



*By: Devon Murray and G-Coty Shorter*

# *How to Protect Yourself: The Ins and Outs of Fraud and Scam*

**OIAI**  
OKLAHOMA HEALTHY AGING INITIATIVE

**OkDCN** Oklahoma  
Dementia Care  
Network

Project  
**ECHO**<sup>®</sup>

# *Introducing OkDCN and OHAI*



Lifelong health for all Oklahomans. Staying healthy and living safely in your own home and community for as long as possible. That's the goal – and you can do it with help from Oklahoma Healthy Aging Initiative (OHAI). This statewide network through the Section of Geriatric Medicine at the University of Oklahoma Health Sciences Center is designed especially for seniors and their loved ones living anywhere in Oklahoma and offers a wide range of healthy aging educational programs and resources close to home.



The Oklahoma Dementia Care Network (OkDCN) is a collaborative statewide program to improve the care and health outcomes of older adults living with Alzheimer's disease and other dementias and their family and friend caregivers. Our mission is to enhance the care and support for the growing number of Oklahomans affected by all types of dementia.

*KFOR*  
*Oklahoma's*  
*News 4*

---



# *Understanding Fraud and Scam*

**Fraud** is the act of deceiving or misrepresenting someone in order to induce another to part with something of value or to surrender a legal right.



A **scam** is a fraudulent or deceptive act or operation.



# *Elderly Fraud and Scam Statistics*

<b>OVER 60 VICTIMS BY STATE (per 100,000 People)</b>					
Rank	State	Victims	Rank	State	Victims
1	Nevada	118.1	27	Illinois	27.6
2	Alaska	74.5	28	Utah	27.5
3	Colorado	61.4	29	Idaho	26.7
4	District of Columbia	52.1	30	Minnesota	25.5
5	Massachusetts	44.8	31	Missouri	25.4
6	Florida	44.3	32	North Carolina	24.6
7	Arizona	43.6	33	South Dakota	24.2
8	Oregon	41.8	34	Tennessee	24.2
9	Delaware	39.3	35	Michigan	24.0
10	Vermont	37.8	36	Arkansas	23.8
11	New Mexico	37.1	37	Rhode Island	23.7
12	Washington	36.9	38	Alabama	23.5
13	Montana	36.8	39	Oklahoma	23.2
14	Wyoming	35.9	40	Texas	23.0
15	Ohio	35.4	41	Kansas	22.7
16	Maine	34.6	42	Indiana	22.6
17	Virginia	34.2	43	Wisconsin	22.3
18	Maryland	34.0	44	West Virginia	21.3
19	New Hampshire	33.9	45	Kentucky	21.1
20	California	33.0	46	Georgia	20.3
21	Hawaii	32.6	47	North Dakota	19.5
22	New York	31.4	48	Louisiana	18.6
23	Connecticut	29.4	49	Nebraska	18.0
24	New Jersey	28.8	50	Iowa	17.2
25	Pennsylvania	28.0	51	Mississippi	15.9
26	South Carolina	27.9	52	Puerto Rico	7.0

# *Different Types of Scams*

Targeting seniors have become so prevalent that they are now considered "the crime of the 21st century."



