

Caregiving in  
The Comfort of Home®

# Caregiver Assistance News

“CARING FOR YOU ... CARING FOR OTHERS”

## Elder Abuse – Covid-19 Financial Scams

Fraudsters are offering Covid-19 tests and Medicare prescription cards in exchange for personal details, including Medicare information. These services are unapproved and illegitimate.

These scammers use the coronavirus pandemic to benefit themselves. The personal information collected can be used to fraudulently bill federal health care programs and commit medical identity theft.

### Protect Yourself from Covid Scams

- ✓ Offers to purchase Covid-19 vaccination cards are scams. Valid proof of Covid-19 vaccination can only be provided to individuals by legitimate providers administering vaccines.
- ✓ Photos of Covid-19 vaccination cards should not be shared on social media. Posting content that includes your date of birth, health care details or other personally identifiable information can be used to steal your identity.
- ✓ Be vigilant and protect yourself from potential fraud concerning Covid-19 vaccines. You will not be asked for money to enhance your ranking for vaccine eligibility. **Government officials will not call you to obtain personal information in order to receive the vaccine.**
- ✓ Beneficiaries should be cautious of unsolicited requests for their personal, medical, and financial

information.

Medicare will not call beneficiaries to offer Covid-19 related products, services, or benefit reviews.

- ✓ Be suspicious of any unexpected calls or visitors offering Covid-19 tests or supplies. **If you receive a suspicious call, hang up immediately.**
- ✓ Do not respond to or open hyperlinks in text messages about Covid from unknown individuals.
- ✓ Ignore offers or advertisements for Covid testing or treatments on social media sites. If you make an appointment for a Covid test online, make sure the location is an official testing site.
- ✓ Be aware of scammers pretending to be Covid contact tracers. **Legitimate contact tracers will never ask for your Medicare number, financial information, or attempt to set up a Covid-19 test for you and collect payment information for the test.** If you suspect Covid-19 health care fraud, report it immediately online or call 800-HHS-TIPS (800-447-8477).



Source: Health & Human Services Office of the Inspector General

Article continues  
on page 2

## Spotting Possible Financial Scams

Predators robbing seniors of their savings has been called “the fastest-growing crime in the country.”

Most seniors never report abuse, even when they know their funds are being taken, because they're overwhelmed at the idea of involving the police, or fear being forced to go to a nursing home or are ashamed, especially when the abuser is a family member or caregiver. Isolation of the victim by the perpetrator is a strong indicator of undue influence. Often the victim is already living alone and sometimes is removed from contact with outsiders, due either to physical limitations or a psychological fear of leaving the home.

The National Center on Elder Abuse estimates that only one in four cases of financial abuse is reported.

Unscrupulous people manipulate elderly people into giving their consent for financial transactions, so be aware of:

- \$ Sudden changes in a senior's banking habits, such as frequent withdrawals being made through ATMs, especially if the victim is physically frail and has not previously used an ATM; transfer of funds to new accounts at banks with which the victim has had no prior connection, and frequent transfers of funds among several accounts.
- \$ Checks written to unusual recipients or large credit card transactions.
- \$ Sudden transfer of assets to a family member or acquaintance without a reasonable explanation.
- \$ Complaints of stolen pension or Social Security checks or credit cards.
- \$ New signatories added to an elder's account.
- \$ Abrupt changes in a will or other financial documents.

**NOTE** Complaints about online shopping made to the consumer-protection agency rank first among the nearly 115,000 coronavirus-related fraud reports this year.

Online shopping complaints skyrocketed in April and May, when more than half the people complaining said they never got what they ordered. Early on, shady sellers set up websites offering hard-to-find products such as masks, sanitizer, toilet paper, thermometers and gloves. Sellers blamed the pandemic for shipping delays, then stopped responding to consumers, who in some cases were sent counterfeit or defective items or products not in the size ordered.

