

# The Ohio Attorney General's Elder Abuse Commission

2022 Protecting Older Ohioans Forum

*Responding to Financial Exploitation,  
Scams, and Fraud in Facility Settings*

Wednesday, February 23, 2022

10:00 am to 12:30 pm



**DAVE YOST**

OHIO ATTORNEY GENERAL

# Housekeeping

- Please check your speakers and connections prior to calling in for assistance.
- The webinar is being recorded and will be posted on [www.ohioattorneygeneral.gov/Individuals-and-Families/Seniors/Elder-Abuse-Commission/Protecting-Older-Ohioans-Forum](http://www.ohioattorneygeneral.gov/Individuals-and-Families/Seniors/Elder-Abuse-Commission/Protecting-Older-Ohioans-Forum)
- The handouts and resources referenced will also be posted on the same link following the webinar.
- All attendees will be muted during the webinar.
- Please use the chat feature to ask questions.
- We will address questions at the end of each speaker.

# Ohio Attorney General's Office



# Partnership with

Ohio

Department of  
Aging



*Advocacy. Action. Answers on Aging.*

# Ohio Attorney General's Elder Abuse Commission

**Judith Brachman**

Chair, Elder Abuse Commission

Interest of the Elderly

[Judithyb311@aol.com](mailto:Judithyb311@aol.com)

<https://www.ohioattorneygeneral.gov/Individuals-and-Families/Seniors/Elder-Abuse-Commission>



