

The National Legal Resource Center: Resources, Training, and Technical Assistance to Help Older Clients

Barbara Dieker, Director, Administration for Community Living

David Godfrey, American Bar Association Commission on Law and Aging

Odette Williamson and Jessica Hiemenz, National Consumer Law Center

Fay Gordon and Kate Lang, National Senior Citizens Law Center

Penelope A. Hommel, The Center for Social Gerontology

Keith Morris & Shoshanna Ehrlich, Center for Elder Rights Advocacy

Silvia Dominguez-Reese, Access to Justice Initiative, Department of Justice

July 10, 2013



National Elder Rights Training Project for the National Legal Resource Center. Sponsorship for this Webinar is provided by the National Consumer Law Center and a grant from the Administration for Community Living/ Administration on Aging .



Today's Webinar Agenda

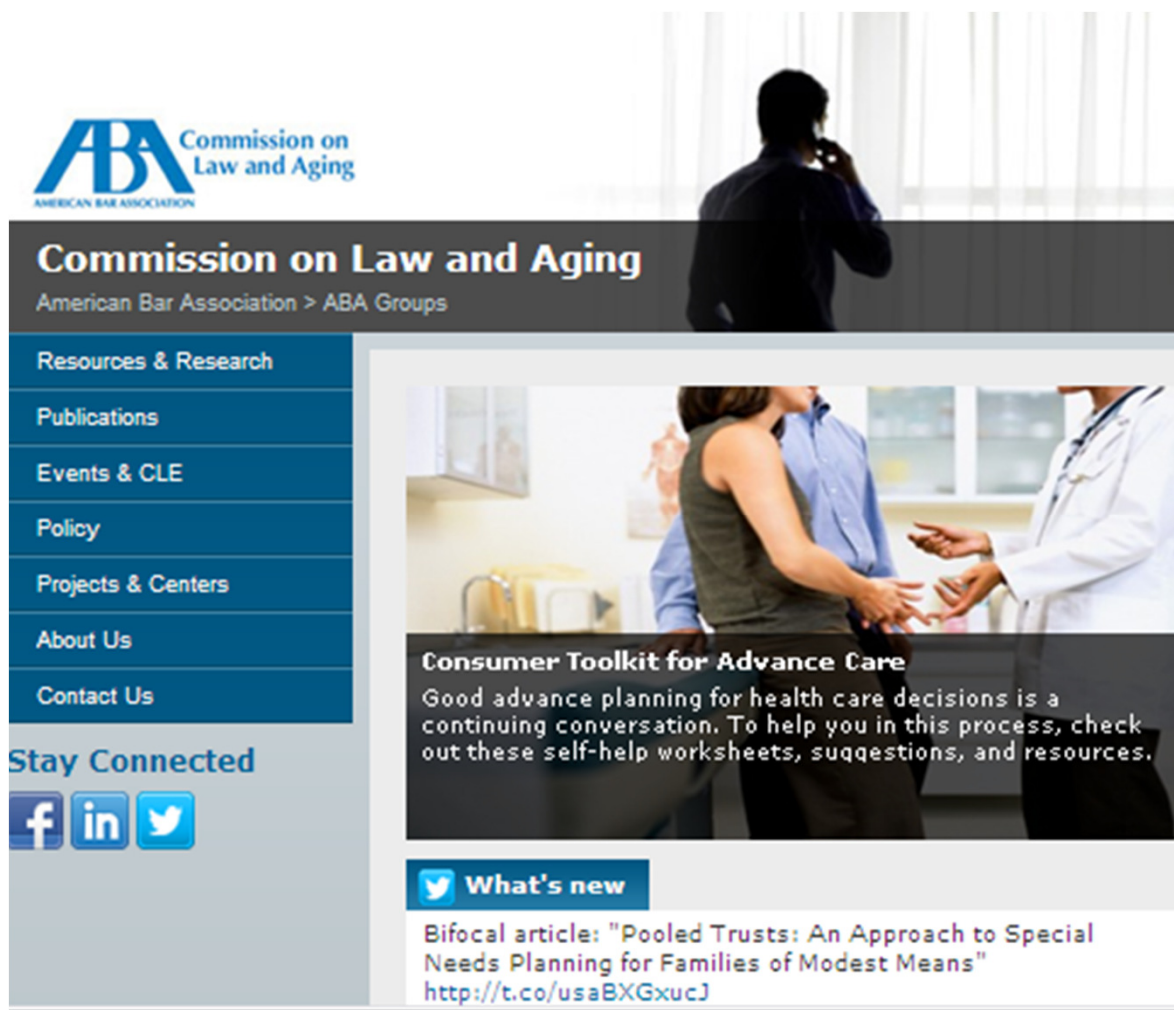
- Barbara Dieker, Director, Administration for Community Living
- David Godfrey, American Bar Association Commission on Law and Aging
- Odette Williamson and Jessica Hiemenz, National Consumer Law Center
- Fay Gordon and Kate Lang, National Senior Citizens Law Center
- Penelope A. Hommel, The Center for Social Gerontology
- Keith Morris & Shoshanna Ehrlich, Center for Elder Rights Advocacy
- Silvia Dominguez-Reese, Access to Justice Initiative, Department of Justice
- David Godfrey, American Bar Association Commission on Law and Aging
- Questions



Barbara J. Dieker
Director, Office of Elder Rights
Administration on Aging
Administration for Community Living
U.S. Department of Health and Human
Services



American Bar Association Commission on Law and Aging



ABA Commission on
Law and Aging
AMERICAN BAR ASSOCIATION


Commission on Law and Aging

American Bar Association > ABA Groups

- Resources & Research
- Publications
- Events & CLE
- Policy
- Projects & Centers
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Consumer Toolkit for Advance Care

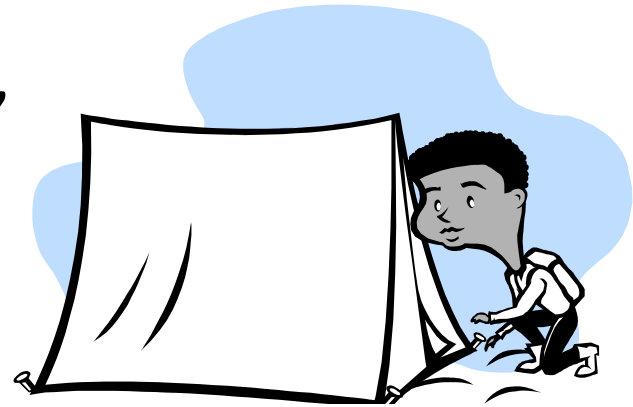
Good advance planning for health care decisions is a continuing conversation. To help you in this process, check out these self-help worksheets, suggestions, and resources.

What's new

Bifocal article: "Pooled Trusts: An Approach to Special Needs Planning for Families of Modest Means"
<http://t.co/usaBXGxucJ>

Who are we?

- We are a research and policy group within the ABA
- Health care decision making,
- End of life care,
- Adult guardianship,
- Elder abuse,
- Decision making capacity,
- Service delivery skills,
- Legal ethics
- LGBT aging.



Mission

The mission of the ABA Commission on Law and Aging is to strengthen and secure the legal rights, dignity, autonomy, quality of life, and quality of care of elders. It carries out this mission through research, policy development, technical assistance, advocacy, education, and training.

Role in the NLRC

- Create, collect and disseminate
- Resources in law and aging
- Facilitate collaboration



We do this in a variety of ways.

- Speakers and Trainers
- Substantive experts
- Publications
- Facilitate the exchange of ideas
- Portal to all things NLRC
- www.NLRC.AoA.gov
- Will become www.NLRC.ACL.gov later this year



www.nlrc.aoa.gov

Department of Health and Human Services

NLRC Providing Legal Support to the Aging Advocacy Network

Search

AOA Administration on Aging

The National Legal Resource Center  is a collaborative effort developed by the Administration on Aging. Its partners are:

- The American Bar Association Commission on Law and Aging
- The Center for Elder Rights Advocacy
- The Center for Social Gerontology
- The National Consumer Law Center
- The National Senior Citizens Law Center

Case Consultation for Professionals and Advocates in Field of Aging

TO Request HELP:

- TRAINING ▶
- CASE CONSULTATION ▶
- TECHNICAL ASSISTANCE ▶
- JOIN THE CONVERSATION ▶
- SUBSCRIBE ▶

Recently Added Content

- ▶ Curriculum on Preventing Scams Targeting Older Adults ... [Read More.](#)
Posted: 06/27/2013
- ▶ Spotlight on scams that target older adults ... [Read More.](#)
Posted: 06/13/2013

News Stories

- ▶ New American Media reports Health Care Barriers Hinder Parkinson's Care for Latinos #

Libraries



LEGAL ISSUES

Legal Capacity
Housing
Financial Security
Elder Abuse
All Legal Issues



AGING NETWORK

Administration on Aging
State Unit on Aging
Area Agency on Aging
Aging and Disability
Resource Center



BEST PRACTICES

Intake and Procedural
Manuals
Needs and Capacity
Assessments
Targeting Priority and
Outreach



LEGAL SERVICES PROVIDERS

Find a Service Provider
State Legal Services
Developer
LSC Providers
Law School Elder Law
Clinics



