

# Simple Safeguards: Preventing Fraud Against Seniors

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## The Art of a "Foot in the Door" Scam

**Step 1:** Scammers start with a small amount to hook their prey

**Step 2:** Victims want to prove they're right so they continue to invest

**Step 3:** Victims retreat into secrecy to avoid embarrassment

## Grandparent Scam

*In this crime, a crook calls a senior's phone and says he is a grandchild who has been arrested and needs bail money wired right away, usually to a foreign country. He tells the grandparent not to call back and not to tell anyone – just send the money. This scam works because it uses emotion to overcome logic.*

*If you receive a call like this, always check with another family member before sending money to anyone and make sure to call the grandchild to verify their whereabouts, even if they say not to.*

## Avoiding Telemarketing Fraud:

*It's very difficult to get your money back if you've been cheated over the phone. Before you buy anything by telephone, remember:*

1. Don't buy from an unfamiliar company. Legitimate businesses understand that you want more information about their company and are happy to comply.
2. Always ask for and wait until you receive written material about any offer or charity. If you get brochures about costly investments, ask someone whose financial advice you trust to review them. But, beware -- not everything written down is true.
3. Always check out unfamiliar companies with your local consumer protection agency, Better Business Bureau, state Attorney General, the National Fraud Information Center, or other watchdog groups. Unfortunately, not all bad businesses can be identified through these organizations.
4. Obtain a salesperson's name, business identity, telephone number, street address, mailing address, and business license number before you transact business. Verify the accuracy of these items.
5. Always take your time making a decision. Legitimate companies won't pressure you to make a snap decision.
6. Don't pay for a "free prize." If a caller tells you the payment is for taxes, he or she is violating federal law.
7. It's never rude to wait and think about an offer. Be sure to talk over big investments offered by telephone salespeople with a trusted friend, family member, or financial advisor.
8. Never respond to an offer you don't understand.
9. Never send money or give out personal information such as credit card numbers, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons.
10. If you have been victimized once, be wary of persons who call offering to help you recover your losses for a fee paid in advance.

## Avoid Health Insurance Fraud

1. Never sign blank insurance claim forms.
2. Never give blanket authorization to a medical provider to bill for services rendered.
3. Ask your medical providers what they will charge and what you will be expected to pay out-of-pocket.
4. Carefully review your insurer's explanation of the benefits statement. Call your insurer and provider if you have questions.
5. Do not do business with door-to-door or telephone salespeople who tell you that services of medical equipment are free.
6. Give your insurance/Medicare identification only to those who have provided you with medical services.
7. Keep accurate records of all health care appointments.

## Avoiding Counterfeit Prescription Drugs

1. Be mindful of appearance. Closely examine the packaging and lot numbers of prescription drugs and be alert of any changes from one prescription to the next.
2. Consult your pharmacist or physician if your prescription drug looks suspicious, causes adverse side effects or if your condition does not improve.
3. Use caution when purchasing drugs on the Internet. Do not purchase medications from unlicensed online distributors or those who sell medications without a prescription. Reputable online pharmacies will have a seal of approval called the Verified Internet Pharmacy Practice Site (VIPPS), provided by the Association of Boards of Pharmacy in the United States.
4. Product promotions or cost reductions and other "special deals" may be associated with counterfeit product promotion.

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