



# Healthy Aging in Neighborhoods of Diversity across the Life Span

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## The Healthy Journey

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U.S DEPARTMENT OF HEALTH AND HUMAN SERVICES • NATIONAL INSTITUTES OF HEALTH • NATIONAL INSTITUTE ON AGING

### What are scams?

Every year, millions of Americans are affected by scams. A scam is dishonest activity that takes money or goods from another person. Scammers use computers, phones, or mail to commit fraud. Seniors are often targeted by scammers. Many scammers assume seniors have assets to exploit. This may involve misleading seniors into giving away property or retirement savings. According to the FBI, seniors experience \$3 billion in losses each year due to elder fraud. There has been an increase in the number of scams since COVID-19 began.



Being the victim of a scam comes with health effects. Scams impact the mental health of many people. Feelings of sadness, uncertainty, shame, regret, and worry often arise when people are victims of a scam. People may have changes in health such as stress, anxiety, depression, and sleep problems.

### Common Scams

New types of scams arise every year. Staying informed will prevent you from becoming a victim. Common scams are:

- Health insurance scams
- Impersonation scams
- Phishing emails
- Tax scams
- Charity/lottery scams
- Robocalls
- Identity theft

For information about common scams, visit <https://www.fbi.gov/how-we-can-help-you/safety-resources/scams-and-safety/common-scams-and-crimes/elder-fraud>.

### Information & Resources

There are many resources to help you avoid scams. Some resources also have reporting tools if you were the victim of a scam.

Scammers try to steal your stuff

**National Do Not Call Registry.** The National Do Not Call Registry helps you avoid telemarketing calls. You can register your home or cell phone number for free. You can report unwanted calls, such as sales calls and robocalls. Visit <https://www.donotcall.gov/>

**AARP.** The AARP Fraud Watch Network is a free resource for adults. This network helps adults spot scams and connects adults to fraud specialists. If you are the victim of a scam, you can call the Fraud Hotline for free help at 877-908-3360, Monday-Friday 8AM-8PM. Also, AARP offers Watchdog Alerts with news on the latest scams. To sign up for AARP Watchdog Alert emails, visit <https://cp.email.aarp.org/fraudwatchesignup?intcmp=AE-SCM-FRD-SIGNUP> or <https://www.aarp.org/money/scams-fraud/about-fraud-watch-network/>

**Federal Trade Commission (FTC).** The FTC has a Scam Watch resource. It explains how to avoid scams and shares tips on what to do if you think you are being scammed. Visit <https://www.ftc.gov/consumers/scam-watch>

## Contents

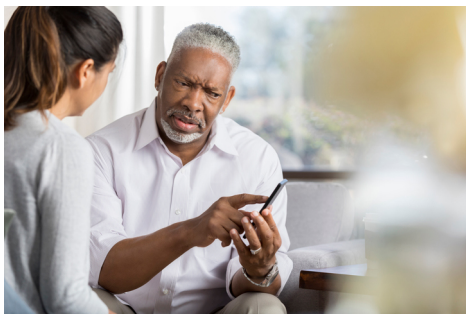
What are scams? .....	1
2023 Dental Benefits .....	3
Happy New Year!.....	3
Winter Safety Tip.....	3
Contacting HANDLS.....	3

**Internal Revenue Service (IRS).** Tax season is a popular time for scams. The IRS offers tips on avoiding and reporting tax scams. If you suspect you are the victim of tax fraud, call 800-366-4484 or email [phishing@irs.gov](mailto:phishing@irs.gov). Visit <https://www.irs.gov/newsroom/tax-scams-consumer-alerts> or <https://www.irs.gov/privacy-disclosure/report-phishing>

**Federal Bureau of Investigation (FBI).** The FBI provides information about internet safety tips, preventing cyber-crimes, and elder fraud. You can report a scam to the FBI online or by calling the Baltimore Field Office at 410-265-8080. Visit <https://www.fbi.gov/how-we-can-help-you/safety-resources/scams-and-safety>

**Better Business Bureau (BBB).** The BBB has a Scam Tips resource. It shares information about scam types and warning signs. They have a “scams index” where you can search for a specific type of scam to learn more. Visit <https://www.bbb.org/all/scamtips>

**Consumer Financial Protection Bureau (CFPB).** The CFPB’s Money Smart for Older Adults program helps seniors and caregivers prevent and report scams. Resource guides are free and can be downloaded from the website. Printed copies can also be ordered for free mail delivery by visiting <https://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php?PubID=13039>. This program offers information on phone scams, scam debt collection, identity theft, and financial preparation. Visit <https://www.consumerfinance.gov/consumer-tools/educator-tools/resources-for-older/money-smart-for-older-adults/>