TECHNICAL ASSISTANCE

Request Technical
Assistance
About Technical
Assistance
Join The Conversation



CASE CONSULTATION

Request Help Now
About Case Consultation



RESOURCES

Case & Legislative
Updates
Funding Resources
Training & Conferences



TRAINING

Description and Request
Application
About Training Project

Newsfeed – Calendar – Find - Submit



News Stories

- ▶ [New American Media reports Health Care Barriers Hinder Parkinson's Care for Latinos](#)  (06/27/2013) **NEW**
- ▶ [MSN Money reports Delaying Social Security Benefits Makes Sense for More People](#)  (06/10/2013)
- ▶ [New York Times reports Fine Print and Red Tape in Long-Term Care Policies](#)  (06/07/2013)

[More..](#)

Upcoming Events



The National Legal Resource Center: Resources, Training, and Technical Assistance to Help Older Clients

Odette Williamson and Jessica Hiemenz,
National Consumer Law Center

National Elder Rights Training Project

- National Consumer Law Center
- Advocates on behalf of low-income consumers
- Provide training, legal analysis, case consultation and advocacy on consumer law issues
- Created the National Elder Rights Training Project



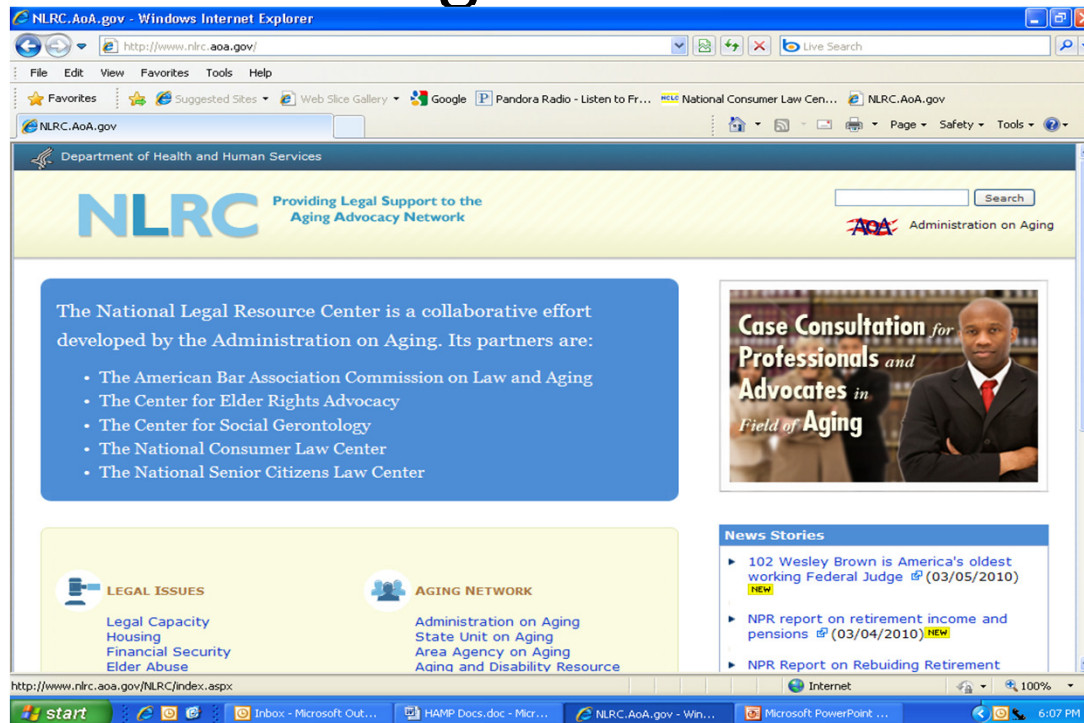
National Elder Rights Training Project

- The **National Elder Rights Training Project** provides training on a wide range of law and aging topics to legal services providers and members of the Aging Services Network nationwide
 - On-site training
 - Webinars
 - Presentations at conferences
- Training partner is the National Senior Citizens Law Center (NSCLC)



National Elder Rights Training Project

- Apply for on-site trainings online at the National Legal Resource Center's website



National Elder Rights Training Project

- Priority for on-site training is offered to:
- States and organizations involved in ACL's *Model Approaches to Statewide Legal Assistance Systems* demonstration grants
- Aging and Disability Resource Centers (ADRC) and Area Agency on Aging (AAA) staff involved in identifying and assisting older persons facing legal challenges to their independence or financial security



National Elder Rights Training Project

- Elder Abuse and Exploitation
- Guardianship and Less Restrictive Alternatives
- Medicare (including Medicare Part D)
- Medicaid (including the financing of home and community based care)
- Long-term Care
- Predatory Mortgage Lending



National Elder Rights Training Project

- Protecting Guaranteed Streams of Income
- Elder Abuse, Neglect, and Exploitation
- What's in Store for Older Adults (60-64) Under Health Care Reform
- Advance Health Care Planning & the Multi-State Durable Power of Attorney for Health Care
- SSI Nuts and Bolts
- Transfer and Discharge Basics
- Helping Older Americans Cope with Medical Debt



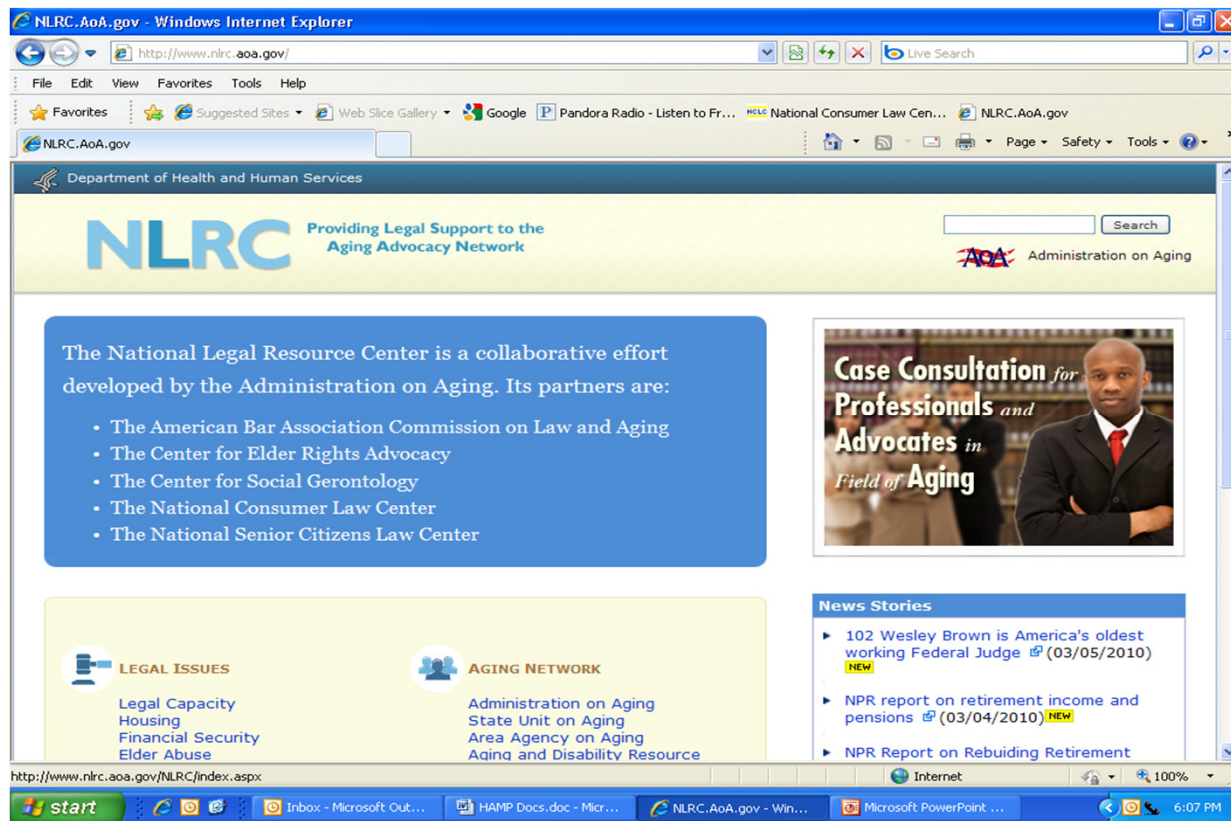
National Elder Rights Training Project

- Preference for on-site training will be given to organizations that can commit to:
 - Marketing or publicizing the training event to the audience targeted for the specific training;
 - Securing a space for the training;
 - Registering participants;
 - Providing or arranging for the rental of audio-visual or other training equipment; and
 - Collecting evaluation forms or other data.
- Trainings are funded by ACL