Health  
Care/Medicare/Health  
Insurance Fraud



Sweetheart Scam



Telemarketing/  
Internet Fraud



Homeowner/Reverse  
Mortgage Scams



The Grandparent  
Scam

# Identifying Health Care / Medicare / Health Insurance and Counterfeit Prescription Drugs Fraud



## OVER 60 VICTIM LOSS

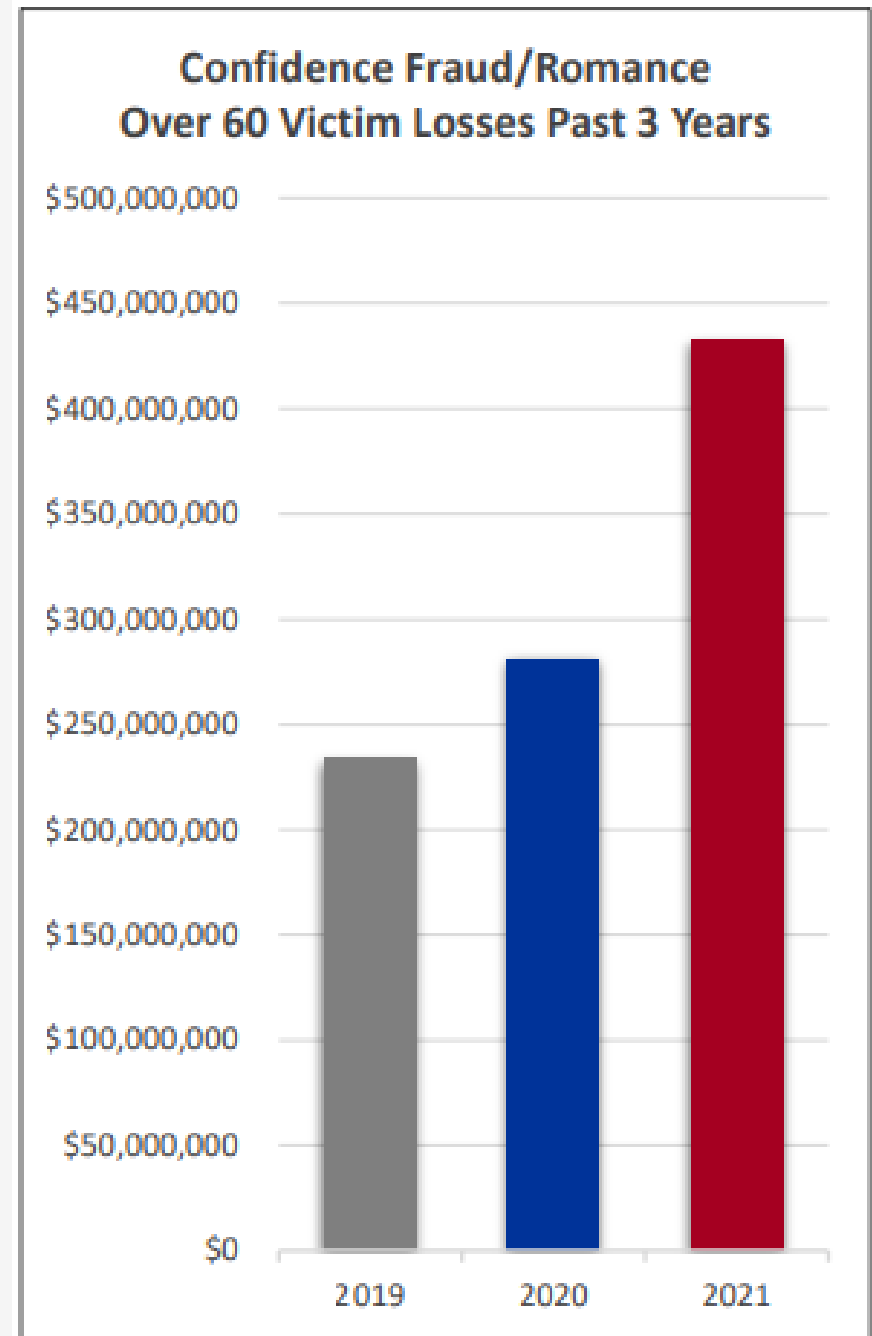
Crime Type	Loss	Crime Type	Loss
<b>Confidence Fraud/Romance</b>	\$432,081,901	<b>Spoofing</b>	\$19,473,060
<b>BEC/EAC *</b>	\$355,805,098	<b>Employment</b>	\$9,610,615
(Reporting a potential business loss)	\$277,547,598	<b>Overpayment</b>	\$9,214,129
(Reporting a personal loss)	\$78,257,500	<b>Phishing</b>	\$9,166,217
<b>Investment</b>	\$239,474,635	<b>Corporate Data Breach</b>	\$7,095,746
<b>Tech Support</b>	\$237,931,278	<b>Civil Matter</b>	\$6,530,661
<b>Personal Data Breach</b>	\$103,688,489	<b>IPR/Copyright and Counterfeit</b>	\$4,954,221
<b>Real Estate/Rental</b>	\$102,071,631	<b>Computer Intrusion</b>	\$4,575,956
<b>Government Impersonation</b>	\$69,186,858	<b>Health Care Related</b>	\$1,233,632
<b>Identity Theft</b>	\$59,022,153	<b>Malware/Scareware/Virus</b>	\$1,177,864
<b>Lottery/Sweepstakes/Inheritance</b>	\$53,557,330	<b>Ransomware **</b>	\$424,852
<b>Non-Payment/Non-Delivery</b>	\$52,023,580	<b>Terrorism/Threats of Violence</b>	\$361,549
<b>Credit Card Fraud</b>	\$39,019,072	<b>Re-shipping</b>	\$360,455
<b>Advanced Fee</b>	\$36,464,491	<b>Denial of Service/TDos</b>	\$119,840
<b>Other</b>	\$22,196,542	<b>Gambling</b>	\$20,116
<b>Extortion</b>	\$19,533,187	<b>Crimes Against Children</b>	\$550

### Descriptors\*

<b>Social Media</b>	\$58,940,655
<b>Virtual Currency</b>	\$241,143,166

These descriptors relate to the medium or tool used to facilitate the crime and are used by the IC3 for tracking purposes only. They are available only after another crime type has been selected. Please see Appendix B for more information regarding IC3 data.