**DAVE YOST**

OHIO ATTORNEY GENERAL

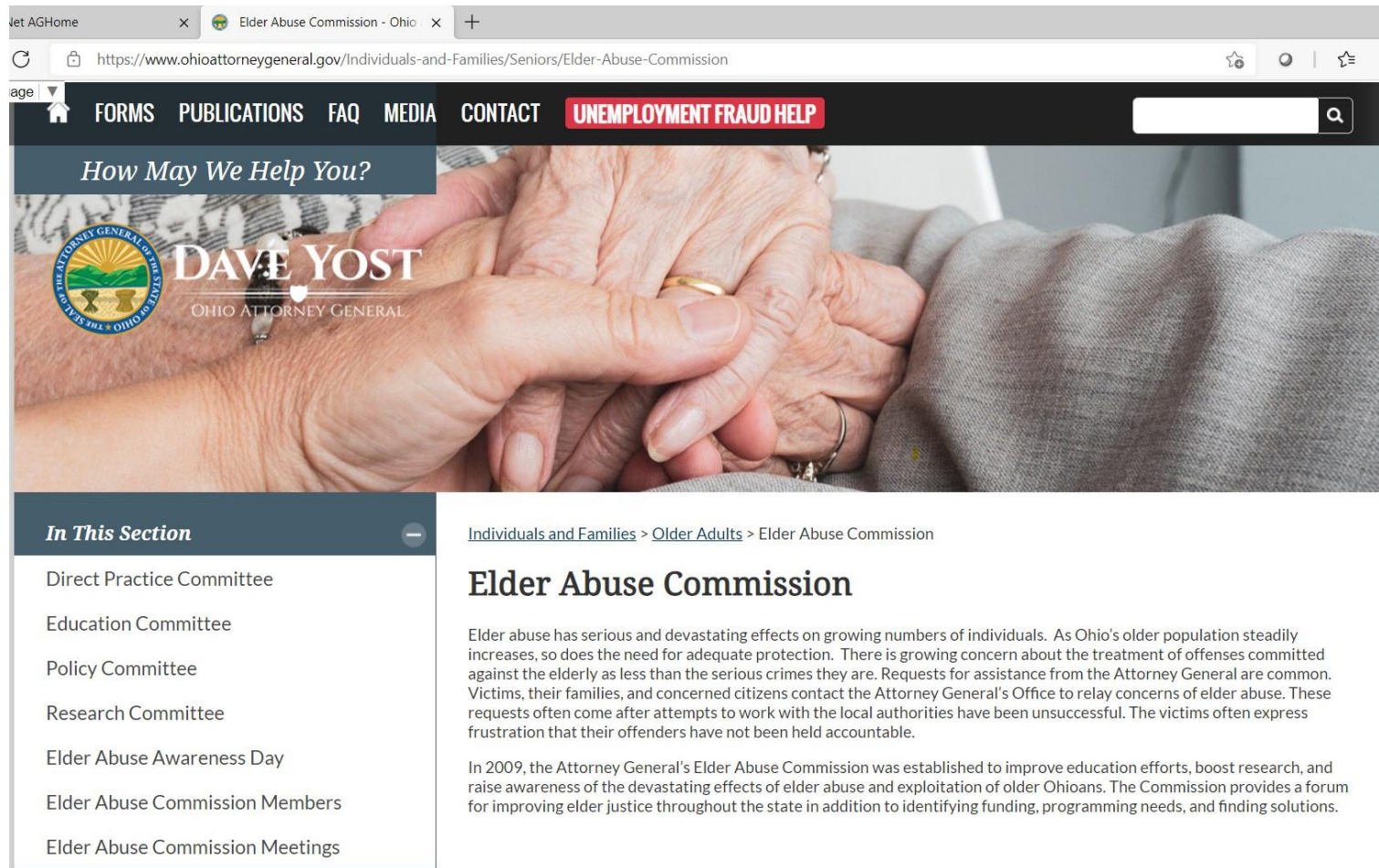
# Greetings from Attorney General Yost



<https://youtu.be/JmTgfAtgtMA>



# Elder Abuse Commission



The screenshot shows a web browser with two tabs: 'et AGHome' and 'Elder Abuse Commission - Ohio'. The address bar displays the URL: <https://www.ohioattorneygeneral.gov/Individuals-and-Families/Seniors/Elder-Abuse-Commission>. The website's navigation bar includes links for 'FORMS', 'PUBLICATIONS', 'FAQ', 'MEDIA', 'CONTACT', and a red button for 'UNEMPLOYMENT FRAUD HELP'. A search bar is located on the right. Below the navigation bar is a banner with the text 'How May We Help You?' and a large image of an elderly person's hands. The image also features the Ohio Attorney General's seal and the name 'DAVE YOST OHIO ATTORNEY GENERAL'. On the left side, there is a sidebar titled 'In This Section' with a list of links: 'Direct Practice Committee', 'Education Committee', 'Policy Committee', 'Research Committee', 'Elder Abuse Awareness Day', 'Elder Abuse Commission Members', and 'Elder Abuse Commission Meetings'. The main content area has a breadcrumb trail: 'Individuals and Families > Older Adults > Elder Abuse Commission'. The title 'Elder Abuse Commission' is displayed in a large, bold font. Below the title, a paragraph explains the commission's purpose: 'Elder abuse has serious and devastating effects on growing numbers of individuals. As Ohio's older population steadily increases, so does the need for adequate protection. There is growing concern about the treatment of offenses committed against the elderly as less than the serious crimes they are. Requests for assistance from the Attorney General are common. Victims, their families, and concerned citizens contact the Attorney General's Office to relay concerns of elder abuse. These requests often come after attempts to work with the local authorities have been unsuccessful. The victims often express frustration that their offenders have not been held accountable.' A second paragraph states: 'In 2009, the Attorney General's Elder Abuse Commission was established to improve education efforts, boost research, and raise awareness of the devastating effects of elder abuse and exploitation of older Ohioans. The Commission provides a forum for improving elder justice throughout the state in addition to identifying funding, programming needs, and finding solutions.'

ORC 5101.74

# Education Committee

## Co-Chairs

**Dan Orzano**

Outreach and Education  
Manager

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Mike DeWine, Governor  
Jon Husted, Lt. Governor

**Department  
of Commerce**

Division of Securities

Sheryl Maxfield, Director



Department of  
Job and Family Services



# What to Expect Today

**Heidi Turner-Stone**

Section Chief

Adult Protective Services

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Department of  
Job and Family Services

# Agenda

- **Lisa Schifferle**, Consumer Financial Protection Bureau, Senior Policy Analyst, Office for Older Americans
- **Short break** – Please do not log off
- **Ohio Experts - Panel Presentation**
  - **Janice Hitzeman**, Ohio Department of Commerce
  - **Bob Vines**, Ohio Long Term Care Ombudsman
  - **James Hodge**, Ohio Department of Health
  - **Charles Angersbach**, Health Care Fraud
- **Q and A**
- **Wrap-up**

# Spotlight Presenter

Lisa Schifferle

Consumer Financial Protection Bureau

Office for Older Americans



Website: [consumerfinance.gov/olderamericans](https://consumerfinance.gov/olderamericans)

Email: [olderamericans@cfpb.gov](mailto:olderamericans@cfpb.gov)

# Preventing elder financial abuse of people living in nursing homes or assisted living communities

CFPB Office for Older Americans



# Disclaimer

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*This presentation is being made by a Consumer Financial Protection Bureau representative on behalf of the Bureau. It does not constitute legal interpretation, guidance or advice of the Consumer Financial Protection Bureau. Any opinions or views stated by the presenter are the presenter's own and may not represent the Bureau's views.*

# Our Mission

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The Consumer Financial Protection Bureau (CFPB) is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.



# Office for Older Americans

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The Office for Older Americans (OA) develops initiatives, tools, and resources to:

- Help protect older consumers from financial harm
- Help older consumers make sound financial decisions as they age

# Background on Elder Financial Exploitation

# What is elder financial abuse?

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- Fraudulent or otherwise illegal, unauthorized, or improper act or process of an individual that uses the resources of an older person for personal benefit, profit or gain
- Actions that result in depriving an older person of rightful access to, or use of benefits, resources, belongings, or assets

# Who is at risk?

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**Anyone can be the victim of financial exploitation.**

Elder financial exploitation crosses all social, educational, and economic boundaries.

# How might elder financial abuse happen?

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- Failure to use an older person's funds to pay for their necessities or long-term care community bills
- Family or fiduciary taking money or assets for themselves
- Pressuring, misleading, or lying to an older person to control their property

# Financial abuse facts

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- Financial abuse is a common form of elder abuse.
- A 2017 review of U.S. studies found that about 5.6 percent of older adults living in the broader community had experienced fraud or scams.



# Financial abuse facts

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- About 7 percent of elder abuse reports by nursing homes in FY 2015 involved financial abuse or misappropriation of resident property.
- A 2019 review of studies from around the world estimated that 13.8 percent of older adults living in nursing homes, assisted living communities, and similar settings experience financial abuse.

# Financial abuse facts

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- In a 2010 study, 23 percent of older African American adults reported experiencing financial exploitation, compared with 8.4 percent of other older adults.
- A 2012 study found that 16.7 percent of older Latino adults self-reported experiencing financial exploitation within the previous year.

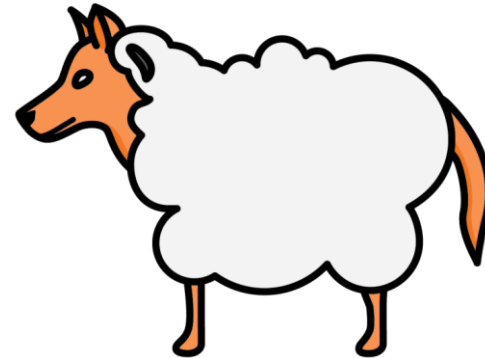
# Examples of Elder Financial Exploitation

# Who could be an abuser?

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## People you know

- Family members and caregivers
- Friends, neighbors or acquaintances
- Agents under a power of attorney
- Financial professionals



# Who could be an abuser?

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## Strangers

- Telephone and mail scammers
- Internet scammers
- Home repair contractors
- Medicare scam operators
- Romance scammers

# Examples of elder financial exploitation

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Exploitation by an agent under a POA or person in another fiduciary relationship



Grandparent/Imposter scams



Theft of money or property by family members, caregivers, or in-home helpers



Lottery and sweepstakes scams



# Examples of elder financial exploitation

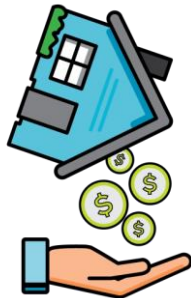
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Telephone,  
computer, and  
internet scams



Identify theft



Reverse  
mortgage fraud



Contractor fraud  
and home  
improvement  
scams

# Online dating scams

## Red Flags



- New love asks you to wire money for “emergency”
- New love asks you to access your bank or credit card accounts
- New sweetheart asks you to open joint account or co-sign a loan

## Safeguards



- Never send money or gifts to a sweetheart you haven’t met in person
- Limit what personal information you share online and on dating apps
- Limit what personal information (like bank or credit card accounts, SSNs) you share with a new love.