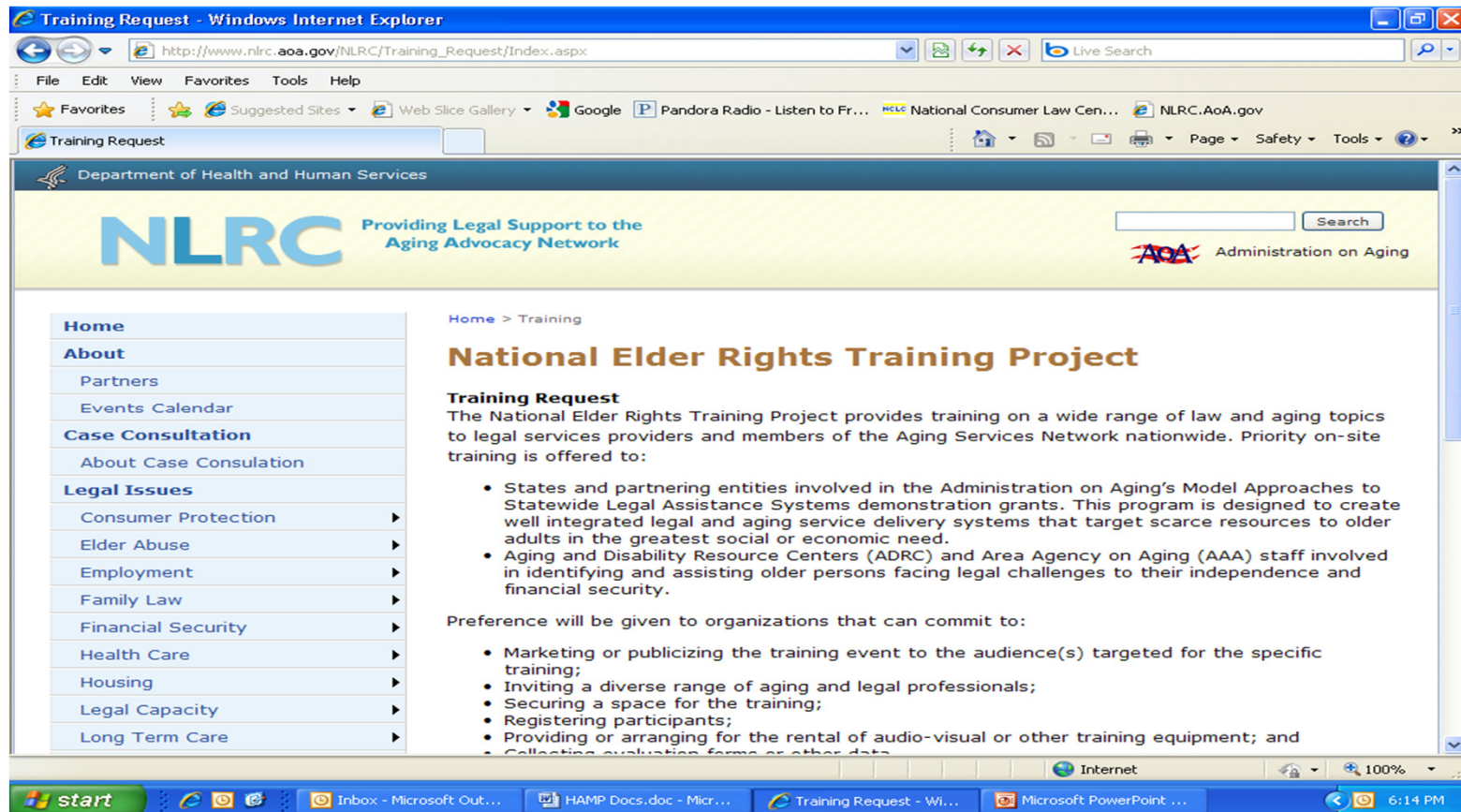
National Elder Rights Training Project

- Requesting an on-site training through the NLRC website



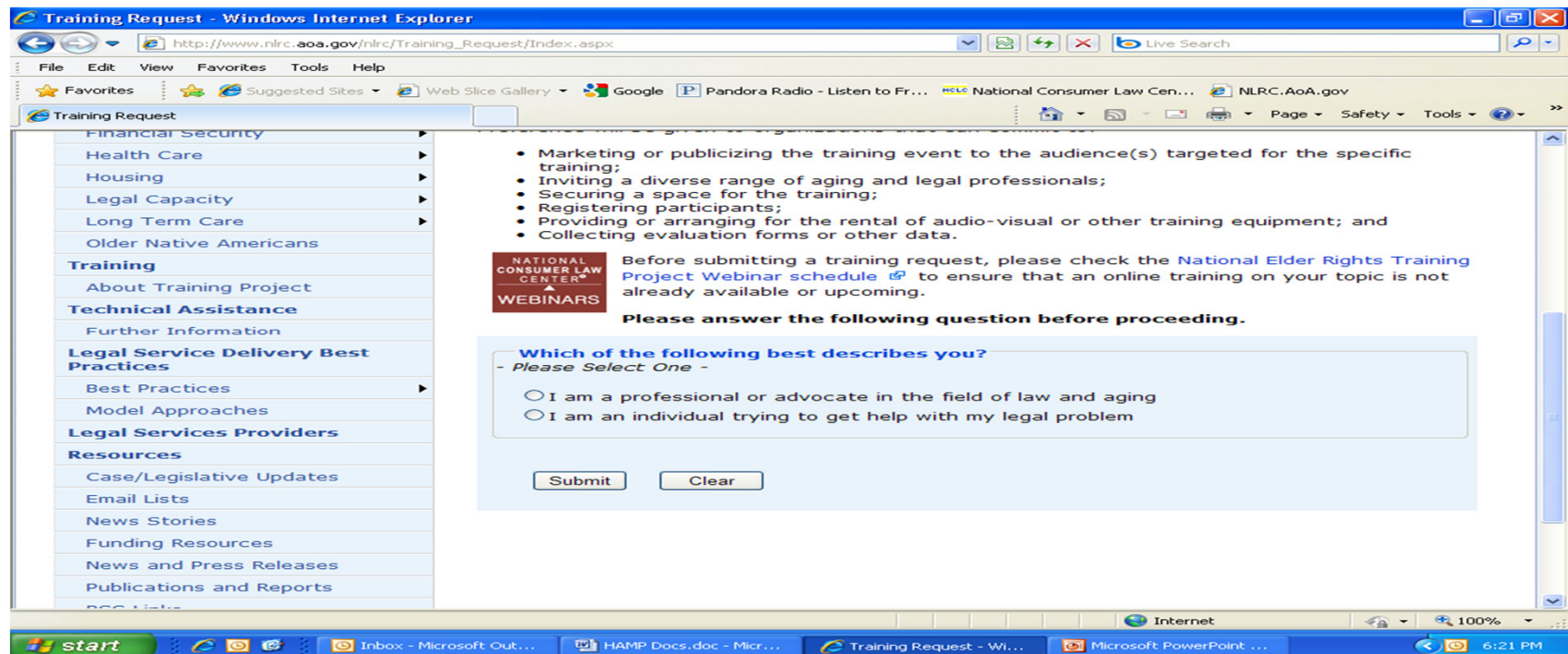
National Elder Rights Training Project

- Training application is online



National Elder Rights Training Project

- Consumers and non-advocates are directed to legal services providers in their state



National Elder Rights Training Project

- Part one of the application requests information about your agency

Training Request Tool - Windows Internet Explorer

http://www.nlrc.aoa.gov/nlrc/Training_Request/Request_Form.aspx

File Edit View Favorites Tools Help

Department of Health and Human Services

NLRC Providing Legal Support to the Aging Advocacy Network

Administration on Aging

Training Request Application - Part 1

Contact information

Name

Organization

Job Title

Address

City

State

Zip

Phone Number

Email Address

Done Internet 100% 6:25 PM

start Inbox - Microsoft Out... HAMP Docs.doc - Micr... Training Request Tool... Microsoft PowerPoint ...



National Elder Rights Training Project

- Part one of the application allows you to select a topic of interest or choose “other”

The screenshot shows a web browser window titled "Training Request Tool - Windows Internet Explorer". The address bar displays the URL: http://www.nlrc.aoa.gov/nlrc/Training_Request/Request_Form.aspx. The browser's menu bar includes File, Edit, View, Favorites, Tools, and Help. The address bar also shows a "Live Search" button. The page content is organized into a left-hand navigation menu and a main form area.

Left-hand navigation menu:

- Family Law
- Financial Security
- Health Care
- Housing
- Legal Capacity
- Long Term Care
- Older Native Americans
- Training**
- About Training Project
- Technical Assistance**
- Further Information
- Legal Service Delivery Best Practices**
- Best Practices
- Model Approaches
- Legal Services Providers**
- Resources**
- Case/Legislative Updates
- Email Lists
- News Stories
- Funding Resources
- News and Press Releases

Main form area:

