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SENIOR FRAUD PREVENTION & TIPS

The Black Diamond Police Department recognizes that Senior Citizens are commonly the target of scams and frauds. Below are some reasons why and then common scams or frauds to be aware of;

- Senior citizens are most likely to have a “nest egg,” to own their home, and/or to have excellent credit—all of which make them attractive to con artists.
- People who grew up in the 1930s, 1940s, and 1950s were generally raised to be polite and trusting. Con artists exploit these traits, knowing that it is difficult or impossible for these individuals to say “no” or just hang up the telephone.
- Older Americans are less likely to report a fraud because they don’t know who to report it to, are too ashamed at having been scammed, or don’t know they have been scammed. Elderly victims may not report crimes, for example, because they are concerned that relatives may think the victims no longer have the mental capacity to take care of their own financial affairs.

Common Scams/Frauds

1. Health Care Fraud or Health Insurance Fraud

- Never sign blank insurance claim forms.
- Never give blanket authorization to a medical provider to bill for services rendered.
- Do not do business with door-to-door or telephone salespeople who tell you that services of medical equipment are free.
- Give your insurance/Medicare identification only to those who have provided you with medical services.

2. Telemarketing Fraud

- Don't buy from an unfamiliar company. Legitimate businesses understand that you want more information about their company and are happy to comply.
- 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.
- Obtain a salesperson's name, business identity, telephone number, street address, mailing address, and business license number before you transact business. Some con artists give out false names, telephone numbers, addresses, and business license numbers. Verify the accuracy of these items.
- Don't pay in advance for services. Pay services only after they are delivered.
- Always take your time making a decision. Legitimate companies won't pressure you to make a snap decision.
- Don't pay for a "free prize." If a caller tells you the payment is for taxes, he or she is violating federal law.
- Be sure to talk over big investments offered by telephone salespeople with a trusted friend, family member, or financial advisor. It's never rude to wait and think about an offer.
- Never send money or give out personal information such as credit card numbers and expiration dates, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons.

3. Charity Scams

- Scammers posing as charity workers contact seniors and offer up a sad story which, of course, concludes with a plea for funding. Seniors are taken in by the tale, and send along money to help. Charity scams often carry a note of urgency – a telemarketer might note that money has to be given now, or ask that a credit card number be given in lieu of a mailed check. This gives a senior virtually no time to investigate the supposed charity and contemplate whether they should give. Such a scam takes advantage of a senior's compassion, which can make it especially hurtful.

4. Check Scams

- Check scams involve a con artist offering to buy an item from a seller (often an item that has been put up for sale online through Craigslist) using a cashier's check, which is made out for an amount that is greater than necessary. The scammer then asks that the check be cashed, and the excess funds returned. Of course, the check is fraudulent, but if the money is returned before the seller realizes this, they have lost the funds – as well as the item they put up for sale. Since cashier's checks are usually as good as gold, some seniors don't ask questions and are taken in by the opportunity to sell quickly.

5. Help Scams

- This is a scam that often confuses the elderly, as it causes them to panic and act without calmly considering the situation. A scam artist calls up the unsuspecting target, and with some basic information convinces the senior that he or she is a grandchild in a dire situation. Then, the scammer asks for financial help because of an accident or other emergency. The scammer then has money wired directly into his or her hands. Of course, the real grandchild is perfectly fine, oblivious that his or her name has been used to execute a scam.

Do not hesitate to call the Police to report a suspected scam or fraud.

If it's an emergency, dial **9-1-1** or the Non-Emergency # is **(360)886-0022**.