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# Guard your wallet as well as your heart.

A romance scam is when a new love interest says they love you, but they really just love your money—and may not be who they say they are.



## Be on the lookout for these warning signs of a romance scam:

- A new love who lives far away asks you to wire them money or share your credit card number with them—even if they say they'll pay you back.
- Your new romantic interest asks you to sign a document that would give them control of your finances or your house.
- Your new sweetheart asks you to open a new joint account or co-sign a loan with them.
- Your new darling asks for access to your bank or credit card accounts.

Report in-person romance scams to local law enforcement. Report online romance scams to [FTC.gov/complaint](https://www.ftc.gov/complaint).

# Tech support scams

## Red Flags



- Unsolicited call from “tech support” says they found a problem on your computer & need to remote in
- Unknown pop-up appears with phone number to call for “tech support”
- Unsolicited email about suspended account, with link (which installs malware)

## Safeguards



- Never give control of your computer to someone who calls you out of the blue.
- Don't click links in unsolicited pop-ups or emails.
- Keep anti-virus software up to date.



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# Play it safe online

Protect your personal information while you're online.

Being online lets you follow the news, connect with friends and family, shop, manage finances, and more. Consider these tips:

- Lock your devices just like you lock your front door. Use a passcode or fingerprint to lock your phone or tablet. If you have a computer, use a strong password that's at least 12 characters long.
- Know the red flags of scams. If someone contacts you and asks you to pay by wire transfer or gift card, be wary. It's probably a scam.
- Share with care. Limit how much personal information you share online. Set your social media profiles to private. If someone asks to connect with you on social media, only accept their request if you know them.

Report scams to [ftc.gov/complaint](https://ftc.gov/complaint) or 1-877-FTC-HELP.  
Visit [staysafeonline.org](https://staysafeonline.org) for more tips.

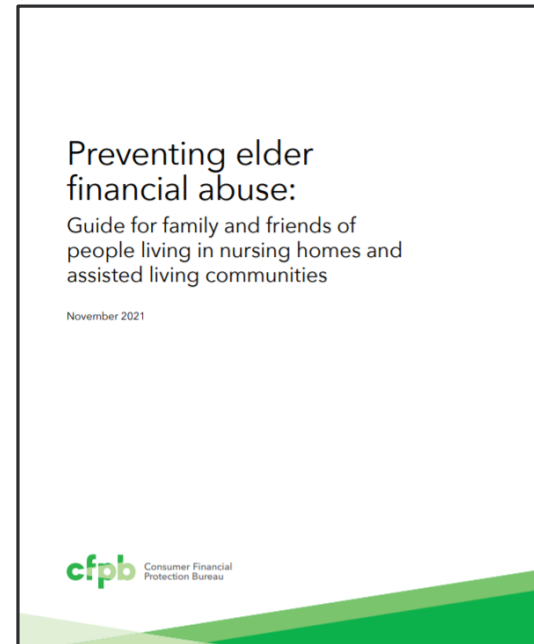


# Helping a loved one who lives in a nursing home or assisted living community



# ~~Preventing elder financial abuse of loved ones in long-term care~~

- This new guide can help friends and family of people living in nursing homes and assisted living communities prevent, recognize, and report elder financial abuse



[files.consumerfinance.gov/f/documents/cfpb\\_preventing-elder-financial-abuse\\_friends-family-guide.pdf](https://files.consumerfinance.gov/f/documents/cfpb_preventing-elder-financial-abuse_friends-family-guide.pdf)

# Real-life scenarios illustrate key concepts

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## Alma's story



Imagine that Alma's grandchild offers to run errands for Alma. The grandchild takes Alma's debit card and promises to pick up her favorite shampoo. Instead, the grandchild makes several purchases using Alma's debit card, including buying himself a new TV. This is an example of financial abuse.



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# Four key steps of successful intervention

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- 1. Prevent** – educate yourself, your loved ones, and your community
- 2. Recognize** – spot the warning signs and take action
- 3. Record** – document what you observe
- 4. Report** – tell the appropriate authorities so they can investigate and help

# Step 1: Prevent

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## Use technology to keep people connected and informed

- Stay in touch with livestreams and social media
- Video calls for meetings
- Online and mobile banking services
- Automatic bill pay
- Direct deposit

# Step 2: Recognize

# Warning signs that may indicate financial abuse

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- Things your loved one tells you or behavior you observe
- Things you observe in your loved one's room or apartment
- Observations about interpersonal dynamics when your loved one is with family or visitors
- Billing issues
- Checks, charges, and other issues
- Problems with a financial caregiver

# Step 3: Record



# How to record signs of elder financial abuse

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- Speak with your loved one
- Pay attention to emotions and behavior
- Keep detailed notes about warning signs you observe and any communications you have with others

# Step 4: Report

# Making a report and following up

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- Who, what, where, when, and how
- Long-term care ombudsman
- Department of health
- Adult Protective Services (APS)
- Law enforcement
- Other places to report financial abuse for specific situations

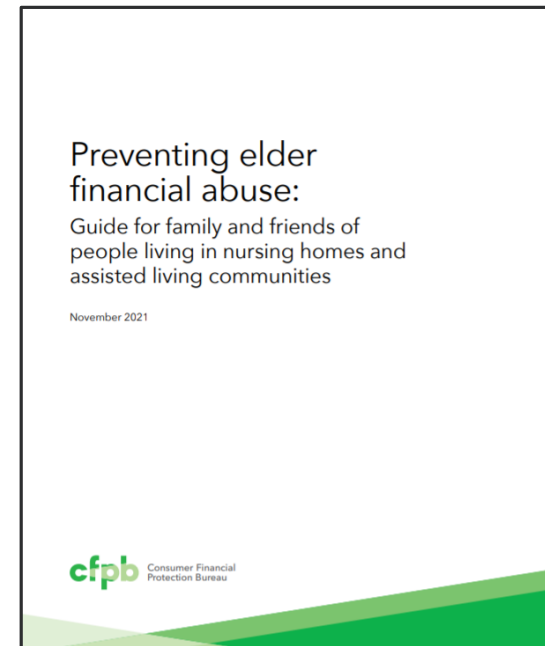
# Additional resources for specific situations