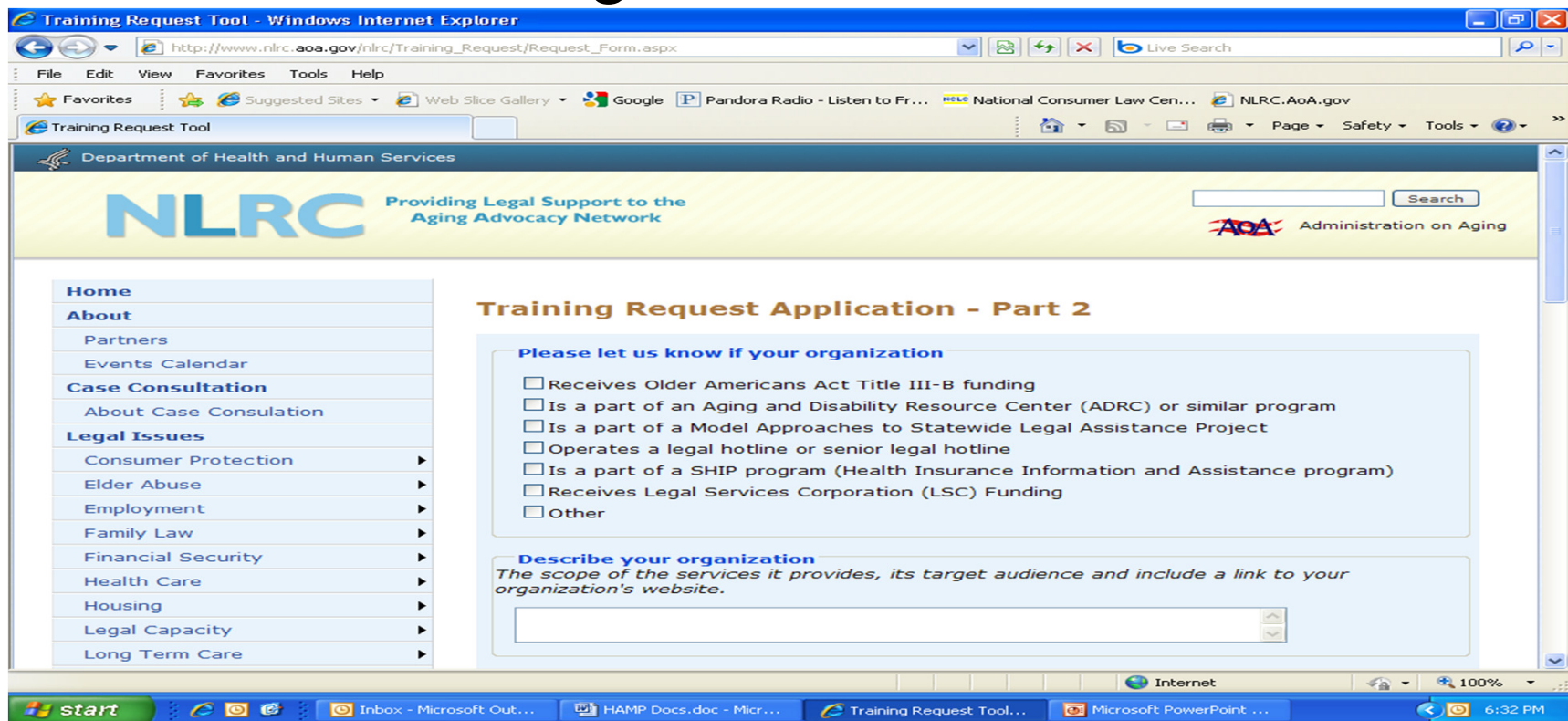
- State:
- Zip:
- Phone Number:
- Email Address:
- Please indicate your choices for training topics**
- 1st Choice:
- 2nd Choice:
- Suggested Dates(s) of Training**
- Length of training: Half Day, Full Day, Two Days
- Location:
- Buttons:

The Windows taskbar at the bottom shows the Start button, several open applications (Inbox - Microsoft Out..., HAMP Docs.doc - Micr..., Training Request Tool..., Microsoft PowerPoint ...), and the system clock showing 6:28 PM.



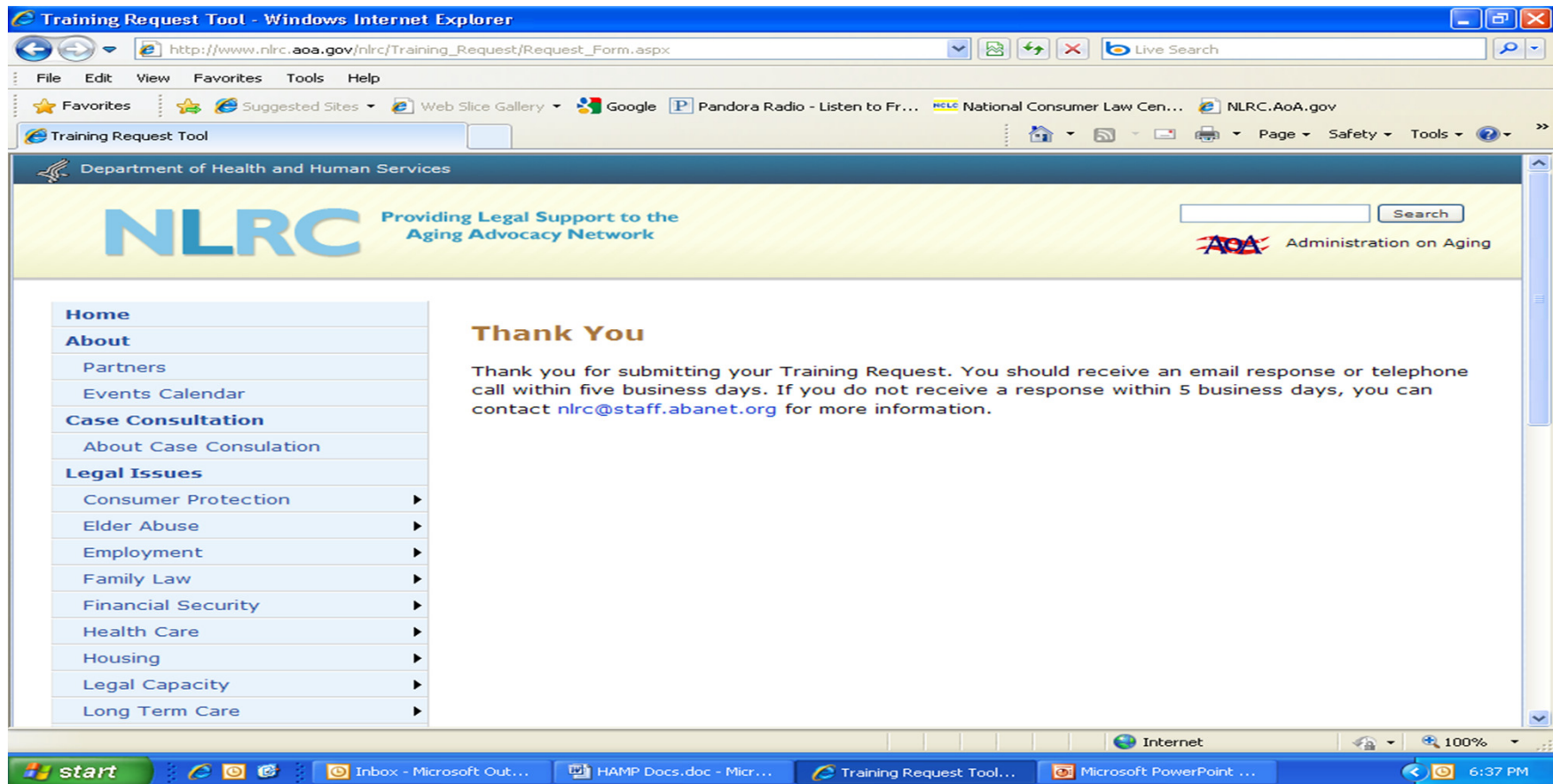
National Elder Rights Training Project

- Part two of the application asks you to describe your organization and training needs including the intended audience



