



FEATURE ARTICLE FROM ALWAYS BEST CARE

Keep Your Identity to Yourself

At one time, being old enough to get a Social Security card was a badge of becoming an adult and being able to find a job. Now it's a sign of our vulnerability to identity thieves.

Identity theft affects more than 11 million Americans annually, or 7 percent of all households (*Statistic Brian*). The consequences range from frustrating—having to contact all the places where you have credit or money—to serious—damaging your credit status, and more. In fact, the ways in which criminals can assume your identity and wreak havoc are only limited by the thief's imagination. They include:

- Opening new credit card accounts in your name and not paying the bills, so the delinquent accounts appear on your credit report
- Opening a new phone or wireless account in your name, or running up charges on your existing account
- Cloning your ATM or debit card and making electronic withdrawals using your name, thus draining your accounts
- Getting government benefits with your name and Social Security number
- Renting a house or getting medical services under your name

Seniors Vulnerable

While older adults are proud of the fact they have built up a good credit rating, this factor makes them more vulnerable to identity theft. In California, street gangs targeted the accounts of elderly bank clients, bribing bank insiders to steal their personal information, so the thieves could forge the clients' signatures and create phony accounts (*IdentityProtection.com*). Older adults can be more trusting and may give strangers financial or Medicare information too easily.

They also often have caregivers, whether a family member or outside party, who are in a position to exploit them, stealing medical or financial papers from desks or file cabinets, for example. Seniors may be reluctant to report the theft because they are afraid of losing their independence or are ashamed of becoming a victim. If you have strangers coming to your home, whether caregivers or plumbers, it's a good idea to keep important papers in a secure place, such as a lock box or safe.

Taking Preventive Measures

As the saying goes, "an ounce of prevention is worth a pound of cure." You can take precautions that make you less vulnerable to those who want your identity.

If thieves can get your full name, Social Security number (even just the last four digits) and your date of birth, they can get access to everything you have, says Hazel Heckers, a victim advocate with the **Colorado Bureau of Investigation's** ID Theft/Fraud Investigation Unit. Crooks are also happy to get any financial information, such as debit and credit card numbers, as well as passwords.

Criminals can get information using old-fashioned methods, such as stealing checks out of your mailbox or breaking into your home or car. Even easier than a break-in is going through your trash. Thieves might find a pre-approved credit offer, for example, which you tossed into the **garbage because you weren't interested. To prevent identity theft, shred receipts, credit card offers, bank statements, returned checks and any other sensitive information before throwing it away.** (You can remove your name from mailing lists for pre-approval lines of credit by participating in **the Consumer Credit Reporting Industry's "Opt Out" program. Call 1-888-5-**

Perhaps more effective are the high-tech methods. Skimming is when crooks steal your credit card information at the point of sale—whether an ATM, the grocery store or a restaurant. For example, thieves can install a small electronic device on an ATM or gas pump **that captures a customer's** credit and debit card information, including their PIN, with each card swipe.

Heckers recommends using a well-**attended gas station that you're familiar with, and use the pump** closest to the attendant building. Visit ATMs (or better yet, banks) that are attached to banks and avoid going on weekends, because surveillance tapes are not viewed until Monday, when the identity thieves are long gone. In the grocery store, use self-checkouts where the store checker is available to help, which means that checkout is a less accessible target for thieves.

Heckers compares not being cautious with your personal identification data to keeping \$300,000 in your car. Few of us would be that confident that no **one would break in (or that we'd remember** to lock the car). The risk is similar if you have a weak password on your online financial accounts or if you give a phone solicitor your birthdate.

Being cautious with your personal information is the first step **in protecting your identity. Don't** share your personal identification data unless you have to (with a Social Security representative, for example), or unless you initiated a call. If someone requests your birthdate, for instance, ask why they need it and how they will protect it. Only conduct financial business with the people you know and trust, and especially be careful when giving out personal information over the phone. Identity thieves may pose as representatives from banks or government agencies. Most legitimate **businesses won't contact you over the phone, and if you have any doubts, hang up and call the business's customer service department.**

When traveling, go as light as possible, not just with clothes, but also with ID information. Heckers advises **to carry only what you need: driver's license or photo ID, insurance information, one credit** or debit card and a limited number of checks and cash. Before you leave, photocopy the front and back of all the cards in your wallet and leave the copies in a **safe place at home. Even if you're not traveling, it's a good idea to have a list of account numbers, expiration dates and telephone** numbers filed away so that you can easily contact creditors if any of your financial or personal information is stolen.

Make sure your computer is as protected as your house or car. Electronic firewalls will thwart hackers from accessing your financial accounts, stealing your passwords or getting other personal information. An anti-spyware program protects your computer from data-mining, aggressive advertising, malicious software, malware, browser hijackers and tracking components. Do not respond to suspicious emails or pop-up requests because they are likely “phishing” for your personal information. Place password protection on all credit card accounts.

Monitor credit card statements every month to see if there are charges that you didn’t make. (Keeping your receipts for each transaction, though time consuming, can help, especially if your memory isn’t as good as it once was.)

