SENIOR PROTECTION EFFORTS:
A SURVEY OF THE NAAG CONSUMER PROTECTION WORKING GROUP ON SENIORS
JANUARY 18, 2018
**INTRODUCTION**

**Purpose**

AGO consumer protection divisions (CPDs) are advancing the protection of seniors in varying ways and degrees. Many appear to be escalating senior protection as a priority. Indeed, the 2018 NAAG Presidential Initiative is “Protecting America’s Seniors: Attorneys General United Against Elder Abuse.” For all CPDs engaged in senior protection, the same questions are relevant: What are seniors’ current priority needs and concerns? How do we identify them? What can we do to address them, independently and in multistate contexts? Can we distinguish and prioritize among responsive duties and affirmative initiatives? And for any given effort—enforcement, legislative, community engagement, or otherwise—how can we be most effective, strategically and tactically?

In furtherance of CPD and NAAG Consumer Protection Working Group on Seniors (“Working Group”) discussions regarding these questions, this survey (1) summarizes current efforts by Working Group CPDs to protect seniors through enforcement, legislative advocacy and community engagement and (2) provides a point of contact for each such initiative. The survey is intended to:

- Provide CPDs potentially informative examples of (other states’) senior protection efforts vis-à-vis enforcement, legislative advocacy and community engagement;
- Spur connectivity between CPDs interested in learning from each other’s senior protection initiatives and/or potentially collaborating on the same;
- Provide fodder for CPD and Working Group discussions regarding how CPD senior protection efforts might be improved.

**Contents**

The survey is organized into three sections:

- First, it provides an Executive Summary of (reported) current CPD senior protection efforts.
- In Part II, it presents these efforts by kind (office resources, enforcement, legislation, community engagement, and grant-funded projects);
- Finally, in Part III, it lists these efforts by state.

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1 This survey was compiled and written by Vermont Assistant Attorney General Jamie Renner (jamie.renner@vermont.gov).
2 As reported by thirty states and the District of Columbia.
P A R T I. E X E C U T I V E S U M M A R Y

AGOs and CPDs are promoting the protection of senior consumers by, among other things, formally dedicating office resources to this cause; suing businesses and individuals for legal violations against seniors; undertaking legislative advocacy related to senior consumer protection; engaging in community outreach, including leading or participating in statewide coalitions focused on senior protection; and securing grants to fund senior consumer protection initiatives. Examples of these efforts are detailed by category (Part II) and state (Part III) below.

Office resources - AGOs are dedicating office resources to (1) consumer protection as it relates to seniors and (2) the coordination of office-wide senior protection efforts, including by CPDs. They are creating (cross-division) senior protection “working groups,” “initiatives,” “units” and “offices.” They are also establishing public outreach offices/staff that focus, in part, on educating seniors regarding consumer protection matters.

Enforcement - CPDs are suing individuals and entities that have harmed seniors, including drug manufacturers, medical product manufacturers, charities, paid fundraisers, home health care providers and nursing homes. Some are pursuing asset recovery on behalf of financially exploited seniors (or vulnerable adults) by bringing civil actions for damages on their behalf. CPDs are undertaking cases in collaboration with fellow office-divisions and state agencies, other AGOs and federal agencies (the DOJ and FBI).

Legislation - CPDs are undertaking legislative advocacy at state and federal levels to protect seniors, including by enhancing penalties for legal violations against elders, requiring financial institutions to report suspected elder fraud to Adult Protective Services and commenting on proposed federal regulations impacting senior consumers.

Community engagement - CPDs are creatively engaging with their communities to promote senior protection, including by offering presentations/trainings/public education; leading or participating in statewide coalitions focused on senior protection; collaborating with private organizations and associations to develop and implement senior protection strategies; implementing statewide scam alert systems; running elder hotlines; and providing consumers with call-blocking technology.

