

HOW TO HELP OLDER ADULTS FIGHT IDENTITY THEFT

Here are some tips that can help older adults be more protected from identity theft:

1. First, tax returns should be submitted early to prevent someone else from filing under the same name
2. Install the latest security updates on computers
3. Never sign blank insurance claim forms or give blanket authorization to bill for services rendered. In fact, older adults or their caregivers should review the explanation of the benefits statement in detail
4. Carefully select the websites that are visited. If at all unsure, do not click on links
5. Use strong passwords by combining letters, numbers, and special characters
6. Do not use public Wi-Fi to access financial accounts or make transactions
7. Don't fall prey to internet scams that may promise rebates, great deals, alleged prizes
8. Never send sensitive information in an email, like account numbers, birthdate, or social security number
9. Before sharing any medical information call Medicare at 1-800-MEDICARE
10. Shred all documents with Personal Information
11. Never leave mail in the mailbox overnight or consider getting a locked mailbox
12. Lock up important documents
13. Do not carry more identification than necessary
14. Check the credit report frequently
15. Do not give out personal information over the phone unless the older adult made the call
16. Secure all accounts
 - a. Use separate and unique ID/password combinations for different accounts
 - b. Avoid writing ID/password down
 - c. Make the passwords complicated by combining letters, numbers, special characters, and by changing them on a regular basis
 - d. If unable to log into an account, contact the service provider or website immediately

Here are some tips that can help older adults guard their Social Security number & other personal information:

They can empower themselves by asking the following questions BEFORE giving out a Social Security number or any personal information to ANYONE:

1. Why is this information is needed?
2. How will the information be used?
3. What happens if giving the information is refused?
4. What law requires this information to be given?

If the person on the phone can't cite a law that gives them access to the Social Security number, providing it can be refused.

Also, remember that no personal information should be provided unless the older adult made the call or initiated a computer transaction.

Here are the steps to take if an older adult you know is a victim of identity theft:

1. First, file a police report: Ask for a copy and keep it in a secure place for use with creditors and to get consumer transaction records
2. Create an Identity Theft Report: A complaint can be submitted via phone to the FTC at 1-877-438-4338 or submit online (Identity Theft Affidavit) at [ftc.gov/complaint](https://www.ftc.gov/complaint)
3. Notify all banks, creditors, utilities, insurance carriers, phone, internet service and cable television providers, libraries, and other memberships of the identity theft
4. Request new PINs and account numbers for all bank and credit card accounts
5. Alert credit reporting agencies – and place a Security Freeze or Fraud Alert on the credit report
6. Lastly, request a free credit report to check for discrepancies at www.annualcreditreport.com

A useful tool to help remember the basics of identity theft safety is the acronym **SCAMFREE**. Let's walk through each letter:

- **STOP!** Never give personal information unless the older adult made the call.
- **CAREFUL!** Never wire money to strangers who claim to be family.
- **ALERT!** Only give to legitimate charities; give local.
- **MEDICAL ALERT!** NEVER order medical supplies through automated calls. Older adults should check with their doctor first.
- **FIGHT FRAUD!** Prizes/sweepstakes don't require taxes to be paid up front.
- **RESIST** immediate decisions. Don't be bullied.
- **END THE CALL!** The IRS/Court officials will not make a call.
- **EMPOWERMENT.** Empowered older adults are SCAM FREE.