



Rock Island Police Department

Newsletter

OCTOBER 2007

John D. Wright, Chief of Police
Officer Jeffrey H. Ronk, Elderly Service Officer

This month's article was submitted by ESO Officer Jeffrey H. Ronk.



THE CITY OF ROCK ISLAND POLICE DEPARTMENT ELDER WATCH PROGRAM

The Elder Watch program is designed to assist citizens with the conveyance of critical information to emergency services when they cannot speak for themselves. A record is kept in the Communications Division at the Police Department for each citizen enrolled in this program. This record contains information such as, but not limited to, family member's contact information, doctor's contact information, and medication information. Please contact me, Officer Ronk, at the Police Department if you or someone you know would like to participate in this program. This program is free for all, and I encourage each and every senior citizen to participate in this program. I would like to stress that this information will be kept strictly confidential, to only be shared with critical parties in the case of any emergency.

FRAUD TARGET: SENIOR CITIZENS

*The following information was obtained from the FBI's website.

What to Look For and How to Protect Yourself and Your Family

Health Insurance Frauds:

Medical Equipment Fraud: Equipment manufacturers offer "free" products to individuals. Insurers are then charged for products that were not needed and/or may not have been delivered.

"Rolling Lab" Schemes: Unnecessary and sometimes

fake tests are given to individuals at health clubs, retirement homes, or shopping malls and billed to insurance companies or Medicare.

Services Not Performed: Customers or providers bill insurers for services never rendered by changing bills or submitting fake ones.

Medicare Fraud: Medicare fraud can take the form of any of the health insurance frauds described above. Senior citizens are frequent targets of Medicare schemes, especially by medical equipment manufacturers who offer seniors free medical products in exchange for their Medicare numbers. Because a physician has to sign a form certifying that equipment or testing is needed before Medicare pays for it, con artists fake signatures or bribe corrupt doctors to sign the forms. Once a signature is in place, the manufacturers bill Medicare for merchandise or service that was not needed or was not ordered.

Some Tips to Avoiding Health Insurance Frauds:

- Never sign blank insurance claim forms.
- Never give blanket authorization to a medical provider to bill for services rendered.
 - Ask your medical providers what they will charge and what you will be expected to pay out-of-pocket.
 - Carefully review your insurer's explanation of the benefits statement. Call your insurer and provider if you have questions.
 - Do not do business with door-to-door or telephone salespeople who tell you that services of medical equipment are free.
 - Give your insurance/Medicare identification only to those who have provided you with medical services.
 - Keep accurate records of all health care appointments.
 - Know if your physician ordered equipment for

you.

Funeral and Cemetery Fraud:

Some Tips to Avoiding Funeral and Cemetery Fraud

- Be an informed consumer. Take time to call and shop around before making a purchase. Take a friend with you that may offer some perspective to help make difficult decisions. Funeral homes are required to provide detailed price lists over the phone or in writing. Ask if their lower priced items are included on their price list.

- Be informed about caskets before you buy one. It is a myth that funeral providers can determine how long a casket will preserve a body.

- Research funeral home service fees when shopping for products elsewhere. Some of these charges are prohibited by the Federal Trade Commission.

- You should know that embalming is not legally required and that a casket is not needed for direct cremations.

- Do not be pressured by high-priced pitches from funeral industry vendors.

- Require all proposed plans and purchases to be put in writing.

- Remember to carefully read contracts and purchasing agreements before signing. Find out if agreements you sign can be voided, taken back or transferred to other funeral homes.

- Before you consider prepaying, make sure you are well-informed. When you do make a plan for yourself, share your specific wishes with those close to you.

Telemarketing Fraud:

If you're age 60 or older, you may be a special target for people who sell bogus products and services by phone. Older women living alone are special targets of these scam artists. Telemarketing scams often involve offers or prizes, low-cost vitamins and health care products, and travel offers.

There are warning signs to these scams, including promises of "free" or "low-cost" vacations and get-rich-quick schemes. If you hear these--or similar--"lines" from a telephone salesperson, just say "no thank you" and hang up the phone.

- You must act "now" or the offer won't be good.
- You've won a "free" gift, vacation, or prize. But you have to pay "postage and handling" or other charges.

- You must send money, give a credit card or bank account number, or have a check picked up by courier. You may hear this before you have had a chance to consider the offer carefully.

- You don't need to check out the company with anyone. The callers say you do not need to speak to anyone including your family, lawyer, accountant, local Better Business Bureau, or consumer protection agency.

- You don't need any written information about their company or their references.

- You can't afford to miss this "high-profit, no-risk" offer.

Remember, if you hear the lines above, or similar "lines" from a telephone salesperson, just say "no thank you" and hang up the phone.

Some Tips to Avoiding Telemarketing Fraud:

It's very difficult to get your money back if you've been cheated over the phone. Before you buy anything by telephone, remember:

- Don't buy from an unfamiliar company. Legitimate businesses understand that you want more information about their company and are happy to comply.

- Always ask for and wait until you receive written material about any offer or charity. If you get brochures about costly investments, ask someone whose financial advice you trust to review them. But unfortunately, beware – not everything written down is true.

- Always check out unfamiliar companies with your local consumer protection agency, Better Business Bureau, State Attorney General, the National Fraud Information Center, or other watchdog groups. Unfortunately, not all bad businesses can be identified through these organizations.

- Obtain a salesperson's name, business identity, telephone number, street address, mailing address, and business license number before you transact business. Some con artists give out false names, telephone numbers, addresses, and business license numbers. Verify the accuracy of these items.

- Before you give money to a charity or make an investment, find out what percentage of the money is paid in commissions and what percentage actually goes to the charity or investment.

- Before you send money, ask yourself a simple question, "What guarantee do I really have that this solicitor will use my money in the manner we agreed upon?"

- You must not be asked to pay in advance for services. Pay services only after they are delivered.

- Some con artists will send a messenger to your home to pick up money, claiming it is part of their service to you. In reality, they are taking your money without leaving any trace of who they are or where they can be reached.

- Always take your time making a decision. Legitimate companies won't pressure you to make a snap decision.

- Don't pay for a "free prize." If a caller tells you the payment is for taxes, he or she is violating federal law.

- Before you receive your next sales pitch, decide what your limits are. Do not give financial information on the telephone.

- It's never rude to wait and think about an offer. Be sure to discuss or review big investments offered by telephone sales people with a trusted friend, family member, or financial advisor.

- Never respond to an offer you don't understand thoroughly.

- Never send money or give out personal information such as credit card numbers and expiration dates, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons.

- Your personal information is often brokered to telemarketers through third parties.

- If you have been victimized once, be wary of persons who call offering to help you recover your losses for a fee paid in advance.

- If you have information about a fraud, report it to state, local, or federal law enforcement agencies.

IDENTITY THEFT

Identity Theft is currently the fastest growing crime in the United States. It is estimated that 1 out of every 4 Americans will become the victim of ID Theft within the next five years. Please contact the Police Department immediately if you suspect that you have been victimized. I have several resources at my disposal to assist someone in repairing their damaged credit in the event they have become a victim to any form of this terrible crime. Please contact me if you have any questions.

This crime can take many forms:

- Various Frauds
- Counterfeiting
- Cons
- Bad Checks

- Scams
- Schemes
- Inside Jobs
- Hacking
- Skimming
- Counterfeit Checks
- Stolen Credit Cards
- Stolen ID's
- The Internet
- Mail Theft

- Shoulder Surfing
- Dumpster Diving
- Switching

If you have any questions, please contact Elderly Services Officer Jeffrey Ronk at 732-2729.



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