Grant-funded projects - Finally, as detailed below, CPDs are obtaining grants to fund their senior protection initiatives. Funders include the Center for State Enforcement of Antitrust & Consumer Protection Law, USDOJ - Office on Violence Against Women, National Identity Theft Victims’ Assistance Network, National White Collar Crime Center, the US Administration for Community Living and the Fund for Consumer Protection and Education.
PART II. SENIOR PROTECTION EFFORTS BY KIND

AGO\s and CPDs, in particular, are protecting seniors by, among other things:

- Dedicating office resources to senior protection;
- Suing businesses and individuals for legal violations against seniors;
- Undertaking legislative advocacy related to senior protection;
- Engaging in community outreach, including leading or participating in statewide coalitions focused on senior protection; and
- Securing grants to fund senior protection initiatives.

Office resources

AGO\s are dedicating office resources to (1) consumer protection as it relates to seniors and (2) the coordination of office-wide senior protection efforts, including by CPDs. They are creating (cross-division) senior protection “working groups,” “initiatives,” “units,” and “offices.” They are also establishing full-time public outreach offices/staff that focus, in part, on educating seniors regarding consumer protection matters. For example:

- DE established a “Senior Protection Initiative” that regularly conducts community trainings on frauds and scams that target seniors; organizes statewide events every June to commemorate World Elder Abuse Awareness Day; serves as a liaison for the public, law enforcement, and state agencies; prosecutes cases of financial fraud and exploitation and assists deputies within its office with their cases; hosts meetings that bring state agencies working with older Delawareans, law enforcement, and community volunteers together; and hosts professional training opportunities. Contact: Gina Schoenberg at gina.schoenberg@state.de.us;

- KY established an “Office of Senior Protection and Mediation” (OSP) that provides senior-specific mediation/consumer complaint assistance; consumer information; scam alerts and fraud assistance; and outreach programs. In the last 18 months, the OSP conducted over 80 community presentations, 37 as part of an “Interfaith Travel Series.” Contact: Gerina Whethers at Gerina.Whethers@ky.gov;

- MA created an office-wide working group composed of AGO attorneys and staff who work on cases, investigations or other matters relating to older adults, or who have an interest in doing so. The working group meets regularly to share ideas, discuss recent matters and develop new initiatives. Contact: Mary Freeley at Mary.freeley@state.ma.us;
NV created the Senior Protection Unit, which combines several different divisions in the AGO, coming together with one goal in mind: to educate and protect seniors and to prosecute those who take advantage of Nevada’s seniors. The divisions that comprise the Senior Protection Unit include:
- Medicaid Fraud Control Unit
- Bureau of Consumer Protection
- Identity Theft Program
- Senior Medicare Patrol. **Contact:** Sheri Forbes at sforbes@ag.nv.gov;

OH developed an “**Elder Justice Initiative**” whose staff members, including representatives from the Office’s Consumer Protection Section, work with law enforcement, prosecutors, Adult Protective Services, and communities to:
- Identify, investigate, and prosecute elder abuse cases, (some cases can be prosecuted through our Health Care Fraud Section if occurring in center funded by Medicaid or referred to local prosecutors);
- Improve services to victims;
- Raise awareness of the warning signs of abuse;
- Build local capacity to protect older adults;
- Formal elder abuse reports to the Ohio Attorney General's Elder Justice Initiative staff must be made by phone;
- Live Chat available - If members of the public have questions about the Initiative or how to make a formal elder abuse report, there are two other options available - live chat or leave a message for one of the Initiative staff members to contact them by phone. **Contact:** Erin Leahy at erin.leahy@ohioattorneygeneral.gov;

PA established an Office of Public Engagement (OPE) that handles all office outreach and constituent-related inquiries. The OPE offers a variety of adult programs to give audiences the tools necessary to make informed decisions to better protect themselves from consumer fraud. For example, it runs “Senior Crime Prevention University,” the goal of which is to make PA’s older population aware of the threat of fraud, teach them how to avoid being victimized, and make sure they know who they should call when they are concerned about their safety and well-being. **Contact:** Pearl Kim at pkim@attorneygeneral.gov;

OR established a full-time “Director of Outreach and Education” who travels the state weekly educating seniors on how to avoid becoming victims of financial exploitation, fraud and scams, and who creates and distributes brochures, fliers, posters, scam alerts and other educational material aimed at older Oregonians and the individuals who serve them. All materials are reviewed by a local non-profit, Elders in Action, for readability. **Contact:** Ellen Klem at ellen.klem@doj.state.or.us;

