conditions.

HOW CAN YOU HELP?

Study the warning signs and types of abuse. Share this information with friends, relatives and neighbors.

REPORT SUSPECTED ABUSE

If you or someone you know is a victim, please call the police and Adult Protective Services.

Local Law Enforcement

EMERGENCY - Call 911

New Castle: NCCPD Non-emergency 302-573-2800

Kent: Dover PD Non-emergency 302-736-7100

Sussex: Delaware State Police 302-337-1090

Adult Protective Services

Statewide: 1-800-223-9074

www.dhss.delaware.gov

Delaware Department of Justice

Consumer Protection Unit: 800-220-5424

Medicaid Fraud Control Unit Hotline: 302-577-5000

Investor Protection Unit: 302-577-8424

Victim's Compensation Assistance: 302-255-1770

DE Community Legal Aid Society ("CLASI")

302-575-0660

Delaware Volunteer Legal Services

302-478-8850

DE Center for Justice Adult Victim Services

302-658-7174 ext. 12

Domestic Violence Hotline

New Castle: 302-762-6110

Kent/Sussex: 302-422-8058

DE Div. of Aging & Adults with Physical Disabilities:

Statewide: 800-223-9074

www.dhss.delaware.gov

DE Div. of Long Term Care Residents Protection

1-877-453-0012

Delaware Senior Medicare Patrol

1-800-223-9074

Delaware 2-1-1 Help Hotline - United Way of Delaware

1-800-560-3372

www.delaware211.org

Federal Trade Commission

www.ftc.gov

SENIOR PROTECTION INITIATIVE (SPI)

The SPI is a DE Department of Justice outreach effort. The SPI brings prosecutors, state agencies, law enforcement, private entities, and volunteers together to focus on the prevention of elder abuse, financial exploitation, and financial scams through community outreach and education.

The SPI is available to speak on fraud, scams, and senior vulnerabilities to community, faith-based or social organizations. If you are interested in hosting a presentation, please contact us using the information on the front of the brochure.

UNREPORTED ABUSE

For every case of abuse that comes to light, about 23 remain hidden. Reasons senior abuse may go unreported include:

Fear

Seniors may fear retaliation from their abusers, worry that they won't be believed, have a fear of institutionalization or separation from their family and familiar surroundings, fear of the loss of their independence, or be intimidated by the criminal justice system.

A desire to protect the abuser

Adult children are often the abusers, and because of the guilt and shame associated with reporting their children, senior victims may not come forward.

Social isolation

Seniors often live alone or with family members and have limited contact outside the home. They may not know where to turn for help.

Self-Blame/Embarrassment

Many victims do not seek help because they blame themselves for the abuse, or are embarrassed that they have been victimized.

Inability to report

Mental impairment and memory loss make it difficult for a senior to communicate. Seniors who are physically impaired may also be unable to get to the phone or leave the home to report abuse, or be unable to communicate due to a stroke.