# Identifying Sweetheart Scam





# *Identifying Telemarketing Fraud*



- *The Pigeon Drop*- con artist tells an individual how they have found a large amount of money and will split it with them if that individual makes a good faith payment from their bank account, and often a second con artist will pose as a lawyer or banker.
- *The Fake Accident Ploy*- con artist gets the victim to wire money for a child or relative in the hospital
- *Charity Scams*- con artist utilizes a fake charity after a natural disaster.

# *Homeowner/Reverse Mortgage Scam*



- *Foreclosure Scam*
- *Information Scam*
- *Fee Scams*
- *Investment Scams*

# Identifying The Grandparent Scam



News OPP News

## Two Victims Lose Significant Money After Grandparent Scam Hits Muskoka

By Muskoka411 Staff - April 14, 2023 8:58 am

0



# *Recognizing the Warning Signs*



Large or unexplained  
bank withdraws



New people



Insufficient funds  
activity or unpaid bills



Forgery or suspicious  
signatures



Wiring or mailing large  
sums of money



Embarrassment or  
unwillingness to discuss  
problem

## *Minimizing the Risk:*

---

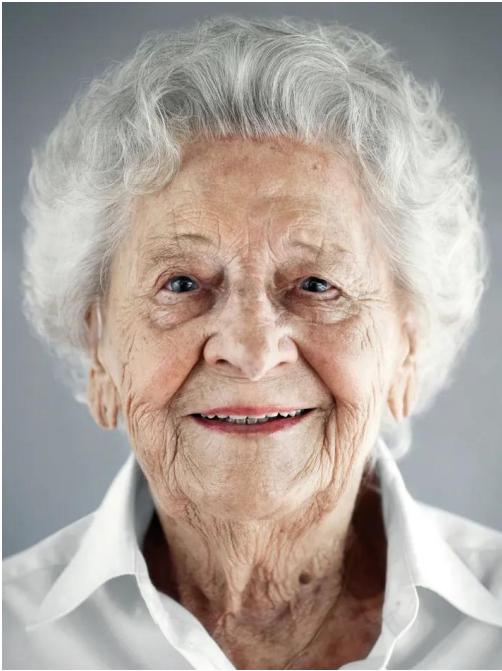
- Never give your credit, banking, Social Security, Medicare or other personal information over the phone unless YOU initiated the call.
- Be aware that you are at risk from strangers – and those closest to you.
- Don't isolate yourself – Stay involved!
- Tell solicitors: “ I never buy (or give to) anyone who calls or visits unannounced. Send me something in writing.
- Shred or store all receipts with your debit/credit card number.
- Sign up for the “Do Not Call” list.
- Use direct deposit for benefit checks.
- Be skeptical of all unsolicited offers and thoroughly do your research.

# *The 4 Steps to Improving Personal Cyber Security*



- Don't click on links in emails from unfamiliar senders. Be wary of strange or unexpected messages, even if they're from people you know.
- Don't open any attachments unless you know the sender and were expecting them to send it.
- Ignore unsolicited phone calls and "robocalls."
- Don't respond to or click on pop-up windows on your phone or computer.

# *Case Study #1*



June is a 87 year old woman, who was recently widowed and lives alone. When her husband was still alive they were very active in the community. However, since his death, she has become isolated and spends much of her time at home playing computer games.

- What can we do to help ensure that June does not become a victim of an internet scam?

# *Case Study #2*



Bill is a 67 year old male who is married and lives in a large home. He is currently caring for his wife, who suffers from memory issues and requires daily care and oversight. Recently a family friend has moved into the home with their spouse and 3 children to help Bill take care of his wife.

- What are some warnings sign you might want to watch out for?
- What can we do to help keep Bill from becoming a victim of abuse?



# Resources

AGENCY	TYPE OF SCAM	PHONE NUMBER
<b>Federal Bureau of Investigation</b>	Money mule scams, drug smuggling scams, lottery and sweepstakes scams, tech support scams, IRS and tax scams	800-225-5324
<b>Federal Trade Commission</b>	Online dating scams, and tech support scams	877-438-4338
<b>IRS (Treasury Inspector General for Tax Administration)</b>	IRS and Tax Scams	800-366-4484
<b>Social Security Administration</b>	IRS and tax scams, and any scam in which you've give out your Social Security number	800-269-0271
<b>State Attorney General (National Association of Attorneys General)</b>	All consumer-related scams including online dating, tech support, grandparent and mail-related scams	202-326-6000
<b>U.S. Postal Service Office of Inspector General</b>	Mail scams	888-877-7644

# *Thank You*

*Devon Murray, Education Director, OHAI*  
[devon-murray@ouhsc.edu](mailto:devon-murray@ouhsc.edu)

*G-Coty Shorter, ECHO Project Coordinator*  
[gcoty@ouhsc.edu](mailto:gcoty@ouhsc.edu)