OR established an “Elder Abuse Unit” (comprised of one statewide dedicated elder abuse prosecutor and two full-time investigators) that meets least quarterly with its consumer protection division to share information/ideas and refer cases. **Contact:** Ellen Klem at ellen.klem@doj.state.or.us;
Enforcement

CPDs are suing individuals and entities that have harmed seniors, including drug manufacturers, medical product manufacturers, charities, paid fundraisers, home health care providers and nursing homes. Some are pursuing asset recovery on behalf of financially exploited seniors (or vulnerable adults) by bringing civil actions for damages on their behalf. CPDs are undertaking cases in collaboration with fellow office-divisions and state agencies, other AGOs and federal agencies (the DOJ and FBI). For example:

- Multistate matters
  - States have sued multiple drug manufacturers for allegedly conspiring to fix prices for generic drugs. The drugs at issue include, but are not limited to, antibiotics and treatments for diabetes, glaucoma, and high blood pressure. Contact: Joseph Nielsen (CT) at Joseph.Nielsen@ct.gov;
  - States have individually/separately sued Johnson & Johnson/Ethicon regarding their pelvic mesh products used for stress urinary incontinence and pelvic organ prolapse in women. Contact: Jinsook Ohta (CA) at Jinsook.Ohta@doj.ca.gov;

- Other CPD efforts
  - GA obtained a Consent Judgment and Injunction against a national alarm company conducting door-to-door sales that engaged in practices targeting the elderly including but not limited to unfair and deceptive practices involving the use of electronic contracts. Contact: Jacquelyn Kneidel at jkneidel@law.ga.gov;
  - IA is collaborating with its local USAO/FBI to prosecute elder financial exploitation cases. Contact: Chantelle Smith at chantelle.smith@ag.iowa.gov;
  - IL filed suit against the Association for Wartime Veterans for allegedly deceiving veterans into purchasing annuities as a precondition to qualifying for VA pension benefits, failing to disclose that their seminars are conducted by insurance salespeople seeking commissions, and, *inter alia*, misrepresenting their VA accreditation status. Contact: Andy Dougherty at dougherty@atg.state.il.us;
  - KY has sued Fresenius, the nation’s largest kidney dialysis manufacturer. The lawsuit alleges that Fresenius misled consumers and medical providers about the risks associated they their product Granuflo, which is used in the dialysis process. Contact: Gerina Whethers at Gerina.Whethers@ky.gov;
  - KY tracked an IRS scammer, froze relevant bank accounts and returned $50k to an elderly victim. Contact: Gerina Whethers at Gerina.Whethers@ky.gov;
MD is pursuing asset recovery on behalf of financially exploited senior citizens (aged 68 or older) and vulnerable adults (a person who lacks the physical or mental capacity to provide for his or her daily needs) by bringing civil actions for damages on their behalf. **Contact**: Robert (Bob) Frey at rfrey@oag.state.md.us.

MI sued and obtained settlement against professional fundraiser Corporations for Character for deceptive solicitations of elderly donors. **Contact**: Joseph Potchen at potchenj@michigan.gov.

MN filed a lawsuit alleging two companies (Future Income Payments, LLC and FIP, LLC) evaded state lending laws by requiring senior citizens and veterans to sign over significant portions of their monthly pension payments for up to ten years in exchange for small loans to cover household emergencies and basic living expenses. The loans commonly charged APRs of 200 percent. Because borrowers surrendered a significant portion of their future monthly pensions to the companies, the loan often exacerbated people’s financial difficulties. Minnesota also recently obtained a $20 million judgment against a fraudulent magazine subscription company that intentionally targeted senior citizens. The company misled consumers into believing it was the consumer’s existing magazine provider, offered a “credit” when in fact it was a consumer signing up for new and expensive magazine subscription packages, and baited consumers into disclosing or verifying financial information. The court ordered injunctive relief that permanently enjoined it from operating any business in Minnesota, as well as $20 million in restitution and civil penalties. **Contact**: Caitlin Micko at caitlin.micko@ag.state.mn.us.

