



*From the desk of Attorney General Bob Cooper*



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Many senior citizens in Tennessee want to remain at home, even though they need help with daily life. The Long Term Community Choices Act, proposed by Governor Bredesen and approved by the General Assembly this spring, will help make home life a more viable alternative for our elderly. However, those who choose to stay at home, now or in the future, should be wary of con artists and unscrupulous businesses or individuals who prey on the elderly.

Here are some of the scams that the Tennessee Attorney General's office and the state Division of Consumer Affairs have encountered in our work protecting consumers and senior citizens:

**Telemarketing:** Fraudulent telemarketers often prey on trusting seniors by using heartstring pleas, aggressiveness, and undue pressure to get them to purchase high-priced items they do not want or need. In some cases, the telemarketers lure consumers to reveal valuable, private information such as bank account, credit card, and Social Security numbers, which they later use to commit identity theft. Being prepared in advance with caller-ID and registering with state and local Do Not Call registries can help eliminate and/or curtail deceptive callers.

**Charitable Solicitations:** Many seniors have the financial resources to be generous supporters of charitable organizations. Unscrupulous individuals target seniors for "charitable contributions" both over the phone and door-to-door. Always ask for identification, and tell them to return after you have called the charity to confirm what they have told you. Never provide personal information or a contribution until you are certain about the legitimacy of the solicitor and the organization. Check with the Division of Charitable Solicitations and Gaming of the Secretary of State's office where Tennessee charities are required to register.

**Investment schemes:** Some seniors have a lifetime of savings at their disposal. Scammers may go door-to-door with fraudulent or risky investment "opportunities." Others seniors may be approached by "new" friends and neighbors who claim to have already hit it big in an attractive investment scheme. Families with seniors choosing to stay at home may want to agree to have a trusted family member involved in any significant financial matters. If you have been a victim of one of these schemes, file a complaint with the Tennessee Division of Consumer Affairs.

In addition to watching out for these scams, Tennessee's elderly who stay at home must monitor carefully the quality and quantity of medication. Seniors are major consumers of pharmaceuticals, and the Tennessee Attorney General's office is active in efforts to hold this segment of the healthcare industry to high standards of accountability and consumer protection. For example, we have participated in nationwide cases dealing with the switching of drugs and dosages by pharmacy chains operating in Tennessee. In other healthcare cases, this office participated in a series of multi-state Medicaid fraud claims brought by Attorneys General from around the country recovering almost \$40 million on behalf of Tennessee taxpayers alone.

The rising cost of utilities is also an issue for the state's seniors who elect to stay at home. The Attorney General's office has intervened before the Tennessee Regulatory Authority in water, electricity, and telephone rate cases that resulted in millions of dollars in savings to ratepayers each year. Utilities are often required to provide discounts to senior citizens. For example, the telephone company in your area may be required to provide free directory assistance to those 65 or older or who are disabled. More information on money saving programs and your utility's obligations to seniors may be found on the website of your local utility or from the Tennessee Regulatory Authority.

Seniors and members of their families know that the decision to stay at home instead of going into a nursing home is often the right one. However, like most decisions it comes with a responsibility to make sure that our loved ones are not vulnerable in their homes. The office of the Attorney General is prepared to help.

This office has identified some helpful online resources on these issues for seniors, caregivers, and family members:

- Visit <http://tennessee.gov/tenncare/> for more information about long-term care choices and new options for home and community-based services.
- For local Do Not Call information call **1-877-TRA-7030** and for national information call **1-800-382-1222**.
- Visit <http://www.state.tn.us/sos/charity/index.htm> to research charities before making a donation.
- Victims of investment and other scams can file a complaint with the Division of Consumer Affairs at [www.tennessee.gov/consumer](http://www.tennessee.gov/consumer) or call toll-free in Tennessee **1-800-342-8385**.
- Seniors seeking financial assistance with electric bills should visit the Low Income Energy Assistance Program (LIHEAP) on the TRA website <http://www.state.tn.us/tra/index.htm> or call a LIHEAP program specialist at **(615) 313-4766**.
- Lifeline and linkup telephone assistance programs as well as utility rate information are available for low-income telephone subscribers. Search on TRA's website <http://www.state.tn.us/tra/teleassist.htm>.
- Visit the AARP website <http://bulletin.aarp.org/>. Go to YOUR MONEY then SCAM ALERT.
- Also visit the FBI website <http://www.fbi.gov/majcases/fraud/seniorsfam.htm>.