National Elder Rights Training Project

- Acknowledgement of receipt



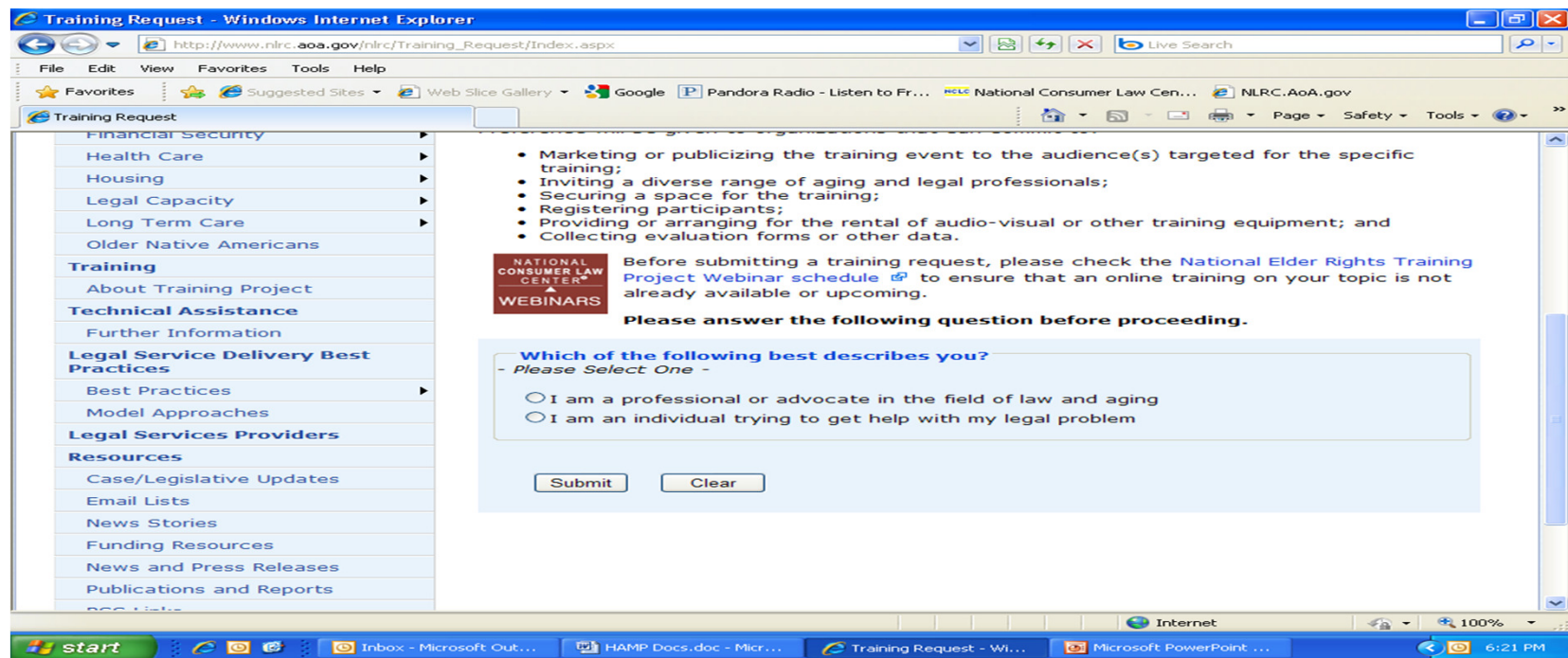
National Elder Rights Training Project

- Acknowledge request for training within 5 business days
- Cannot accommodate all request
- Depends on availability of trainers
- Give us two month lead time
- Will work with the organization to set up the training



National Elder Rights Training Project

- Webinar link is available online



July 10, 2013

The National Legal Resource Center

Resources, Training and Technical Assistance
to Help Older Adults

Kate Lang, National Senior Citizens Law Center
Fay Gordon, National Senior Citizens Law Center

Today

- What is the National Senior Citizens Law Center?
- What resources, programs and services do we offer?
- How can you access NLRC's case consultation services?

National Senior Citizens Law Center



Through advocacy, litigation and the education and counseling of local advocates, we work to advance the [health care](#) and [economic security](#) of low-income older adults.

Health Care and Economic Security Priorities

Health Care: Ensure that low-income older adults have access to affordable health care and that more people receive long term services and supports at home and in the community

- Consumer protections for [dual eligible](#) individuals
- Expanding home and community based services for older adults who need [LTSS](#)

Economic Security: Preserve, strengthen, expand and improve access to programs including [Social Security](#) and [Supplemental Security Income](#) (SSI) that provide income security to millions of older adults

NSCLC: Methods

Examples of our methods:

- Technical assistance:
 - Providing technical assistance to legal services attorneys working with states on health care reform implementation
- Education:
 - Preparing issue briefs, analysis, and summaries of Social Security developments for legal services attorneys and the aging network
- Collaboration:
 - Sharing information and collaborating with local advocates, state and national organizations working on policy changes and implementation

NSCLC: Methods

Examples of our methods (continued):

- Administrative advocacy

- Meeting with staff members at agencies to promote policies protecting interests of low-income older adults

- Selective litigation

- Bringing class action litigation to enforce rights of program beneficiaries, e.g., *Martinez v. Astrue*

NSCLC: Educational resources

- Prepare educational resources for legal assistance providers and local advocates to use in understanding and explaining complexities of health and income security programs
- Examples:
 - Policy Issue Brief: [SSI Income Improvements Overdue](#)
 - Review and analysis: [CMS MLTSS Waiver Approvals in NJ and NY](#)
 - Guide to understanding the [California Coordinated Care Initiative](#)

NSCLC: Educational resources

- Provide webinars and trainings to legal assistance providers and aging network
- Examples:
 - What You Need to Know about SSI
 - SSI Non-Disability Appeals: What Isn't Working
 - The CCI: What Advocates Need to Know
 - Understanding the California Memorandum of Understanding
 - Dual Eligible Demonstrations: An Update for Advocates

Case consultation services

- Provide case consultation services to professionals advocates in law and aging through the NLRC
 - Requests for assistance can focus on specific client cases or broader policy and practice information and advice
 - Do not include client names or identifying information with requests
 - [Case consultation form](#)

Case consultation services

- Consultation is available to professionals and advocates in law and aging:
 - Title III-B legal assistance providers
 - Legal Services Corporation (LSC) providers
 - State Legal Assistance Developers
 - Elder law and consumer law attorneys
 - Members of judiciary
 - Aging services staff of AAAs, ADRCs, and State Units on Aging
 - Professionals and advocates within organizations serving older persons
 - Long-term care ombudsman staff

Case consultation services

- Lawyers and aging professionals can request assistance on:
 - Medicare (including Medicare Part D)
 - Medicaid (including the financing of home and community based care)
 - Long term care in institutional or home and community based settings
 - Social Security (including SSI and SSDI)
 - Other healthcare benefits
 - Consumer fraud/scams
 - Mortgage fraud and predatory lending
 - Debt collection harassment

Case consultation services

- Lawyers and aging professionals can request assistance on (continued):
 - Financial exploitation of vulnerable elders
 - Abuse and neglect of vulnerable elders
 - Guardianship (including the defense of guardianship)
 - Housing (including defense against foreclosures or evictions)
 - Pension benefits
 - Insurance benefits
 - Age discrimination
 - Energy and utilities issues
 - Older Americans Act services
 - Other issues affecting older Americans

NSCLC: Advocacy and information

Stay informed on health and income security issues:

- [Subscribe](#) to our Health Network, Income Network Alerts, and In Review
- [Participate](#) in our webinars and trainings
- Check our [Newsroom](#) for new educational material
- Monitor Medicare and Medicaid developments through our dual eligible [website](#)
- [Follow](#) us on Twitter @NSCLC1



The Center for Social Gerontology

2307 Shelby Avenue Ann Arbor Michigan 48103

734.665.1126 fax 734.665.2071 e-mail phommel@tcsog.org

- * Non profit research, training and social policy organization
- * Dedicated to promoting autonomy and advancing well-being of elders in society
- * Specific activities evolve as needs of older persons and an aging society evolve

NLRC

Providing Legal Support to the
Aging Advocacy Network

Examples of TCSG focus areas

- * National research on guardianship and less restrictive alternatives,
- * Pioneered standards for guardianship service providers and guardianship/caregiver mediation.
- * Research & policy work on smoke free environments—for elders & all ages

As NLRC Partner, TCSG's Focus is on

- * **Access** to system of justice,
- * To preserve/enhance rights & autonomy of **frail, vulnerable and under-represented** elders, and
- * To assist them in addressing their most **critical life problems.**

TCSG' s Overall Goal in NLRC

Based on firm conviction & years of experience –

1. Cornerstone to protecting/enhancing vulnerable elder rights

–Create and maintain, in states across the nation, legal assistance/elder rights advocacy systems that are --

- high-quality, high impact, cost effective,
- an integral part of the broader legal and aging services networks
- Target scarce resources to the most needy/vulnerable and to addressing their most critical needs

Overall Goal in NLRC (Cont)

2. Extent to which such delivery systems can be put in place and sustained is directly linked to level of state leadership provided through State Legal Services/Assistance Developer.

What We Do to Achieve Goal:

- 1) Provide national level written materials, webinars and other training on all aspects of legal delivery systems and legal services development;
- 2) Provide individualized, hands-on, state specific TA to
 - Develop/enhance leadership capacity of States' LADs and
 - Develop/enhance the overall statewide legal/elder rights delivery system.

Examples of TA Provided

- * Defining **leadership role** of state legal services developers.
- * Developing legal service delivery **standards**,
- * Developing strategies **for reaching target groups** and for **setting priority issue** areas for use of limited resources,
- * Assessing the **legal needs** of target groups of older persons,

Examples (cont.)

- * Assessing the **capacity** of existing state delivery systems to meet needs and developing strategies for improvement;
- * Developing **statewide reporting systems** that capture indicators of outcomes, and
- * **Integrating** vital legal service delivery components into **broader aging services** networks

Outcomes We Strive to Achieve

Ensure that, in states across country --

1. limited legal resources, especially OAA resources are effectively targeted to those

- * in greatest social or economic need,
- * least able to advocate on their own behalf
- * E.G. low income, minority, rural, limited English proficiency.

