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
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
• 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

Ohio Association of Senior Centers

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

Greetings from Attorney General Yost

https://youtu.be/JmTgfAtgtMA
Elder Abuse Commission

Elder Abuse Commission

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.

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.
Education Committee
Co-Chairs

Dan Orzano
Outreach and Education Manager
Ohio Division of Securities
(614) 644-9530
Daniel.Orzano@com.ohio.gov

Heidi Turner-Stone
Section Chief - Adult Protective Services
Ohio Department of Job and Family Services
(614) 387-8933
Heidi.Turner@jfs.ohio.gov
What to Expect Today

Heidi Turner-Stone
Section Chief
Adult Protective Services
Ohio Department of Job
and Family Services
(614) 387-8933
Heidi.Turner@jfs.ohio.gov
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 Commence
  – 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
Email: olderamericans@cfpb.gov
Preventing elder financial abuse of people living in nursing homes or assisted living communities

CFPB Office for Older Americans
Disclaimer

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

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

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?

- 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?

Anyone can be the victim of financial exploitation.

Elder financial exploitation crosses all social, educational, and economic boundaries.
How might elder financial abuse happen?

- 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

- 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

- 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

▪ 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?

People you know

- Family members and caregivers
- Friends, neighbors or acquaintances
- Agents under a power of attorney
- Financial professionals
Who could be an abuser?

Strangers

- Telephone and mail scammers
- Internet scammers
- Home repair contractors
- Medicare scam operators
- Romance scammers
Examples of elder financial exploitation

- Exploitation by an agent under a POA or person in another fiduciary relationship
- Theft of money or property by family members, caregivers, or in-home helpers
- Grandparent/Imposter scams
- Lottery and sweepstakes scams
Examples of elder financial exploitation

- 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.
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.
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.
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 or 1-877-FTC-HELP. Visit 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

Real-life scenarios illustrate key concepts

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.
Four key steps of successful intervention

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
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

Consumer Financial Protection Bureau
Step 2: Recognize
Warning signs that may indicate financial abuse

- 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

- 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

- 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

- 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
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

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

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.
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/
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
Managing Someone Else’s Money

- 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

consumerfinance.gov/msem
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**

<table>
<thead>
<tr>
<th>Consider a...</th>
<th>What is this?</th>
<th>How does this work?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conservation pattern</td>
<td>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).</td>
<td>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.</td>
</tr>
<tr>
<td>Trusted contacts</td>
<td>You can add a “trusted contact person” to your brokerage accounts. Some banks may offer this tool, it allows your financial institution to contact the trusted person in certain circumstances, like if they believe you’re getting scammed.</td>
<td>Trusted contacts don’t have access to your money—they get notified if the financial institution sees signs of financial exploitation.</td>
</tr>
<tr>
<td>Convenience account</td>
<td>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.</td>
<td>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.</td>
</tr>
</tbody>
</table>

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 1 of 4
Planning for diminished capacity and illness

- 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
Money Smart for Older Adults

- 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
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
Ask CFPB: find answers to your questions

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

consumerfinance.gov/askcfpb
Hub for critical coronavirus content

- Central hub at consumerfinance.gov/coronavirus
- Resources in English, Spanish, Chinese, Vietnamese, Korean, Arabic, Tagalog, Haitian Creole, Russian
- Check back for updates
Contact Us

Consumer Financial Protection Bureau
Office for Older Americans
Website: consumerfinance.gov/olderamericans
Email: olderamericans@cfpb.gov
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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Enforcement

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RESPONDING TO FINANCIAL EXPLOITATION, SCAMS, AND FRAUD IN FACILITY SETTINGS
FEBRUARY 23, 2022
"ACME INVESTMENTS

"We Make Cents OUT OF YOUR DOLLARS"

“I can't put my finger on it, but something doesn't seem right.”
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)
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
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)
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
Elder and Vulnerable Adult Stats
October 1, 2021 to February 15, 2022

13 exploitation referrals to the Division
31 total new complaints
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
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/](http://brokercheck.finra.org/)) and the investment is registered ([https://www.sec.gov/edgar/searchedgar/companysearch.html](https://www.sec.gov/edgar/searchedgar/companysearch.html)).
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.

7. Contact your local police or DJFS.

8. REACH OUT BEFORE YOU SEND MONEY.
## Resources

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<tr>
<th>Question</th>
<th>Answer</th>
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<tr>
<td>How do I remove my phone number from calling lists?</td>
<td><a href="http://www.donotcall.gov">www.donotcall.gov</a></td>
</tr>
</tbody>
</table>
Many of our staff are teleworking to stop community spread of the coronavirus (COVID-19).

8 Common Scams to Avoid
If you've been targeted by any of these familiar tactics, you're not alone.

What are you looking for?
- Reporting Elder Financial Exploitation
- Bulletin Archive Search
- EINs Database Search
- File an Online Complaint
- Find a Division Order
- Mandatory Reporting of Elder Abuse
- Request Records
- Subscribe to the Securities Bulletin
# Enforcement Section Contacts

<table>
<thead>
<tr>
<th>Name</th>
<th>Email</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Janice Hitzeman, Attorney Inspector</td>
<td><a href="mailto:Janice.Hitzeman@com.ohio.gov">Janice.Hitzeman@com.ohio.gov</a></td>
<td>(614) 644-7373</td>
</tr>
<tr>
<td>Harvey McCleskey, Deputy Attorney Inspector</td>
<td><a href="mailto:Harvey.McCleskey@com.ohio.gov">Harvey.McCleskey@com.ohio.gov</a></td>
<td>(614) 728-9394</td>
</tr>
<tr>
<td>Timothy Jones, Investigations Supervisor</td>
<td><a href="mailto:Timothy.Jones@com.ohio.gov">Timothy.Jones@com.ohio.gov</a></td>
<td>(614) 466-3466</td>
</tr>
</tbody>
</table>
Panelist

Bob Vines
Director
ProSeniors
Long-Term Care Ombudsman
T: 1-800-488-6070
rvines@proseniors.org
Financial Exploitation
In Long-Term Care
The role of the Ombudsman
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
- Call the State Ombudsman Hotline: 1-800-282-1206
Panelist

James Hodge
Chief, Bureau of Regulatory Operations
Ohio Department of Health
1-800-342-0553
E-mail: HCComplaints@odh.ohio.gov
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
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
Publications

• How to Recognize and Report Patient Abuse and Neglect (ohioattorneygeneral.gov)

• How to Recognize and Report Patient Abuse and Neglect (ohioattorneygeneral.gov)
Resources

- www.odh.ohio.gov
- www.ltcohio.org
- www.aging.ohio.gov
- www.aging.ohio.gov/ombudsman
- www.medicare.gov/NHCompare
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

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Thank you to our Presenters and Supporters
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
Thank you for Attending Today's Webinar!

thank you!