OH’s Economic Crimes Unit (within its Consumer Protection Section) prosecuted a home health care provider for defrauding her 71-year old client requiring care due to complications arising from cerebral palsy. The defendant stole her client’s social security number and used this personal identifying information to open at least five lines of credit without the victim’s knowledge. The defendant misused credit cards for personal expenditures and made several unauthorized ATM withdrawals. The defendant pled guilty to felony charges of identity fraud, theft from a person in a protected class, and misuse of credit card, and was sentenced to 3 years of community control ordered to pay restitution. **Contact**: Erin Leahy at erin.leahy@ohioattorneygeneral.gov.

PA brought a lawsuit (Commonwealth v. Golden Gate National Senior Care, LLC, et al.) under its consumer protection law against a chain of nursing homes claiming they had misrepresented the quantity, frequency and availability of services to be provided to its residents. The Commonwealth Court granted the Defendants’ motion to dismiss with the matter now on appeal to the State Supreme Court. **Contact**: John Abel at jabel@attorneygeneral.gov.

TX routinely represents the state’s Health and Human Services agency in the enforcement of state regulations applicable to assisted living facilities, personal assistance services providers, and the operation of unlicensed facilities. Often, these
cases involve physical abuse or neglect and financial abuse. **Contact:** Kris Kennedy at Kris.kennedy@oag.texas.gov;

- Washington, D.C., filed a lawsuit against Austin Royster Funeral Home, its Chief Operating Officer, Jamelle Royster, and its Managing Funeral Director, James Agee (District of Columbia v. Austin Royster Funeral Home, *et al.*, 2017 CA 007760 B). The home offered services when it was unlicensed, leaving consumers unable to obtain death certificates needed to conclude the affairs of the deceased, and failed to return excess insurance proceeds assigned to the home. The District has obtained a preliminary injunction with an asset freeze against the funeral home and its COO. **Contact:** Wendy Weinberg, at wendy.weinberg@dc.gov.

- WY obtained a judgment against travelling contractors who obtained $28,400 from an elderly couple through misrepresenting the price, quality, and warranty of their worthless paving services. **Contact:** Ben Burningham at ben.burningham@wyo.gov.

**Legislation**

CPDs are undertaking legislative advocacy at state and federal levels to protect seniors, including by enhancing penalties for legal violations against elders, requiring financial institutions to report suspected elder fraud to Adult Protective Services and providing comments to proposed regulations regarding senior consumers. For example:

- FL expanded protections for Florida seniors by enhancing penalties for offenses against those 65+ under FDUTPA. **Contact:** Bob Follis at robert.follis@myfloridalegal.com;

- KS supported the passage of a consumer protection statute that provides increased penalties for violations against “protected consumers” ([here](#), [here](#), [here](#), and [here](#)), including those over the age of 60. KS always inquires about the age of consumer victims to determine whether they fall into that protected class. **Contact:** Jonathan Trotter at jon.trotter@ag.ks.gov;

- MD provided multistate comments to Centers for Medicare and Medicaid Services re arbitration clauses in nursing homes. **Contact:** Robert Fray at rfrey@oag.state.md.us;

- MT spearheaded legislation that provided for an enhanced penalty for UDAP violations against “older persons” as defined by MT law. This legislation passed and became effective Oct. 1, 2013. **Contact:** Chuck Munson at cmunson@mt.gov;

- NC drafted proposed changes to statute which currently requires financial institutions to report suspected elder fraud to Adult Protective Services if victim is a “disabled adult.” Changes would require reporting where victim is elderly but not necessarily disabled. **Contact:** Jeb Saunders at ssaunders@ncdoj.gov;
• OR worked with the legislature to pass HB 2661 during the 2017 legislative session. This bill requires long term care referral providers to be registered with the Oregon Department of Human Services. **Contact:** Ellen Klem at ellen.klem@doj.state.or.us;

• Washington, DC introduced B22-0623, the “Funeral Services Consumer Protection Amendment Act of 2017,” which would make violations of District regulations governing funeral directors, violations of the District’s consumer protection statute. It would also: require funeral homes to clearly and conspicuously post their price lists on any websites maintained by the homes; establish a funeral bill of rights for consumers; and require funeral homes to provide receipts for amounts advanced to third parties on behalf of the consumer. **Contact:** Wendy Weinberg at wendy.weinberg@dc.gov;

