



Ohio Attorney General's Consumer Advocate Newsletter



OCTOBER 2014

Fight Back Against Fraud: Arm Yourself with Information

When it comes to fighting fraud, the best offense is a good defense, which is why the Attorney General's Office offers a wide range of consumer protection presentations to educate older adults about the latest trends and scams. Representatives from the Ohio Attorney General's Office are available to provide important information about fraud, cybersecurity, identity theft and, most importantly, how to protect yourself and your wallet.

The newest presentation available is Senior Advocate Fraud Education (SAFE). The SAFE presentation educates caregivers, social workers, seniors, and their families about a number of topics, including:

- Avoiding common scams
- Guarding against identity theft
- Protecting against credit and debit card fraud
- Practicing safe investing
- Maintaining safe and fraud free environments

Attendees will receive a SAFE Toolkit, which includes a written guide outlining common scams and a DVD presentation. Continuing Education Credit (1.5 credit hours) is available for social workers who attend a SAFE presentation.

To help older adults fight back against fraud, the Attorney General's Office also offers a Senior Scams presentation. Attendees will learn how and why seniors are targeted and the red flags of a scam.

Lastly, Financial Fraud Targeting Older Adults trains senior administrators and caregivers to recognize signs that an older adult is a victim of financial fraud. Participants also learn about helpful consumer resources and how to report scams and other problems to appropriate organizations. Continuing Education Credit (1 credit hour) is available for social workers who attend this presentation.

If your organization is interested in scheduling a consumer protection presentation, visit <http://www.OhioAttorneyGeneral.gov/ConsumerWorkshops> or call 800-282-0515.

What to Know When Purchasing Hearing Aids

Consumers should consider many things when buying hearing aids, including the cost, technology used, and comfort of the product. While many companies promise to provide a great product, it is important for consumers to review their consumer rights before making a purchase.

Complaints to the Ohio Attorney General's Office suggest that problems arising from hearing aid purchases continue to affect many consumers. Unscrupulous hearing aid dealers may accept money from consumers and then fail to provide a product that fits or works properly. Recently, a man in Medina County reported to the Ohio Attorney General's Office that he was charged a restocking fee of \$1,250 for hearing aids he never received.

If you are considering buying a hearing aid, follow these tips to protect yourself as a consumer:

- Consult with a doctor before buying a hearing aid.
- Research hearing aid retailers with the Ohio Attorney General's Office and Better Business Bureau before making any payments or signing any documents.
- Be skeptical of the word "free," especially if you're asked to open an account or provide personal information to obtain the free goods or services.
- Be aware that in Ohio, you have 30 days to return the hearing aid for a refund. At the time of purchase, the seller must provide you with a "Right to Return the Hearing Aid within 30 Days and Receive a Refund."
- Contact the [Hearing Aid Dealers and Fitters Licensing Board](#), a program of the Ohio Department of Health, to confirm that the company is legitimate.

Consumers who suspect unfair business practices should file a complaint with the Ohio Attorney General's Office at 800-282-0515 or www.OhioAttorneyGeneral.gov.

Grandparent Scams Continue to Target Ohioans

Attorney General Mike DeWine is reminding Ohioans to watch out for grandparent scams, a costly telephone play in which con artists pose as grandchildren in need.

In a typical scam, a grandparent receives a phone call from someone posing as a grandchild, claiming to be in trouble, possibly in urgent need of money to pay a fine or to keep the grandchild out of jail. The grandparent is asked to send money immediately, often out of the country, using a prepaid money card or wire transfer. To avoid trouble with his or her parents, the caller tells the grandparent, "Please don't tell Mom or Dad."

"Grandparents naturally want to help their grandchildren, and these con artists try to exploit that," Attorney General DeWine said. "If you get an unexpected call from someone who claims to be your grandchild or another relative who asks you to wire money to another state or country, contact another family member to verify the claim before sending any money."

Thus far in 2014, the Ohio Attorney General's Office has received 25 complaints regarding grandparent scams. Most of those consumers reported losing money, ranging from about \$1,000 to as much as \$8,000. Other consumers reported receiving the scam calls but refusing to send money.

Grandparents who send money likely will receive additional calls requesting more money. The scammer will claim that more money is needed to help the grandchild return home safely.

Ohioans should keep the following tips in mind to help prevent becoming a victim of this scam:

- If you receive a call from a grandchild in trouble, ask questions only your real family members would know how to answer. Ask about the last time they visited or their pet's name — something the scam artists probably won't know.
- Tell your own family members to be very suspicious if a "grandchild" calls for help and insists that "Mom and Dad" shouldn't know about the situation.
- Never wire transfer money to someone who calls unexpectedly.
- Prepaid money cards and wire transfers are preferred payment methods of scammers. Never buy a prepaid money card and give the card number to someone who calls unexpectedly. Your money cannot be recovered.
- Watch out for any unusual banking activity or receipts from wire transfer services among your grandparents or other family members.
- Discourage your family from posting any upcoming travel plans online so that scammers can't use that information to take advantage of your family.

Ohioans who suspect a scam or believe they have been treated unfairly should contact the Ohio Attorney General's Office at 800-282-0515 or www.OhioAttorneyGeneral.gov.

Attorney General DeWine's Elder Justice Initiative

Attorney General Mike DeWine formed a new Elder Justice Initiative within the Ohio Attorney General's Office to increase the investigation and prosecution of elder abuse cases and improve victims' access to services.

The office's Crime Victim Services Section spearheads the initiative, which also draws on the expertise and services of the Attorney General's Bureau of Criminal Investigation (BCI) and Consumer Protection, Health Care Fraud, and Special Prosecutions sections.

"Older Ohioans are vulnerable to abuse, neglect, and financial exploitation for a number of reasons," Attorney General DeWine said. "Through the Elder Justice Initiative, the Attorney General's Office will work with local officials and advocates to identify, investigate, and prosecute elder abuse cases and to increase services to victims."

Elder abuse can take the form of physical, sexual, verbal, and emotional abuse; neglect, including abandonment; and financial exploitation, including exerting undue influence.

A Department of Justice study estimated in 2009 that about one in nine people age 60 and older suffers abuse each year. For every one case reported to authorities, it is believed five more go unreported. A study reported in the Journal of the American Medical Association, also in 2009, found victims of elder abuse have a 300 percent higher risk of death than individuals not subject to abuse.

Recent and current cases within the Attorney General's Office illustrate the type of work the initiative encompasses:

- A Preble County attorney was found guilty of stealing money from four clients who are elderly or have disabilities. James Thomas Jr., 38, of Brookville, pled no contest when charged with three counts of theft from an elderly person or adult with disabilities and three counts of falsification. The charges followed a BCI investigation revealing that

- Thomas withdrew more than \$208,000 from the four individuals' bank accounts between 2007 and 2013.
- Virgen Caraballo was sentenced in 2012 to 10 years in prison after pleading guilty to seven counts of patient abuse for severely mishandling an elderly patient. The Attorney General's Health Care Fraud Section, which investigates patient abuse and neglect in care facilities, handled the investigation. The Elder Justice Initiative team can investigate and prosecute such incidents in home settings.

Reports of possible abuse, neglect, or financial exploitation of an elderly Ohioan can be made to the Ohio Attorney General's Office by calling 800-282-0515 or visiting www.OhioAttorneyGeneral.gov.



For more information, contact Ohio Attorney General Mike DeWine's Consumer Protection Section at **800-282-0515** or **www.OhioAttorneyGeneral.gov**.