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- Financial abuse by a Social Security representative payee
- Financial abuse by a VA fiduciary
- Financial abuse by a guardian or conservator
- The financial abuse involved a financial account, such as a bank or credit union account
- Find more resources at [consumerfinance.gov/elderabuseresources](https://consumerfinance.gov/elderabuseresources)

# ~~Preventing elder financial abuse of loved ones living in long-term care communities~~

- Download for free
- Order in bulk for free
- Share with people you know who live in nursing homes or assisted living, or who have loved ones in these communities

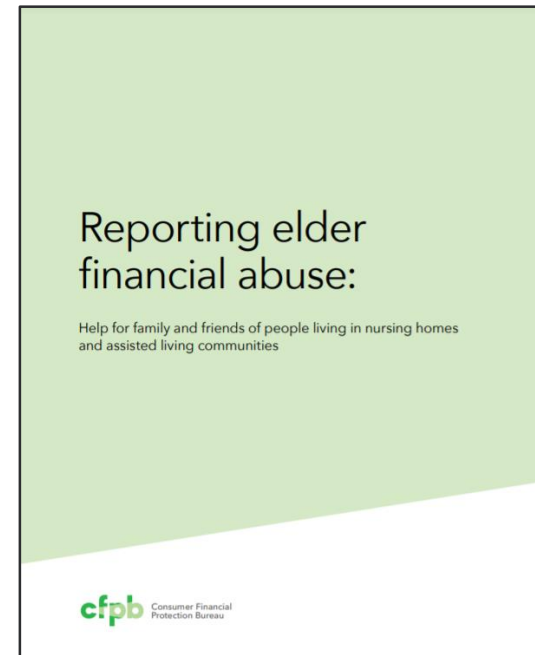


[files.consumerfinance.gov/f/documents/cfpb\\_preventing-elder-financial-abuse\\_friends-family-guide.pdf](https://files.consumerfinance.gov/f/documents/cfpb_preventing-elder-financial-abuse_friends-family-guide.pdf)

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# Reporting elder financial abuse bifold guide

- Download for free
- Order in bulk for free
- Share with people you know who live in nursing homes or assisted living, or who have loved ones in these communities



[files.consumerfinance.gov/f/documents/cfpb\\_preventing-elder-financial-abuse\\_friends-family-bifold.pdf](https://files.consumerfinance.gov/f/documents/cfpb_preventing-elder-financial-abuse_friends-family-bifold.pdf)

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# Where to report elder financial abuse

## Where should I report financial abuse?

- If you suspect elder financial abuse, report it to **Adult Protective Services (APS)**. APS are social services programs in each state. They serve older adults and adults with disabilities who need help due to abuse, neglect, or exploitation. Adult Protective Services is a common term, but this may not be the name of the agency in your state.
- If there is an urgent risk of harm to your loved one or someone else, you should call **911** right away. Otherwise, you can call the non-emergency number for your **local police or Sheriff's office** to file a report. Some state laws define elder financial abuse as a specific type of crime. Financial abuse may also involve other crimes such as theft, fraud, forgery, embezzlement, or money laundering.



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# How to report elder financial abuse

Find the bifold and other elder fraud prevention tools at:

[consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/protecting-against-fraud/](https://consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/protecting-against-fraud/)

## What information do I need to file a report?

Include as much information as possible in your report. Plan to share what you have observed. Even if you don't have all of the details, you should still file a report. The authorities who will investigate the situation do not expect you to know everything.

- Time, date, and location of the incident(s)
- Names of anyone who was involved and anyone who observed the incident(s)
- Description of the suspected financial abuse and any other types of abuse or neglect
- Your loved one's disabilities or health conditions, including any information about decision-making abilities or memory loss
- Whether you believe there is an urgent risk of danger to your loved one or someone else



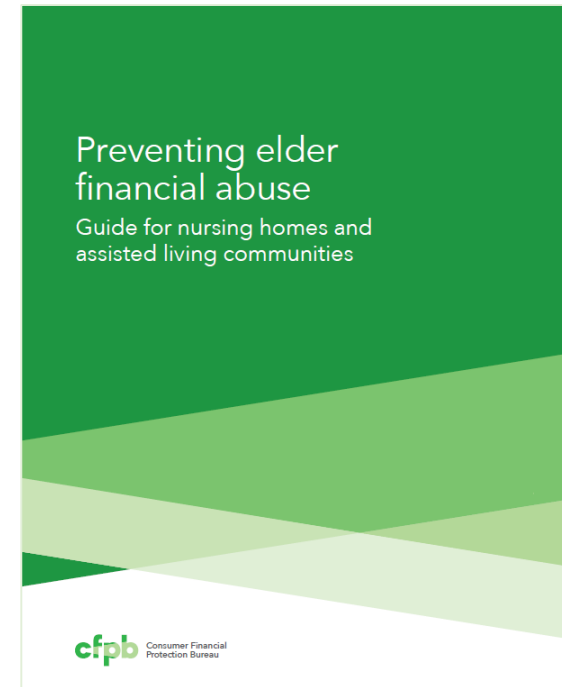
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# Other CFPB resources

# Preventing elder financial abuse in long-term care communities

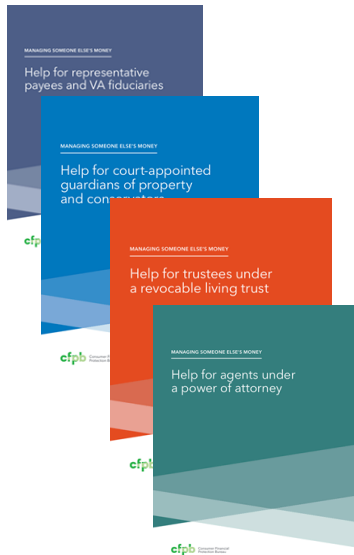
- Download for free
- Order in bulk for free
- Share with your local long-term care ombudsman or long-term care community
- May be helpful for family and resident councils



[pueblo.gpo.gov/CFPBPubs/CFPBPubs.php?PubID=13102](https://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php?PubID=13102)

# Managing Someone Else's Money

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[consumerfinance.gov/msem](https://consumerfinance.gov/msem)

- Help for financial caregivers handling the finances for a family member or friend who is incapacitated
- Guides for four common types of financial caregivers:
  - Agents under a Power of attorney
  - Guardians and conservators
  - Trustees
  - Social Security and Department of Veterans Affairs (VA) representatives
- Includes tips on protecting assets from fraud and scams.
- Available in English and Spanish

# Considering a financial caregiver

- Informal caregivers
- Formal caregivers
- Choosing the right caregiver for your needs

## MANAGING SOMEONE ELSE'S MONEY

### Considering a financial caregiver? Know your options

Is a loved one having trouble managing their money because of health problems or memory issues? Or are you planning ahead in case you need help in the future?