• VT worked with stakeholders to draft and urge the passage of a new law that provides a civil right of action to “vulnerable adult” victims of financial exploitation. Remedies include treble damages for intentional conduct. **Contact:** Jamie Renner at jamie.renner@vermont.gov;

### Community engagement

CPDs are creatively engaging with their communities to promote senior protection. As described below, they are:

• Offering presentations/trainings/public education;

• Leading or participating in statewide coalitions focused on senior protection;

• Collaborating with private organizations and associations, including AARP, to develop and implement senior protection strategies;

• Running elder hotlines;

• Implementing statewide scam alert systems; and

• Providing consumers with call-blocking technology.

**Presentations / Trainings / Public Education**

• CO’s primary senior initiative is a now-sixteen-year relationship with the AARP Foundation with whom we created—in 2001—Colorado ElderWatch. This program is funded, in large part, with custodial fund dollars recovered by our Consumer Protection Section. In partnership with our office and the AARP Foundation, ElderWatch speaks to thousands of older Coloradans through inbound and outbound call centers, publishes monthly fraud tips (which are placed in senior centers across Colorado), publishes survey research, hosts quarterly tele-town halls, and speaks at dozens of senior events across Colorado (including shredding events, fraud events,
and investment events). They have 20+ senior volunteers who work in their Denver office and across the state. **Contact:** Jan Zavislan at jan.zavislan@coag.gov;

- **DE** established a “Senior Protection Initiative” (SPI) that:
  - Regularly conducts community training on fraud and scams that target seniors;
  - Organizes statewide events every June to commemorate World Elder Abuse Awareness Day;
  - Serves as a liaison for the public, law enforcement, and state agencies;
  - Prosecutes challenging cases of financial fraud and exploitation and assists deputies within our office with their cases;
  - Hosts meetings that bring state agencies working with older Delawareans, law enforcement, and community volunteers together; and
  - Hosts professional training opportunities: for example, in April 2018 we will host 100 law enforcement officers from across our state on the investigation of elder financial abuse thanks to a grant we received from the USDOJ and the National White Collar Crime Center. **Contact:** Gina Schoenberg at gina.schoenberg@state.de.us;

- **FL** Enhanced its senior outreach efforts by creating and distributing senior-specific guides. **Contact:** Bob Follis at Robert.follis@myfloridalegal.com;

- **GA** is developing a “Seniors Guide” by May 2018 to make available through partners (including AARP) covering topics important to seniors per focus groups, including scams that target seniors, information on living wills and POA’s, and an appendix with contact information for other resources. **Contact:** Jacquelyn Kneidel at jkneidel@law.ga.gov;

- **KS** has consumer outreach events in which we specifically speak to senior in their towns and community centers. We periodically go out and share information on identity theft, consumer complaints, fraud, and the like. **Contact:** Jon Trotter at jon.trotter@ag.ks.gov;

- **KY**
  - In June 2016, the Offices of Senior and Consumer Protection assisted in launching Scam Alerts, Kentucky’s first direct text/email scam warning system. Since its inception, 14,000 consumers have signed up for scam alerts and are now protected through regular updates on the newest or most popular scams;
  - In November 2017, the Office of Senior Protection in partnership with AARP Kentucky will complete its year-long “Interfaith Travel Series” facilitating
nearly 80 scam/fraud presentations state-wide, covering over 50 counties and reaching over 7,000 participants;

- The Office of Senior Protection/Mediation works with over 200 collaborative partners (including law enforcement, U.S. Attorney Offices, Senior Service Providers, AARP, Kroger and others) to create new training programs to educate senior service providers, and senior Kentuckians and their families on the topics of fraud and financial exploitation;

- The mediation section of Senior Protection has recovered over $1 million in restitution in goods and services for KY Consumers within the last 18 months. Contact: Gerina Whethers at Gerina.Whethers@ky.gov;

