

Summer
2009

The Illuminator



AGING ANSWERS
Your Guide to Elder Care Answers



Laurel Felsenfeld,
BSN RN CRRN CCM

Aging Answers' Services:

- **Assessment** — to identify needs & support system
- **Referrals** — to services that best meet the client's needs, budget, personality and our high standards
- **Coordination** — arranging, evaluating, and revising the services
- **Transition Assistance** — for moves to assisted living or skilled care
- **Monitoring** — 24/7 support

Meet the Founder!

Laurel Felsenfeld, company founder and president, is a certified rehabilitation RN and case manager in practice since 1990 with personal experience from family members affected by Alzheimer's and multiple sclerosis. **2009 Recipient of the Oakland University Nightingale Award for Excellence in Community Nursing**



AGING ANSWERS
Your Guide to Elder Care Answers

Contact Aging Answers
P.O. Box 2131
Farmington Hills, MI 48333

PH (248) 855-1072
FAX (248) 855-7669

Email:
info@aginganswers.info

Web:
www.aginganswers.info

Use this link to remove your email from the newsletter mailing list:
unsubscribe@aginganswers.info



Protect Your Loved One From Identity Theft

Identity Theft is a growing problem. Seniors are especially vulnerable because they:

- ◆ Carry their social security number in their wallet or purse (Medicare card)
- ◆ Often have caregiving or household help, or live in settings where others have keys to the apartment.
- ◆ Rely on cash or checks to pay for such help.
- ◆ May depend on others to bring in the mail
- ◆ Don't consider documents such as insurance, bank and investment statements and utility bills at risk for fraud.
- ◆ May have memory loss, impaired judgment (too trusting), and difficulty with calculations.

Here are some tips:

- 1) Advise not to routinely carry original Medicare card. It's only necessary when seeing a new health care provider. Copy the card and blot out two of the last digits on the copy. Store the original card in a safe place (that family knows and has access) in a sealed envelope labeled "to be opened only by hospital or doctor office personnel" to protect your loved one if a caregiver transports to a new provider or emergency room. By law emergency rooms must treat without proof of insurance. As long as the original Medicare card is presented to the hospital within 24 hrs of admission for photocopying there should be no problem with billing.
- 2) Designate a locked space inaccessible to household help for financially sensitive mail until it can be sorted and

shredded or filed (preferably in a locked file cabinet or safe)—I recommend a 2-drawer locking file cabinet by the door they use most often. Put the mail and wallet/purse in it on entering. A designated place helps keep track of the wallet/purse if there is memory loss. Keep the key on a wrist band, and have local family/trusted friend keep the spare.

- 3) Provide gel ink pens for writing checks and signing documents. The ink imbeds into the paper to prevent 'laundering' for altering payee or amount. Gel pens need less pressure to write than a ball point pen so it's difficult to "lift" a signature for forgery.
- 4) If there is in-home help or memory loss have him use store or visa/mc gift cards and carry only a small amount of cash. Lock away credit cards to use for large purchases. Gift cards load with a set limit, transactions can be tracked by telephone or online, and the balance is replaceable if lost or stolen (if card registered)
- 5) Cash, jewelry, irreplaceable trinkets, and especially blank checks should be kept in a locked fire-proof safe that is not portable (i.e. bolt it down into a cupboard—not a drawer — or to the floor).
- 6) For persons with memory loss or who are frequently writing checks to outside services it is advised that a trusted person review and reconcile account statements monthly in person or online to monitor for irregularities. Many CPA s provide bookkeeping and bill paying services or **American Association of Daily Money Managers**, www.aadmm.com, 877-326-5991 members abide by code of conduct and are bonded and insured. A local provider: **Stessa Services, Mal Hillman (248) 489-9563**
- 7) Assist your loved one to check his credit report at least annually The only legitimate free website is www.annualcreditreport.com. Beware: the site promotes paid services and it is easy to inadvertently enroll in paid offers if you're not careful.
- 8) Warn not to respond to telephone calls, letters, or emails requesting account information, passwords, etc. even if it seems "official" Calling the telephone number provided to verify is insufficient as con artists set up official sounding answering services. Look up and call the telephone number for the institution the caller/email claims to be from on your own to verify.

For more information:

http://www.michigan.gov/ag/0,1607,7-164-17334_18156-47477--,00.html

www.privacyrights.com

www.FTC.gov

www.usps.com/websites/depart/inspect

Opt out of credit offers:
1-888-5-OPT-OUT (567-8688)

Find out if bad checks have been passed in your name 800-262-7771

For fraud involving social security identification 1-800-269-0271

Sources: *It's MI IDENTITY* pamphlet Attorney General State of MI, FTC website, Professional Experience of Laurel Felsenfeld BSN RN CRRN CCM, American Association of Daily Money Managers



Photos by Laurel Felsenfeld

**Next Issue:
Detecting and Responding to Elder Abuse**