Knowing your options will help you choose what works best for your situation. An informal caregiver helps on an as-needed basis. If you need more than occasional help, it might be time to name a formal caregiver.

#### TYPES OF INFORMAL FINANCIAL CAREGIVERS

Consider a....	What is this?	How does this work?
Conversation partner	This allows you to give a trusted relative, friend, or professional an overview of your finances (even if you don't want to share all the details).	Ask your broker or banker to send a copy of your statements to your daughter or accountant.  Ask a trusted friend or relative to join when you visit your banker or financial adviser.
Trusted contact person	You can add a "trusted contact person" to your brokerage accounts. Some banks may offer this too. It allows your financial institution to contact the trusted person in certain circumstances, like if they believe you're getting scammed.	Trusted contacts don't have access to your money—they get notified if the financial institution sees signs of financial exploitation.
Convenience account	A "convenience account" or "agency account" lets you name someone to help you deposit or withdraw money and write checks.  A convenience account is not the same as a joint account, where money is jointly owned and the joint account holder automatically gets the money when you die.	A convenience account does not change the ownership of the money in the account or give your helper the right to keep the money when you die. The money belongs only to you.

Next step: Speak to your broker or banker to see what informal caregiving options are available. Take this document with you.



Learn more at [consumerfinance.gov](https://consumerfinance.gov) 1 of 4

# Planning for diminished capacity and illness

CONSUMER ADVISORY AND INVESTOR BULLETIN | JUNE 2015

## Planning for diminished capacity and illness

"Diminished financial capacity" is a term used to describe a decline in a person's ability to manage money and financial assets to serve his or her best interests, including the inability to understand the consequences of investment decisions.

While the inability to manage one's money is clearly a problem in itself, when people of any age lose the capability to manage their finances, they may also become more vulnerable to investment fraud and other forms of financial abuse.

### Preparing for your own financial future: Hope for the best, but plan for the worst

Losing the ability to manage your finances may be something you'd rather not think about. We often think about our financial capabilities, like our ability to drive, as an important measure of our independence. But planning ahead may help you

stay in control of your finances, even if diminished financial capacity becomes a serious problem. Taking the steps listed below now may help avoid or minimize problems for you and your family.

#### Organize your important documents

Organize and store important documents in a safe, easily accessible location. That way, they are readily available in an emergency. Give copies to trusted loved ones or let them know where to find the documents. Typically, the following documents will be most relevant to your finances:

- **Bank and brokerage statements and account information.** Make a list of your accounts with account numbers. Keep a separate list of online bank and brokerage passwords and PINs and keep the lists in a safe place. In addition, make a list of the locations of your safe-deposit boxes, including where the keys to the safe-deposit boxes are located. Also, keep your recent bank and brokerage statements available, as well as information about how to get those statements online if you access them electronically.
- **Mortgage and credit information.** Make a list of your debts and regular payments, with account numbers and names of the financial institutions that issued the loans or credit cards.

*The SEC's Office of Investor Education and Advocacy and the CFPB's Office for Older Americans are issuing this bulletin to help investors and consumers understand the potential impact of diminished capacity on their ability to make financial decisions and to encourage investors and consumers to plan for possible diminished financial capacity well before it happens.*



- CFPB and SEC consumer advisory, [Planning for diminished capacity](#)
- Planning ahead may help you stay in control of your finances
- Powers of attorney and trusts are options that can help you plan for the future

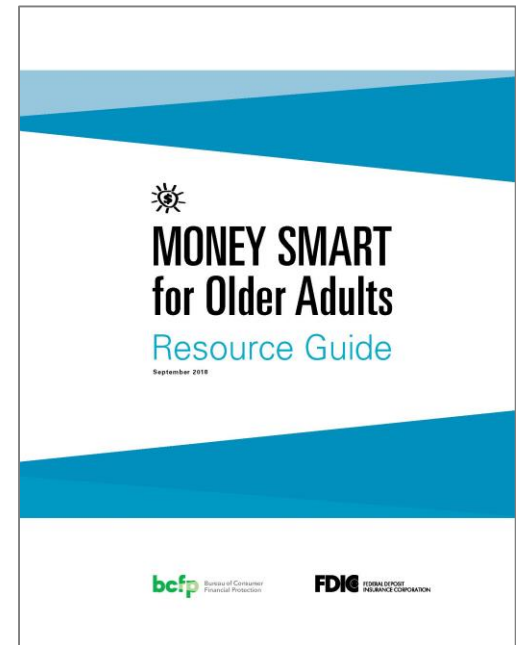


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# Money Smart for Older Adults

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- An awareness program developed in collaboration with the FDIC
- Identify scams, fraud and other forms of exploitation
- Instructor guides available for download
- Resource guide available in bulk for free
- Available in English and Spanish

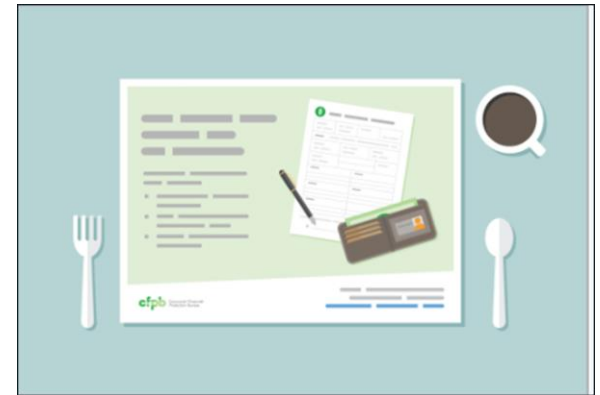


[consumerfinance.gov/moneysmart](https://consumerfinance.gov/moneysmart)

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# Fraud prevention materials

- Fraud prevention placemats, posters, bookmarks, table tents, and activity sheets
- Companion resources with tips to reinforce the messages
- Available to download or order in bulk for free
- Available in English & Spanish




[consumerfinance.gov/placemats](https://consumerfinance.gov/placemats)

# Ask CFPB: find answers to your questions

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## Ask CFPB

We offer clear, impartial answers to hundreds of financial questions. Find the information you need to make more informed choices about your money.