2. Priority is given to most critical legal issues confronting target populations

3. Right people are directed to the right level of service for maximum impact from limited legal resources

Contact Penelope Hommel at TCSG

To Contact Penny Hommel:

Email: phommel@tcsg.org

Phone: 734-665-1126

Website: www.tcsg.org



**The National Legal Resource Center:
Resources, Training, and
Technical Assistance
to Help Older Clients
July 10, 2013**

The Center for Elder Rights Advocacy



Center for Elder Rights Advocacy



- Partner in the National Legal Resource Center
- Technical-assistance provider to senior legal helplines and other low-cost delivery programs
- A program of Elder Law of Michigan
- Staff have assisted hotlines for over 20 years



Keith L. Morris

Project Director
kmorris@ceraresource.org



Shoshanna Ehrlich

Project Specialist
sehrlich@ceraresource.org

How We Help



A few of the topics

- Process/flow
- Training staff
- Pro bono use
- Reporting
- Fund development
- Outreach
- Measuring outcomes

Some of the ways

- Emails and phone calls
- Site visits
- Listservs
- Newsletter
- Webinars
- Annual reports
- National conference workshops
- Websites

Websites are a Key Resource



The National Legal Resource Center  is a collaborative effort developed by the Administration on Aging. Its partners are:

- The American Bar Association Commission on Law and Aging
- The Center for Elder Rights Advocacy
- The Center for Social Gerontology
- The National Consumer Law Center
- The National Senior Citizens Law Center

Recently Added Content

▶ Curriculum on Preventing Scams Targeting Older Adults ... [Read More.](#)

Posted: 06/27/2013

▶ Spotlight on scams that target older adults ... [Read More.](#)

Posted: 06/13/2013

▶ Senior and Assisted Living Directory ... [Read More.](#)

Posted: 05/23/2013



TO Request HELP:

- TRAINING ▶
- CASE CONSULTATION ▶
- TECHNICAL ASSISTANCE** ▶
- JOIN THE CONVERSATION ▶
- SUBSCRIBE ▶

You can request assistance through the NLRC website. Also, it is a great place to find additional resources.

Websites are a Key Resource



- Website specifically dedicated to resources focused on running a legal hotline.
- Resources on variety of topics.
- Don't have what you need? Contact us.

Low-Cost Service Delivery



"Doing more with less."

Some examples include

1. Law-school clinics
2. Pro bono referrals and clinics
3. Legal helplines
4. Reduced-fee panels



In 2012, Senior Legal Helplines served clients with an average cost per case of \$85.60.

Senior Legal Helplines Do More than You Think



More than just **answer questions**. It is legal advice.



More than just **advice**. Twelve percent of the cases received limited action.

More than just **limited action**. Senior Legal Helplines have adapted to fill the gaps in service.



Senior Legal Helplines

Do More than You Think



Besides answering the phone, they

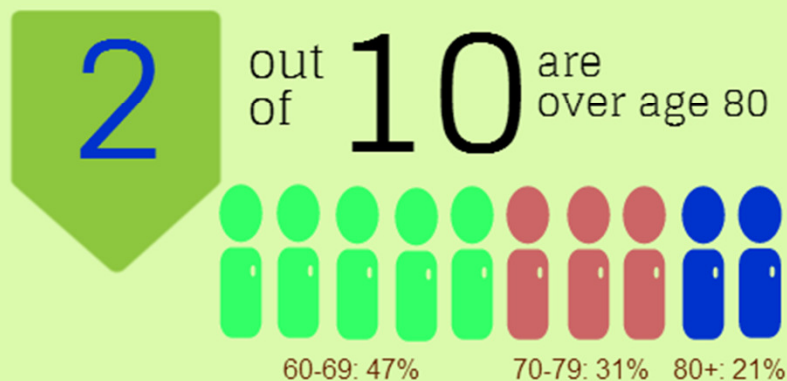
- Provide advice to almost anyone who calls who is 60+.
- Cast a wide net in the targeted community.
- Help seniors who would not receive legal assistance.
- Screen clients to determine if they are eligible for more services in the aging network, not just legal.
- Identify trends and emerging issues.
- Distribute information.



Senior Legal Helplines Serve Our Target Group



Senior Legal Helplines 2012 Client Profile



Center for Elder Rights Advocacy: A Resource for You



To assist you, we can:

- Provide data from the annual reports regarding volume, types of cases, clients, resources, etc.
- Gather specific data from senior legal helplines.
- Refer you to specific programs/managers if you have a question.

1-866-949-2372
nlrc.aoa.gov
legalhotlines.org



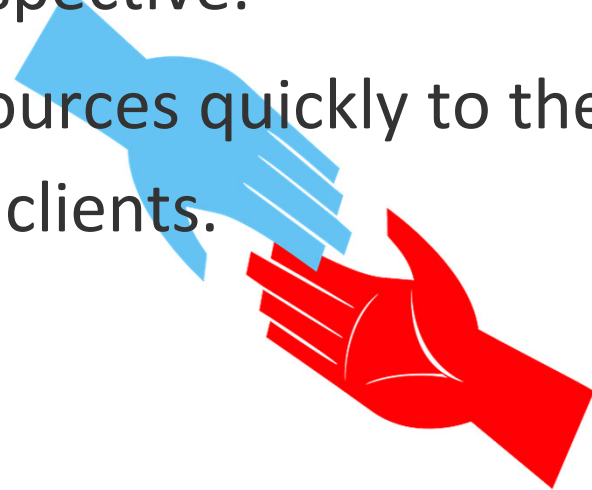
Center for Elder Rights Advocacy: A Resource for You



To assist you, we can:

- Coordinate a training for senior legal helplines on a relevant topic.
- Participate in workgroups that would benefit from the direct-service provider perspective.
- Distribute information and resources quickly to the senior legal helplines and their clients.

1-866-949-2372
nlrc.aoa.gov
legalhotlines.org



Center for Elder Rights Advocacy



Keith Morris

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sehrlich@ceraresource.org

www.legalhotlines.org

info@ceraresource.org

1-866-949-2372

Department of Justice—Access to Justice Initiative and the Legal Aid Interagency Roundtable

The screenshot shows the official website for the Access to Justice Initiative. At the top, the Department of Justice seal is on the left, and the motto "THE COMMON LAW IS THE WILL OF Mankind ISSUING FROM THE Life OF THE People" is on the right. Below the seal is the text "THE UNITED STATES DEPARTMENT OF JUSTICE". A search bar is located to the right of the seal. A navigation menu includes links for HOME, ABOUT, AGENCIES, BUSINESS, RESOURCES, NEWS, CAREERS, and CONTACT. The breadcrumb trail reads "Home > Agencies > Access to Justice Home". A "Printer Friendly" icon is also present.

Access to Justice Home

- About the Initiative
- Meet the Acting Senior Counselor
- News
- Publications
- Grant Information
- ATJ FOIA
- Contact the Initiative

ACCESS TO JUSTICE HOME

THE ACCESS TO JUSTICE INITIATIVE

MISSION

The U.S. Department of Justice established the Access to Justice Initiative (ATJ) in March 2010 to address the access-to-justice crisis in the criminal and civil justice system. ATJ's mission is to help the justice system efficiently deliver outcomes that are fair and accessible to all, irrespective of wealth and status. The Initiative's staff works within the Department of Justice, across federal agencies, and with state, local, and tribal justice system stakeholders to increase access to counsel and legal assistance and to improve the justice delivery systems that serve people who are unable to afford lawyers.

ATJ is guided by three principles:

- Promoting Accessibility – eliminating barriers that prevent people from understanding and exercising their rights.
- Ensuring Fairness – delivering fair and just outcomes for all parties.

GENERAL INFORMATION
THE ACCESS TO JUSTICE INITIATIVE

LEADERSHIP

Deborah Leff
Acting Senior Counselor

CONTACT

Access to Justice Initiative
(202) 514-5312

General Roadmap for this presentation

1. Common scams that sometimes target elderly victims
 - Grandparent Scams
 - Lottery Scams
 - Telemarketing Scams
 - Identify Theft
2. Federal Resources to help you help your client
 - DOJ
 - FTC
 - CFPB

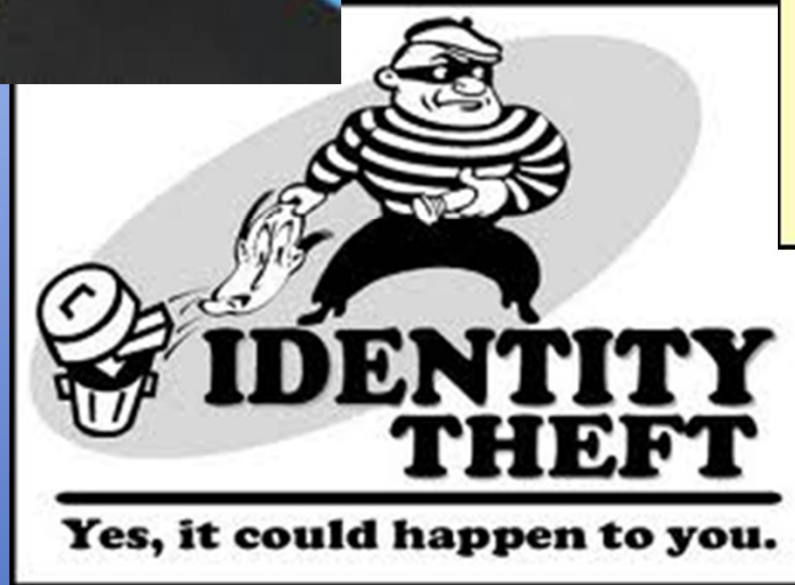
Part I: Some Common Scams that may target elderly or older Americans



© Chris Gregerson, 2006



More Scams



Part II: Federal resources for individuals who assist elderly victims of fraud



cfpb

Consumer Financial
Protection Bureau

Sites for Reporting fraud (victim and 3rd party):

www.StopFraud.gov

www.ftc.complaintassistant.gov

www.consumerfinance.gov/complaint

Sites to direct your clients to:

www.consumer.gov

www.consumidor.ftc.gov

www.consumerfinance.gov/askcfpb/

<http://www.consumerfinance.gov/es/> (in Spanish)



- HOME
- ABOUT THE TASK FORCE
- REPORT FRAUD
- PROTECT YOURSELF
- VICTIMS OF FRAUD
- NEWS
- MULTIMEDIA

Home » Report Fraud

REPORT FRAUD



Fraudulent activities should always be reported to your local law enforcement office. The following is additional information on how specific types of fraud complaints or cases of suspected fraud can be submitted to federal agencies.

