

## Elder Care Services – How to Protect Aging Adults from Scams

Summary: Aging adults are frequent targets for fraudulent activity and scams. Seniors can protect themselves and their assets by being aware of some common scams and how to avoid them. Visitingangels.com is a bonded and insured elder care in-home services provider, and helps families with support of their loved ones.

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Our senior citizens deserve to enjoy their elder years peacefully and with dignity. A lifetime of hard work has earned them monetary savings and excellent credit ratings. This should serve them well, but actually leaves them as common targets for fraud and scams. In addition to their buying power, they are trusting, unlikely to report fraud, and sometimes have compromised memory due to their age. This furthers their likelihood of being manipulated by scams. Individuals, their family members, and elder care services' companions should be aware of ways to protect aging adults from scams.

Health insurance fraud is a common event targeted to seniors. Most of these scams involve the con artists submitting fake charges to the insurance companies and/or Medicare. Unbeknownst to the individual, bills are submitted to the insurance company for unnecessary equipment, or for services never rendered. Things to look out for are offers of “free” equipment and fake tests.

Medicare identification numbers and Social Security numbers should only be given to those who have provided medical services. To avoid health insurance fraud, blank insurance claim forms should not be signed, and blanket authorization should never be given to a medical provider for services rendered. Doctors should be asked what they will charge to the patient and to the insurance company, and the insurance company's explanation of benefits should be reviewed. Business involving health should never be done with door to door or telephone sales people, and insurance companies.

Another risk for aging adults is telemarketing fraud. There are countless fake products and services being sold over the phone. Some typical bogus products are vitamins, health care products, travel offers and prizes. Warning signs that the product is not legitimate are if the caller says “you must act now,” or there is a free gift, or if money or a credit card number must be given. If they refuse to send something in writing, or discourage one from taking the time to check with a family member or the Better Business Bureau, it is not likely to be a legitimate company.

To avoid telemarketing fraud, customers should always buy from a familiar company, ask for information in writing (but also check this out), and check with the Better Business Bureau, or another watchdog group. Consumers should get the salesperson's name, company address and business license number, and check them out. If they are not willing to give this information, it is also a sign that it is a fraudulent operation. Time should be taken in making any purchasing decisions, and the offers should be fully understood. Services should not be paid for until after they are delivered, and an individual should never be afraid to be rude and simply say “no thank you” and hang up.

Other scams to look out for are counterfeit prescription drug offers, funeral and cemetery fraud, fake “anti-aging” products, internet fraud and investment schemes. As wise as our aging parents, grandparents and friends may be, they need assistance and support. It is important to communicate warnings to them, so that they do not become a typical victim.

It is also important to provide elder care services for that extra support when necessary. Visiting Angels provides senior home care that is bonded and insured, and is the nation’s leading network of non-medical home care services. It is an alternative to a nursing home or an assisted living facility. Some services provided by [Visitingangels.com](http://Visitingangels.com) are hygiene assistance, meal preparation, light housekeeping, errand assistance, bill paying assistance, and companionship. These duties can give a respite for family caregivers at affordable hourly rates. Visiting Angels allows the family to select their caregiver for loved ones from experienced, caring and trustworthy individuals allowing you to maintain your schedule and get personalized care.

Bio: Grace Enderlein is a freelance writer and editor. “Elder Care Services – How to Protect Aging Adults from Scams” notes the common scams targeted at aging adults and how to avoid them. [Visitingangels.com](http://Visitingangels.com) provides trustworthy and caring caretakers for aging adults.