### Auto loans

- What effect will shopping for an auto loan have on my credit? [Read answer](#)
- I owe more on my current loan than my current vehicle is worth. What do I need to know if I buy a new vehicle? [Read answer](#)

### Bank accounts and services

- How quickly can I get money after I deposit a check? [Read answer](#)
- I would like to be able to have my friend or family member help with my bill-paying and banking. What are my options? [Read answer](#)

### Credit cards

- What is a credit card interest rate? What does APR mean? [Read answer](#)
- How do I dispute a charge on my credit card bill? [Read answer](#)

[See all credit cards questions](#)

[consumerfinance.gov/askcfpb](https://consumerfinance.gov/askcfpb)

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# Hub for critical coronavirus content

- Central hub at [consumerfinance.gov/coronavirus](https://consumerfinance.gov/coronavirus)
- Resources in English, Spanish, Chinese, Vietnamese, Korean, Arabic, Tagalog, Haitian Creole, Russian
- Check back for updates



# Contact Us

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Consumer Financial Protection Bureau  
Office for Older Americans

Website: [consumerfinance.gov/olderamericans](https://consumerfinance.gov/olderamericans)

Email: [olderamericans@cfpb.gov](mailto:olderamericans@cfpb.gov)

# QUESTIONS

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# *Please Stay Tuned!*

We are taking  
a 10-minute break and the webinar  
will resume shortly.

Thank you~

*The Ohio Attorney General's Elder Abuse Commission*

# Ohio's Experts



# Panelist

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Mike DeWine, Governor  
Jon Husted, Lt. Governor

**Department  
of Commerce**

Division of Securities

Sheryl Maxfield, Director

# Ohio Division of Securities Enforcement

Janice Hitzeman

Attorney Inspector

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**RESPONDING TO FINANCIAL EXPLOITATION, SCAMS,  
AND FRAUD IN FACILITY SETTINGS  
FEBRUARY 23, 2022**



Department  
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Division of Securities



*"I can't put my finger on it, but something doesn't seem right."*



**Ohio**

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Division of Securities



# Ohio Division of Securities

- License and examine broker-dealers, securities salespersons, investment advisers, investment adviser representatives and investment officers. (Licensing)
- Reviews and registers securities offered for sale to Ohioans. (Registration)
- Investigate complaints and pursue administrative actions, civil injunctive actions and criminal actions. (Enforcement)



**Ohio**

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# STATUTORY AUTHORITY

- R.C. 1707.36 – The Office of the Attorney Inspector (Enforcement Section) is a criminal justice agency.
- Duties – “investigate and report upon all complaints and alleged violations of this chapter...and to represent the division in prosecutions...arising from such complaints and alleged violations.”
- R.C. 1707.12(C) – All CLEIR records “shall in no event” be available for inspection by the public



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# Ohio Investor Recovery Fund

- R.C. 1707.47 and 1707.471  
(September 30, 2021)
- Fund maximum \$2.5M  
(bad actor settlements)
- Recovery is 25% of the monetary  
injury or \$25,000 (lesser of)
- Application within 180 days from  
date of final order (conviction/sentencing)



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# Elder and Vulnerable Adult Financial Exploitation Reporting (O.R.C. 1707.49)

- 60 years or older or otherwise eligible
- Securities Dealers and Investment Advisers are required to report suspected exploitation to the Division of Securities and to the county DJFS
- 15 day + 15 day hold on the transaction(s)/account(s) impacted



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Division of Securities

**Elder and  
Vulnerable  
Adult Stats  
October 1, 2021  
to February 15,  
2022**

13

exploitation referrals  
to the Division

31

total new complaints



**Ohio**

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# Top Scams

1. Money Mules – exploiting elderly to funnel funds through accounts, purchase gift cards, send money
2. Cold-Calls - Deep Fakes – big returns, safe investments, family/friends are in trouble/arrested/in hospital
3. Forgeries, power of attorneys, family/friend influence/conversion
4. Online frauds, computer access, click ads, unauthorized activity on accounts



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# How Can I Protect Myself or My Loved Ones?

1. Do not engage with cold-callers. Reach out to loved ones directly. Do not give any personal information ([www.donotcall.gov](http://www.donotcall.gov)).
2. Do not authorize an unknown person to remotely access your computer.
3. Have a trusted contact (consider 2) on your financial accounts.
4. Check to make sure your investment adviser is licensed (<http://brokercheck.finra.org/>) and the investment is registered (<https://www.sec.gov/edgar/searchedgar/companysearch.html>).



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# How Can I Protect Myself or My Loved Ones? (cont.)

5. Never provide usernames or passwords to third parties. If someone is trading on your behalf, they should do so with their own credentials.
6. Contact the Division (614) 644-7381 or [securitiesgeneral.questions@com.state.oh.us](mailto:securitiesgeneral.questions@com.state.oh.us).
7. Contact your local police or DJFS.
8. REACH OUT BEFORE YOU SEND MONEY.



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# Resources

Is my adviser licensed?	<a href="http://brokercheck.finra.org/">http://brokercheck.finra.org/</a>
Is my investment registered?	<a href="https://www.sec.gov/edgar/searchedgar/companysearch.html">https://www.sec.gov/edgar/searchedgar/companysearch.html</a>
Can I check for alerts, file a complaint or check for enforcement action?	<a href="https://com.ohio.gov/divisions-and-programs/securities/securities">https://com.ohio.gov/divisions-and-programs/securities/securities</a> (614) 644-7381
How do I remove my phone number from calling lists?	<a href="http://www.donotcall.gov">www.donotcall.gov</a>



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! Many of our staff are teleworking to stop community spread of the coronavirus (COVID-19).