I Want To Report:

- Bankruptcy Fraud
- Computer-Based Fraud
- Cyber Crime
- Elder Fraud
- Health Information Privacy Violations
- Housing Discrimination
- Identity Theft
- Commodities, Investment and Securities Fraud
- Mail Fraud
- Mass Marketing/Telemarketing Fraud
- Medicare Fraud
- Mortgage Fraud or Loan Scams
- Recovery Act Fraud
- Rescue Fraud
- Residential Mortgage Backed Securities (RMBS) Fraud
- Retirement Plan Abusive Transactions
- Social Security number misuse
- Student Loan Fraud
- Tax Fraud
- Unfair Competition

To report bankruptcy fraud:

Department of Justice, U.S. Trustee Program
Phone: http://www.justice.gov/ust/ea/ust_org/office_locator.htm
E-mail: USTP.Bankruptcy.Fraud@usdoj.gov



STOPFRAUD.GOV

Reporting Suspected Fraud

The Financial Fraud Enforcement Task Force maintains a wide list of resources and information dedicated to helping find and report suspected cases of financial fraud.

REPORT FRAUD

GENERAL INFORMATION Financial Fraud Enforcement Task Force

LEADERSHIP

Eric Holder, Attorney General, Chair

Michael Bresnick, Executive Director

Home » Victims of Fraud

VICTIMS OF FRAUD



I want to learn what to do if I've become a victim of fraud:

- [Health/Medicare Fraud](#)
- [Identity Theft/Privacy Issues](#)
- [Mass Marketing, Mail, Wire, Telephone and Internet Fraud](#)
- [Mortgage, Loan, Lending and Related Fraud](#)
- [Securities, Commodities and Investment Fraud](#)
- [Tax Fraud](#)
- [Additional Victim Resources](#)

There are many types of fraud. We've gathered some publications and web sites to share information and help for fraud victims. The information collected on these types of fraud is organized in three categories when possible:

Resources for Victims – these documents have actionable steps victims can take to identify fraud, report, and recover from fraud.

Related Organizations and Web Sites – Additional web resources on the topic.

Publications – Brochures, pamphlets, or books devoted to the topic.



STOPFRAUD.GOV

Reporting Suspected Fraud

The Financial Fraud Enforcement Task Force maintains a wide list of resources and information dedicated to helping find and report suspected cases of financial fraud.

REPORT FRAUD

GENERAL INFORMATION
Financial Fraud Enforcement
Task Force





STOP Medicare Fraud

U.S. Department of Health & Human Services and U.S. Department of Justice

SEARCH

About Fraud

Prevent Fraud

Report Fraud

For Providers



\$223 Million in False Billing Found by Medicare Fraud Strike Force

A nationwide takedown by Medicare Fraud Strike Force operations in eight cities has resulted in charges against 89 individuals for their alleged false Medicare billings.

- [Read the Press Release](#)
- [Learn more about the HEAT Task Force](#)

Report Medicare Fraud Now



Office of Inspector General
Call: 800-447-8477
TTY: 800-377-4950
Online: [Report Fraud](#)

Centers for Medicare and Medicaid
Call: 800-633-4227 / TTY 877-486-2048

[More >](#)

Identify Common Scams



- [Learn to recognize fraud and protect yourself against identity theft.](#)

Senior Medicare Patrols



- [Seniors learn and teach each other to battle fraud.](#)

Partnership to Fight Fraud



- [A new partnership unites public and private organizations to fight fraud.](#)

Anti-Fraud News



- [War on fraud goes high-tech](#)
- [More fraud news](#)

http://www.justice.gov/civil/cpb/cpb_home.html (DOJ Consumer Protection Branch)



IDENTITY THEFT VICTIMS

A S S I S T A N C E N E T W O R K

- Office for Victims of Crime funding
- National network of 10 coalitions builds field's capacity to address IDT victims' rights & needs.
 - IdentityTheftNetwork.org
 - [Twitter.com/IDTheftNetwork](https://twitter.com/IDTheftNetwork)
 - [Facebook.com/IdentityTheftNetwork](https://facebook.com/IdentityTheftNetwork)



ARIZONA
IDENTITY THEFT
COALITION



NEW YORK CITY
IDENTITY THEFT
COALITION



SOUTH CAROLINA
IDENTITY THEFT NETWORK



IDENTITY THEFT
ADVOCACY NETWORK
OF COLORADO



IDAHO COALITION
AGAINST IDENTITY THEFT



WISCONSIN
IDENTITY THEFT
COALITION



MINNESOTA
IDENTITY THEFT
COALITION



WASHINGTON STATE
IDENTITY THEFT ALLIANCE



TEXAS
IDENTITY THEFT
NETWORK



New York
Finger Lakes
Identity Theft Coalition

What self-help forms were created?

- [Letter to Creditor](#) – to creditor about bill as a result of IDT.
- [Letter to Debt Collector](#) – respond to company or law firm that is a debt collector, or collecting a bill victim did not authorize.
- [Letter to Credit Bureau](#) - create a letter to credit bureau, seeking investigation & removal of items resulting from IDT.

Helpful Info & Step-by-step Automated Assistance

a2j

Access To Justice
AT CHICAGO-KENT COLLEGE OF LAW

Welcome, this program will help write a letter to creditors (furnishers) to dispute billing errors, based on identity theft.

This would be a situation where another person used your identity or credit account. They could have gotten a credit card in your name or used your card without your permission.

Continue

Important Note. Please read.

Learn More

Information



IDENTITY THEFT NETWORK

SJI

This program was developed under grants from the State Justice Institute (SJI grant number SJI-04-N-121), Center for Access to the Courts through Technology, Chicago-Kent College of Law, Center for Computer-Assisted Legal Instruction (CALI), and Legal Services Corporation (LSC). The points of view expressed are those of the authors and do not necessarily represent the official position or policies of the SJI, Center for Access to the Courts through Technology, Chicago-Kent, CALI, or the LSC.

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and Emails

Computer Security

Kids' Online Safety

Protecting Your Identity

Repairing Identity Theft

BLOG

VIDEO &

Medical Identity Theft

A thief may use your name or health insurance numbers to see a doctor, get prescription drugs, file claims with your insurance provider, or get other care. If the thief's health information is mixed with yours, your treatment, insurance and payment records, and credit report may be affected.

If you see signs of medical identity theft, order copies of your records and check for mistakes. You have the right to see your records and have mistakes corrected.

- [Detecting Medical Identity Theft](#)
- [Correcting Mistakes in Your Medical Records](#)
- [Protecting Your Medical Information](#)
- [Checking For Other Identity Theft Problems](#)

Detecting Medical Identity Theft

Read your medical and insurance statements regularly and completely. They can show warning signs of identity theft. Read the Explanation of Benefits (EOB) statement or Medicare Summary Notice that your health plan sends after treatment. Check the name of the provider, the date of service, and the service provided. Do the claims paid match the care you received? If you see a mistake, contact your health plan

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What is Identity Theft?

- [Immediate Steps to Repair Identity Theft](#)
- [Repairing Your Credit After Identity Theft](#)
- [Sample Letters and Forms for Victims of Identity Theft](#)

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Sample Letters and Forms for Victims of Identity Theft

Fast action is the best way to limit the damage from identity theft. These sample letters and forms can help you exercise your rights as an identity theft victim, like requesting action from the credit reporting companies and businesses where the thief opened new accounts or tampered with your existing ones.

- Letters
- Enclosures
- Forms
- Contact Information

Letters

- [Ask a Business to Remove Fraudulent Charges From Your Existing Accounts](#)
- [Ask a Business to Close a New Account Opened in Your Name](#)
- [Ask Credit Reporting Companies to Remove Fraudulent Errors on Your Credit Report](#)
- [Ask a Business to Block Information on Your](#)

This article is part of a series:
**Sample Letters and Forms
for Victims of Identity Theft**

- [Ask a Business to Remove Fraudulent Charges From Your Existing Accounts](#)
- [Ask a Business to Close a New Account Opened in Your Name](#)
- [Ask Credit Reporting Companies to Remove Fraudulent Errors on Your Credit Report](#)
- [Ask a Business to Block Information on Your Existing Account](#)
- [Ask a Business to Block Information on a New Account](#)
- [Ask a Credit Reporting Company to Block](#)

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MONEY &
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MEDIASCAM
ALERTS

IDENTITY THEFT

Identity theft happens when someone steals your personal information and uses it without your permission. It's a serious crime that can wreak havoc with your finances, credit history, and reputation — and can take time, money, and patience to resolve.

What to Do Right Away

Immediate Steps to Repair Identity Theft

Here's how to begin to limit the harm from identity theft.

What to Do Next

Extended Fraud Alerts and Credit Freezes

Placing both extended fraud alerts and credit freezes on your credit reports can make it more difficult for an identity thief to open new accounts in your name.

Repairing Your Credit After Identity Theft

Here are step-by-step instructions for disputing fraudulent charges and accounts related to identity theft.