Source: AARP.org

## *Taking Care of Yourself—* **Get that needed sleep. . .**

You can easily become exhausted and depressed if you don't get enough sleep. Not only will you feel overwhelmed, but many physical illnesses have been linked to sleep deprivation. These include a reduction in natural immunity to infections and diseases, an increased sensitivity to pain, appetite changes and weight gain, and an increased risk of diabetes. Caregiving demands can easily extend to 24 hours a day in many cases. Plan ahead, so you don't become sleep deprived, because when it occurs, judgment and mood changes can impair your problem-solving abilities. Some things you should do to assure proper rest and down time:

- ✓ Plan ahead for adequate relief and support—no one can be a caregiver 24 hours a day
  - ✓ Learn to listen to your body; recognize fatigue early and plan to rest
  - ✓ Openly express how you are feeling to those who support you
- Remember . . . alcohol, excessive caffeine, lack of exercise and a lack of routine make exhaustion worse.



## *Inspiration*

*If you want to go fast, go alone.  
If you want to go far, go together.  
African Proverb.*

## **Live Life Laughing!**

*This restaurant food is terrible.  
And such little portions!*



## **Memory Care**

People with Alzheimer's disease and all other dementia may forget to wash their hands or take other recommended precautions to prevent illness. In addition, diseases like Covid and the flu may worsen cognitive impairment due to dementia.

*Source: Alzheimer's Association*

## Caregiving in The Comfort of Home®

### Our Purpose

To provide caregivers with critical information enabling them to do their job with confidence, pride, and competence.

### Ordering Info

From the publishers of

*Caregiving in  
The Comfort of Home®*  
Caregiver Series

#### available from...

CareTrust Publications LLC  
PO Box 10283, Portland, OR 97296  
800-565-1533  
or [www.comfortofhome.com](http://www.comfortofhome.com)

Comments and suggestions welcome.

©2021 CareTrust Publications LLC.

All rights reserved. Reproduction of any component of this publication is forbidden without a license from the publisher.

Some content in this publication is excerpted from *The Comfort of Home: Caregivers Series*. It is for informational use and not health advice. It is not meant to replace medical care but to supplement it. The publisher assumes no liability with respect to the accuracy, completeness or application of information presented or the reader's misunderstanding of the text.

## SAFETY TIPS— When to Seek Emergency Medical Attention

Because some of the symptoms of flu and Covid-19 are similar, it may be hard to tell the difference between them based on symptoms alone, and testing may be needed to help confirm a diagnosis. Look for **emergency warning signs\*** for Covid-19. If someone is showing any of these signs, **seek emergency medical care immediately:**

- ➡ Trouble breathing
- ➡ Persistent pain or pressure in the chest
- ➡ New confusion
- ➡ Inability to wake or stay awake
- ➡ Pale, gray, or blue-colored skin, lips, or nail beds, depending on skin tone

This list is not all possible symptoms. Please call your medical provider for any other symptoms that are severe or concerning to you.

### Call 911 or call ahead to your local emergency facility:

Notify the operator that you are seeking care for someone who has or may have Covid-19.

Source: [CDC.gov](https://www.cdc.gov)

# Caregiver Assistance News

“ C A R I N G   F O R   Y O U ... C A R I N G   F O R   O T H E R S ”

## Q U I C K   Q U I Z

Fraudulent telemarketers are a scourge on lonely elderly people. To help an elderly person avoid becoming a victim of fraud, suggest that certain common-sense rules be followed. Answer True or False to the questions below.

1. Government officials *will not* call you to obtain personal information in order to receive the vaccine.  
T F
2. Legitimate contact tracers will never ask for your Medicare number, financial information, or attempt to set up a Covid-19 test for you and collect payment information for the test.  
T F
3. Most seniors never report abuse, even when they know their funds are being taken, because they are overwhelmed at the idea of involving the police.  
T F
4. Be aware of a senior's complaints of stolen pension or Social Security checks or credit cards or new signatories added to an elder's account.  
T F
5. The National Center on Elder Abuse estimates that most cases of financial abuse are reported.  
T F
6. People with Alzheimer's disease and all other dementia may forget to wash their hands to prevent illness.  
T F
7. Many physical illnesses have been linked to sleep deprivation such as a reduction in natural immunity to infections and diseases.  
T F
8. Be suspicious of any unexpected calls or visitors offering Covid-19 tests or supplies. If you receive a suspicious call, hang up immediately.  
T F
9. Alcohol, excessive caffeine, lack of exercise and lack of a routine—all make exhaustion worse.  
T F
10. It is okay to open hyperlinks in text messages about Covid from unknown individuals.  
T F

Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_