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Consumers & Investors

Registration & Exemption

Bulletins

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## Securities

### 8 Common Scams to Avoid

If you've been targeted by any of these familiar tactics, you're not alone.

LEARN MORE



### What are you looking for?



Reporting Elder Financial Exploitation



Bulletin Archive Search



ERNIE Database Search



File an Online Complaint



Find a Division Order



Mandatory Reporting of Elder Abuse



Request Records



Subscribe to the Securities Bulletin



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# Enforcement Section Contacts

Janice Hitzeman Attorney Inspector	<a href="mailto:Janice.Hitzeman@com.ohio.gov">Janice.Hitzeman@com.ohio.gov</a> (614) 644-7373
Harvey McCleskey Deputy Attorney Inspector	<a href="mailto:Harvey.McCleskey@com.ohio.gov">Harvey.McCleskey@com.ohio.gov</a> (614) 728-9394
Timothy Jones Investigations Supervisor	<a href="mailto:Timothy.Jones@com.ohio.gov">Timothy.Jones@com.ohio.gov</a> (614) 466-3466



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# Questions



# Panelist

Bob Vines

Director

ProSeniors

Long-Term Care Ombudsman

T: 1-800-488-6070

[rvines@proseniors.org](mailto:rvines@proseniors.org)





**Expect Excellence in Your Care**

# **Financial Exploitation In Long-Term Care**


The role of the Ombudsman

[Ombudsman.ohio.gov](http://Ombudsman.ohio.gov)

# Role of Ombudsman

- Mission
- Individual Advocacy
  - Investigation & resolution
  - Information & assistance
- Systems Advocacy
  - Facilitate public comment

# Red Flags of Financial Exploitation

- Improper Transfers (Medicaid)
  - POA becomes unresponsive/unavailable
  - Multiple Moves
  - Changes in POA
  - Resources unavailable or misdirected
  - Trips to the bank
  - Misuse of PNA funds
  - Resident becomes withdrawn/defensive
  - Discharges for non-payment
- 



# Remedies

- Facility Abuse Prevention Process
  - Investigate and Report
- Law Enforcement
  - Local Police
  - County Prosecutor
  - AG
- Pro Seniors Legal Services
  - Change POA
  - Medicaid Estate Planning
- Social Security Administration
  - Institutional Rep Payee Status

# A look at Discharge Data in 2021

- Total: 736
- Failure to Pay: 440 received (60% of all discharges received in CY21 were for nonpayment)
- Proposed a NF: 329 (44%)
  - Transfer Trauma
- Proposed Community: 233 (32%)
  - Unprepared family or friend
  - Hotels or Homeless Shelters

## Regional Offices

ABLE Center for Equal Justice  
525 Jefferson Avenue, Ste 300, Toledo, OH 43604  
800-542-1874

Area Agency on Aging District 7, Inc.:  
Ombudsman Program  
8058 Ohio River Rd., Wheelersburg, OH 45694  
800-582-7277

Direction Home of Eastern Ohio: Ombudsman Program  
1030 North Meridian Rd., Youngstown, OH 44509  
800-589-5826

Easter Seals of Central and Southeast Ohio:  
Region 6 Ombudsman  
3820 Trueman Court, Hilliard, OH 43026  
1-800-536-5891

Easter Seals of Central and Southeast Ohio:  
Region 8 Ombudsman  
P.O. Box 72, Marietta, OH 45750  
888-502-6601

Ohio District 5 Area Agency on Aging, Inc. - Ombudsman  
2131 Park Avenue West, Suite 100, Ontario, OH 44906  
1-800-860-5799

Ohio Region 10A Long-Term Care Ombudsman Program  
2800 Euclid Ave., Suite 200, Cleveland, OH 44115  
800-365-3112

Ohio Region 10B Long-Term Care Ombudsman Program  
1550 Corporate Woods Pkwy., Uniontown, OH 44685  
800-421-7277

Ohio Region 9 Long-Term Care Ombudsman Program  
821 Anola Ave., Suite D, Dover, OH 44622  
800-967-0615

Ombudsman: Dayton & Montgomery County, Ohio  
11 W. Monument, Suite 606, Dayton, OH 45402  
800-395-8267

Pro Seniors Long-Term Care Ombudsman  
7162 Reading Road, Suite 1150, Cincinnati, OH 45237  
800-488-6070

# Thank You

- Email the State Ombudsman:  
[ohioombudsman@age.ohio.gov](mailto:ohioombudsman@age.ohio.gov)
- Call the State Ombudsman Hotline: 1-800-282-1206

# Questions



# Panelist

**James Hodge**

Chief, Bureau of Regulatory Operations

Ohio Department of Health

1-800-342-0553

E-mail: [HCComplaints@odh.ohio.gov](mailto:HCComplaints@odh.ohio.gov)



Department  
of Health

# Resources

- [- Complaint Tracking \(ohio.gov\)](#)
- [How Do I File A Complaint \(ohio.gov\)](#)



# Contact Information

COMPLAINT UNIT

246 NORTH HIGH STREET

COLUMBUS, OHIO 43215

1-800-342-0553

E-mail: [HCComplaints@odh.ohio.gov](mailto:HCComplaints@odh.ohio.gov)



Department  
of Health



# Questions



# Panelist

**Charles Angersbach**

Special Agent Supervisor

Health Care Fraud

Office of Ohio Attorney General Dave Yost

Phone Number: 614-466-0722

AGO Help Center: 800-282-0515

<https://www.ohioattorneygeneral.gov/About-AG/Service-Divisions/Health-Care-Fraud>



**DAVE YOST**

OHIO ATTORNEY GENERAL

# Publications

- [How to Recognize and Report Patient Abuse and Neglect](#)  
[\(ohioattorneygeneral.gov\)](#)
- [How to Recognize and Report Patient Abuse and Neglect](#)  
[\(ohioattorneygeneral.gov\)](#)