Lost or Stolen Credit, ATM, and Debit Cards

Related Items



What is Identity Theft?



FREE
RESOURCES

<http://www.consumer.ftc.gov/features/feature-0014-identity-theft>



Contact us (855) 411-2372

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Student loans

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Payday loans

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[direct deposit](#) [fees](#) [lead generator](#)

[payday loans](#) [ACH authorization](#)

[NSF fee](#) [credit reporting agencies](#)

[credit scores](#) [interest rates](#)

Other categories

[Money basics](#) [Mortgages](#)

[Auto loans](#) [Money transfers](#)

[Bank accounts and services](#)

[Credit reports and scores](#)

[Prepaid cards](#) [Credit cards](#)

[Debt collection](#)

Especially for

[Servicemembers](#) [Students](#)

[Older Americans](#) [Parents](#)



Financial protection for older Americans



Older Americans face many financial challenges as they age. They have opportunities to travel, explore new fields of work or hobbies, or spend time with family and friends. But often scam artists or bad advice take away these opportunities. The Office of Financial Protection for Older Americans is here to give seniors information and tools to navigate safely through financial challenges.



YOU...

- ...are 62 or over
- ...can expect to live 21 more years if you are a woman, 17 if you are a man
- ...like three out of five American families with a head of household 65 or older, may have no retirement savings
- ...may not know what your benefits are when your spouse dies
- ...need to ask the right questions



YOU MAY FACE...

- ...clever scam artists or desperate family members targeting you because of your home equity or net worth
- ...a choice between paying the mortgage/rent or your credit card
- ...complicated decisions about finances, retirement, and long-term care planning



WE'RE HERE TO HELP YOU...

- ...prevent others from taking your savings or your home
- ...understand your financial options when your spouse dies
- ...find out where you can turn to for information
- ...learn about your financial choices
- ...access tools you need to achieve your goals



Get informed...

Submit a complaint



[Bank account or service](#)



[Credit card](#)



[Credit reporting](#)



[Money transfer](#)



[Mortgage](#)



[Student loan](#)



[Vehicle or consumer loan](#)

CHECK YOUR COMPLAINT STATUS

[LOGIN](#)

[First login?](#)

Para presentar una queja en español, llamar al (855) 411-2372

Feedback about the complaint process?
[Tell your story](#)

ONCE YOU SUBMIT A COMPLAINT



1. Complaint submitted

You submit a complaint about an issue you have with a company about a consumer financial product or service. You will receive email updates and can [log in](#) to track the status of your complaint.



2. Review and route

We'll forward your complaint to the company and work to get a response from them. If we find that another government agency would be better able to assist, we will forward your complaint to them and let you know.



3. Company response

The company will review your complaint, communicate with you as needed, and report back about the steps taken or that will be taken on the issue you identify in your complaint.

The screenshot shows a YouTube video player displaying a webinar presentation slide. The slide content is as follows:

Webinar - Legal Services - March 5 - DFT - v 2 - mg Drive.ppt

Welcome to the Consumer Financial Protection Bureau

Webinar Presentation for Legal Services Community
March 5, 2013

cfpb

Side 2

Page: 2

The video player interface includes the YouTube logo, a search bar, an 'Upload' button, and a 'Sign in' button. The video title is 'CFPBMarch5Webinar' by 'cfpbvideo', with 57 videos in the channel and 238 views. The video progress is at 00:06 / 55:37.

On the right side of the page, there is a list of related videos:

- Los Angeles, CA: Consumer Advisory Board Meeting by cfpbvideo, 266 views, 2:25:55
- Miami, FL: Field Hearing on Student Loan Borrowers by cfpbvideo, 131 views, 2:00:54
- Atlanta, GA Field Hearing on Mortgage Servicing by cfpbvideo, 512 views, 2:26:00
- St Louis, MO: Consumer Advisory Board Meeting by cfpbvideo, 641 views, 2:15:44
- CFPB Headquarters, Consumer Advisory Board Meeting by cfpbvideo, 237 views, 1:16:33
- Des Moines, IA Field Hearing on Consumer Complaint Database - by cfpbvideo

<http://www.youtube.com/watch?v=zHB7aJFD4CY>

For More Information:

[http: www.consumer.ftc.gov](http://www.consumer.ftc.gov)

[http: www.cfpb.gov](http://www.cfpb.gov)

[http: www.justice.gov/](http://www.justice.gov/)

[http:// www.fbi.gov/scams-safety/fraud/seniors](http://www.fbi.gov/scams-safety/fraud/seniors)

[http:// www.justice.gov/civil/cpb/cpb_home.html](http://www.justice.gov/civil/cpb/cpb_home.html)

[http:// www.justice.gov/atj/](http://www.justice.gov/atj/)

[http:// www.justice.gov/atj/accomplishments.pdf](http://www.justice.gov/atj/accomplishments.pdf)

Contact Information:

Silvia Dominguez-Reese

Senior Counsel, Access to Justice Initiative

U.S. Department of Justice

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Outreach and Networking Tools

- Synergy
- Communication

TO Request HELP:

TRAINING ▶

CASE CONSULTATION ▶

TECHNICAL ASSISTANCE ▶

JOIN THE CONVERSATION ▶

SUBSCRIBE ▶

Email List Serves

- Elderbar – 900+ professionals in law and aging
 - Discussion list
 - Free of charge
- Nearly 2-dozen lists



[Home](#) > [Resources](#) > [Email Lists](#)

Email Lists

This portion of the resources section provides which relate to Elder Law.

NCEA

[NCEA Listserv](#)

Source: National Center on Elder Abuse

Content Type: email list

List for professionals working in the area of el solicit information to improve prevention and r neglect, and exploitation.

NCLC

[Auto Fraud Listserv](#)

Source: National Consumer Law Center

Content Type: email list

List for attorneys focused on Auto Fraud. Conti

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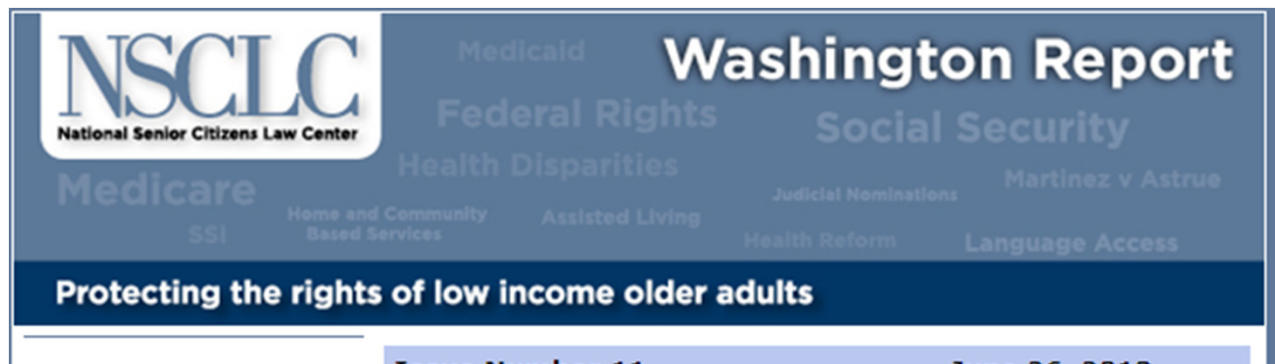
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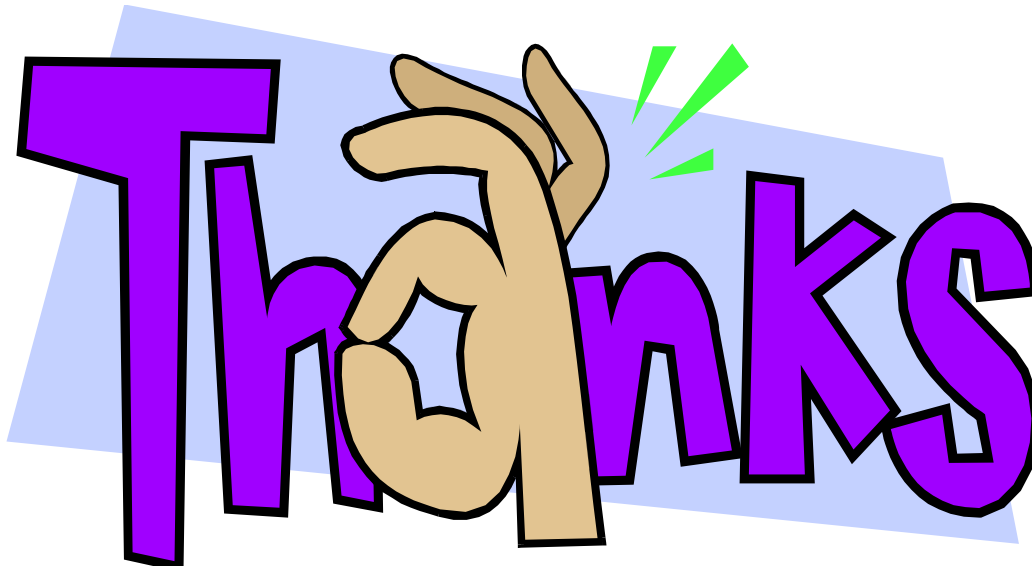
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Contribute



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