**Successful Aging through Financial Empowerment (SAFE).** Wayne State University’s Institute of Gerontology developed the SAFE program. This program offers free workshops and tools for adults who have been scammed or had stolen identities. There are also tools available if you want to learn more about how to protect themselves from scams. The SAFE program offers free one-on-one coaching for adult fraud victims. Visit <https://iog.wayne.edu/outreach/success-after-financial-exploitation--safe->

## Scam Prevention

There are ways to prevent scams from happening. Here are some tips:

- Use caution if you receive unsolicited phone calls, letters, or door-to-door offers.
- If a scammer contacted you on the phone, hang up. If you are getting a call from an unknown number, let it go to voicemail. Return the call if you recognize who called.
- If you receive a suspicious email, or do not recognize the sender, delete the email. Do not open any links.
- Register for the National Do Not Call Registry.
- Use different passwords for different online accounts. Do not reuse or share your passwords. Keep them in a safe place.
- Cancel junk mail getting delivered to your address by using <https://consumer.ftc.gov/articles/how-stop-junk-mail>. This tool helps you avoid getting mail such as prescreened credit card applications that you do not want.
- Do not accept follow requests on social media from people you do not know.
- Consider using two-factor identification to log into accounts and devices.
- If you use a smartphone, allow software updates. If you use a computer, use antivirus software.

There are things you can do if you are a victim of a scammer

## Next Steps after a Scam

If you think you have been the victim of a scam, there are steps you can take:

- If a scammer has access to your online usernames or passwords, create newer, stronger passwords. Strong passwords are at least 12 characters with a mix of upper-case and lower-case letters, symbols, and numbers.
- If you notice charges on your credit card that you did not make, contact your card issuer right away to report a fraudulent charge.
- If you notice a money transfer on your bank account that you did not make, contact your bank immediately to report fraud.
- Call the AARP Fraud Hotline at 877-908-3360 for advice.
- If a scammer has access to your social security number, visit [IdentityTheft.gov](https://www.identitytheft.gov) to report identity theft and get a recovery plan.
- If you believe you are the victim of a scam, report it to the FTC. The FTC will share your report with law enforcement. Visit <https://reportfraud.ftc.gov/#/> to report fraud and to get advice for next steps.
- Report the scam to the FBI by visiting <https://www.fbi.gov/how-we-can-help-you/safety-resources/scams-and-safety> or calling the Baltimore Field Office at 410-265-8080.

- If you are the victim of a health insurance scam, call 1-800-MEDICARE to report fraud.

If you plan to make a report, gather as many details as you can. The following information is useful:

- Details about what happened with the scammer
- Dates of contact
- Name of the scammer or company
- Method of communication (mail, email, phone)
- The scammer's contact information (phone number, email address, or website)
- Financial institution name and account information if you sent funds to a scammer

For more information about what to do if you were scammed, visit <https://consumer.ftc.gov/articles/what-do-if-you-were-scammed>.



## 2023 Dental Benefits

The Maryland Healthy Smiles Dental Program provides dental benefits to all adult Medicaid members. Anyone with full Medicaid coverage is eligible for this program. There are no copays or deductibles for covered services. Examples of covered services include checkups, cleanings, x-rays, fillings, root canals, crowns, and extractions.

For more information about this program, call 855-934-9812 or visit <https://health.maryland.gov/mmcp/Pages/maryland-healthy-smiles-dental-program.aspx>.

## Happy New Year!

HANDLS staff wish you a happy and healthy New Year! We are so grateful to have you in our HANDLS community. We look forward to staying in touch with you in 2023.



## Winter Safety Tip

Did you know that vehicles are often targeted for robbery crimes? Ways to stay safe include:

- Do not sit in your vehicle for long stretches of time before getting out.
- Do not leave your vehicle running or warming up while you are outside of the vehicle.
- Do not leave valuables in your vehicle.

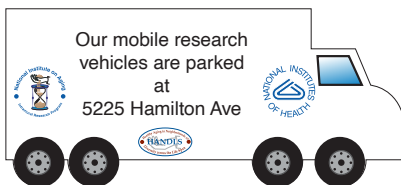


## Contacting HANDLS

If you'd like to be added to the HANDLS email list, please message us at [handls@mail.nih.gov](mailto:handls@mail.nih.gov).



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## **Newsletter for the HANDLS community**

The purpose of this study is to learn about changes in health over time. Using our medical research vehicles, we want to study as many people with different backgrounds as we can. We want this study to help us understand healthy aging by examining the influences of different backgrounds on changes in health over time. The information we gather will help improve health and prevent disabilities. Our goal is to gather information to improve health and prevent disabilities for people of all backgrounds, particularly in minority communities and communities with limited resources.

**For information about our study call 877-677-9538 or visit our website <https://handls.nih.gov>.**