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# Resources

- [www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov)
- [www.odh.ohio.gov](http://www.odh.ohio.gov)
- [www.ltcohoio.org](http://www.ltcohoio.org)
- [www.aging.ohio.gov](http://www.aging.ohio.gov)
- [www.aging.ohio.gov/ombudsman](http://www.aging.ohio.gov/ombudsman)
- [www.medicare.gov/NHCompare](http://www.medicare.gov/NHCompare)



**DAVE YOST**

OHIO ATTORNEY GENERAL

# Contact Information

Patient Abuse/Neglect Intake Officer  
Office of the Attorney General  
30 E. Broad Street, 23rd Floor  
Columbus, OH 43215

Section Phone Number: 614-466-0722

AGO Help Center: 800-282-0515

Fax: 877-527-1305

- [Report Patient Abuse or Neglect - Ohio Attorney General Dave Yost](#)

# Questions



# Wrap-up

**Dan Orzano**

Outreach and Education  
Manager

Division of Securities, Ohio  
Department of Commerce  
(614) 644-9530

[Daniel.Orzano@com.ohio.gov](mailto:Daniel.Orzano@com.ohio.gov)



Mike DeWine, Governor  
Jon Husted, Lt. Governor

**Department  
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Sheryl Maxfield, Director

# Thank you to our Presenters and Supporters



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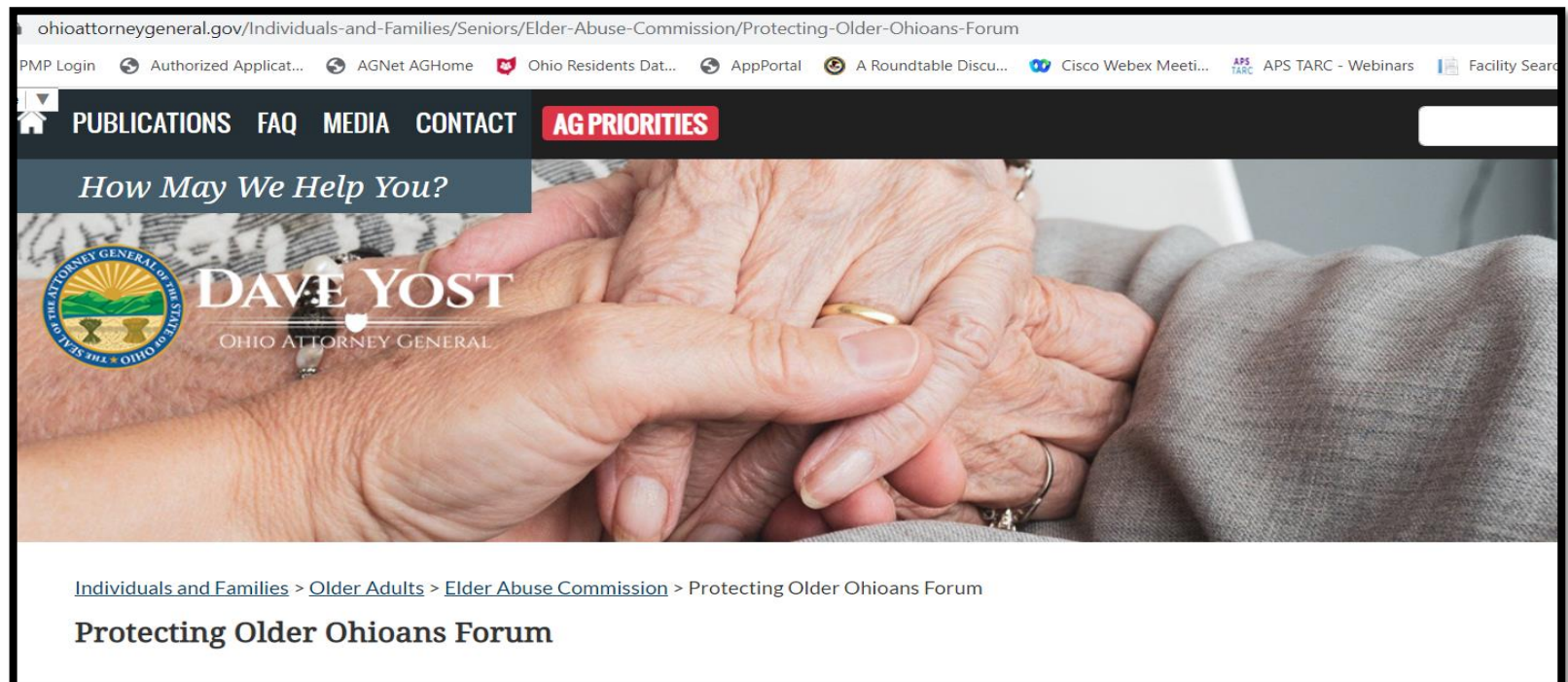


*Advocacy. Action. Answers on Aging.*



# Ohio Attorney General's Elder Abuse Commission

For more information about the Elder Abuse Commission, call **800 -282-0515** or visit us at <https://www.ohioattorneygeneral.gov/Individuals-and-Families/Seniors/Elder-Abuse-Commission>



The screenshot displays the Ohio Attorney General's website. The URL in the address bar is [ohioattorneygeneral.gov/Individuals-and-Families/Seniors/Elder-Abuse-Commission/Protecting-Older-Ohioans-Forum](https://www.ohioattorneygeneral.gov/Individuals-and-Families/Seniors/Elder-Abuse-Commission/Protecting-Older-Ohioans-Forum). The navigation bar includes links for PMP Login, Authorized Applicat..., AGNet AGHome, Ohio Residents Dat..., AppPortal, A Roundtable Discu..., Cisco Webex Meeti..., APS TARC - Webinars, and Facility Search. The main navigation menu features PUBLICATIONS, FAQ, MEDIA, CONTACT, and AG PRIORITIES. A banner with the text "How May We Help You?" is visible. Below the banner is a large image of hands being held, with the Ohio Attorney General's seal and the text "DAVE YOST OHIO ATTORNEY GENERAL" overlaid. The breadcrumb trail at the bottom reads: Individuals and Families > Older Adults > Elder Abuse Commission > Protecting Older Ohioans Forum. The page title is "Protecting Older Ohioans Forum".

**Thank you for Attending Today's  
Webinar!**

thank you!