Taking Action After the Fact

If you are victimized, take action immediately to prevent the thief from doing more damage. The **Federal Trade Commission** advises contacting the following (“Identity Theft,” *Federal Trade Commission*):

- Your financial institution. Call the phone number on your account statement or on the back of your credit or debit card.
- Your local police. Keep a copy of the police report, which will make it easier to prove your case to creditors and retailers.
- Credit-reporting bureaus. Ask them to flag your account with a fraud alert, which asks merchants not to grant new credit without your approval.

Three national credit-reporting companies (*Equifax*, 1-800-525-6285); *Experian*, 1-888-397-3742; and *TransUnion*, 1-800-680-7289) keep records of your credit history. If someone has misused your personal or financial information, call one of the companies and ask for an initial fraud alert, which is free. You must provide proof of your identity. Whichever company you call must tell the other credit-reporting companies about the alert. (Be aware that you are not obligated to buy additional services that the credit reporting companies are likely to try and sell.)

The initial alert, which stays on your credit report for at least 90 days, allows you to order one free copy of your credit report from each of the three credit-reporting companies. Ensure the credit-reporting companies have your current contact information so they can get in touch with you.

If you know which of your accounts has been tampered with, contact the related business(es). Talk to someone in the fraud department and follow up in writing. Send letters by certified mail and ask for a return receipt so that you can create a record of your communications.

Resources

If your identity has been stolen, you can use an ID Theft Affidavit from the Federal Trade Commission to report the theft to most of the parties involved. Fill out the affidavit with your information plus the details of the fraud. Law enforcement then files the affidavit and uses it for disputes with credit-reporting agencies and creditors. All three credit bureaus and many major creditors have agreed to accept the affidavit. Visit ftc.gov/idtheft to use a secure online version that you can print for your records or call 1-877-ID-THEFT.

Some states also provide assistance. For example, the Colorado Bureau of Investigation has a toll-free Identity Theft & Fraud 24-Hour Hotline (1-855-443-3489) and Victim Assistance Program (303-239-4649). Check with law enforcement agencies in your state.

Seniors can get extra assistance from federal government agencies. The Department of Health & Human Services Administration on Aging has a toll-free abuse hotline (1-800-677-1116) that will aid you in finding local contacts and resources to help with your specific situation. Or contact the National Center on Elder Abuse (www.ncea.aoa.gov).

Sources

“Hitting Close to Home: The States Where Identity Theft is Worst,” [Identity Protection.com](http://IdentityProtection.com)

“Identity Theft,” [Federal Trade Commission](http://FederalTradeCommission)

“Identity Theft Types,” [Colorado Bureau of Investigation](http://ColoradoBureauofInvestigation)

“Prevent and Report Identity Theft,” USA.gov

“How to Prevent Identity Theft,” Transunion

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The Certified Senior Advisor (CSA) program provides the advanced knowledge and practical tools to serve seniors at the highest level possible while providing recipients a powerful credential that increases their competitive advantage over other professionals. The CSA works closely with [Always Best Care Senior Services](http://AlwaysBestCareSeniorServices) to help ABC business owners understand how to build effective relationships with seniors based on a broad-based knowledge of the health, social and financial issues that are important to seniors, and the dynamics of how these factors **work together in seniors’ lives. To be a Certified Senior Advisor (CSA) means one willingly** accepts and vigilantly upholds the standards in the CSA Code of Professional Responsibility. These standards define the behavior that we owe to seniors, to ourselves, and to our fellow CSAs. The reputation built over the years by the hard work and high standards of CSAs flows to everyone who adds the designation to their name. For more information, visit www.society-csa.com.



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Founded in 1996, Always Best Care Senior Services is based on the belief that having the right people for the right level of care means peace of mind for the client and family. Always Best Care assists seniors with a wide range of illnesses and personal needs, and currently provides more than 3 million hours of care every year. Franchise opportunities are available to individuals interested in **leveraging the company’s clear strategy and proven track record for** delivering affordable, dependable service to seniors in their local areas.

By working with case managers, social workers, discharge planners, doctors, and families, Always Best Care franchise owners provide affordable, comprehensive solutions that can be **specifically matched to meet a client’s particular physical or social needs. The hallmark** services of the Always Best Care business portfolio include non-medical in-home care and assisted living finder and referral services, with skilled home health care now being phased in throughout the country. For more information, visit www.AlwaysBestCare.com. For franchise opportunities, visit www.FranchiseWithAlwaysBestCare.com.

Always Best Care also offers *Always in Touch*, a telephone reassurance program that provides a daily phone call to seniors and disabled adults who are living alone and have limited contact

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Another special program from Always Best Care is **Always on Call** –provided **free** to Always Best Care clients and their families with a minimum of 5 hours of monthly care. Families will have **anytime** access to physicians 24/7 if **they're** considering ER or urgent care for non-emergency issues, if they need a non-narcotic prescription or refill, if they **can't take time off** from work or school, if **they're** traveling and need medical care, if their primary physician is not available, or if they have a sick child, spouse or elderly parent. This special service is provided to Always Best Care clients and their families by 24HourMDNow, an independent company not affiliated with Always Best Care.

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