- LA engages in year-round community outreach initiatives, including presentations at information resource fairs and senior health expos. We also present information on elder fraud. May, Older Americans Month, is our busiest month in terms of senior outreach. (9 presentations in May 2017). Contact: Amanda Larkins, Outreach Manager, at larkinsa@ag.louisiana.gov;

- ME delivers statewide presentations regarding scams, how to identify and avoid them, and other consumer issues of interest to vulnerable populations. Contact: Martha Currier at martha.currier@maine.gov;

- MI provides programming (www.mi.gov/ce) featuring six different 45-minute seminars on: Identity Theft; Phone, Mail & e-Scams; Online Safety; Investment Fraud; Home Repair & Improvement; and In-Home Care & Senior Residences. Contact: Katharyn Barron at barronk@michigan.gov;

- MT
  - Has created a couple of senior-focused presentations for community education and increased outreach to senior audiences with some amount of urgency over 2017, doing quite a bit more senior outreach than previous years;
  - Participates in a statewide interagency panel focused on elder abuse and fraud of all types. Contact: Chuck Munson at cmunson@mt.gov;

- NE’s Consumer Outreach Coordinator presented to thirteen separate senior audiences since September 21, 2017, reaching approximately 680 Nebraska consumers. Presentations included information on common senior scams, ID theft, and dealing with unwanted telephone calls. Sponsoring partners included community senior centers, AARP, area agencies on aging, and private care organizations. Contact: Meghan Stoppel at Meghan.stoppel@nebraska.gov;
NV

- Holds an annual Consumer Fraud Prevention Fair hosted by Nevada Consumer Affairs in Reno and Las Vegas. The fair features a fraud prevention panel discussion with representatives from Nevada Consumer Affairs, the AGO’s Bureau of Consumer Protection and Senior Medicare Patrol. Resource booth vendors include AARP, Better Business Bureau, IRS Taxpayer Advocate, Legal Aid Center, and Senior Medicare Patrol among others. **Contact:** Sheri Forbes at sforbes@ag.nv.gov;

NY

- Developed “Smart Seniors,” a statewide elder abuse prevention program (of presentations and materials) designed to help seniors identify potential scams and abuses before they happen, and provide them with information they can use to stay safe and healthy in their daily lives. The “Smart Seniors” initiative helps protect those who are often targeted for financial exploitation, identity theft, telemarketing and sweepstakes fraud, home improvement rip-offs, Internet and online scams, and physical abuse;

- Developed “Smart Seniors, Smart Investors – Don’t Get Scammed,” a statewide investment fraud prevention program (of presentations and materials) designed to help seniors identify potential scams and rip-offs before they happen. The focus is on investment and financial fraud that targets older New Yorkers - the warning signs, how to avoid being taken advantage of and where to seek help if you think you're a victim;

- Developed “Grandkids Against the Grandparent Scam,” an intergenerational approach to help prevent unsuspecting seniors from being victimized by this all-too common scam. The concept is to enlist the students in the fight against the scam. Students are taught how the scam works, and are empowered to talk to their parents and grandparents about the swindle and warn them how it works. The students are also given an informational brochure to share with their parents and grandparents;

- Launched “Smart Seniors: Resources for Older Adults,” a dedicated portion of the Attorney General’s website that provides easily accessible safety tips, alerts and information that seniors can use to stay safe in their daily lives. The webpage includes tips on a variety of consumer, health, and civil rights issues and enables older adults to stay up-to-date on the latest scams that are targeting them. Having these resources aggregated in one place enables seniors to more easily obtain the information they need to protect themselves. Seniors are also able to report scams to the Attorney General’s office, and victims are able to file complaints online. The resources are available in a friendly format that is easier for those who are visually impaired. **Contact:** Gary Brown at gary.brown@ag.ny.gov;
O  OH
- Offers a “Senior Scams” presentation that focuses on common scams facing seniors, as well as common tactics scammers use and red flags to look out for. We offer a similar presentation designed for those who work with older adults to help them spot the signs of financial fraud targeting older adults.
- Worked with various Meals-on-Wheels providers throughout Ohio to deliver a one-page flier about scams to homebound individuals, which included many seniors.
- Have a number of publications for seniors that can be found under “Senior Publications” here: http://www.ohioattorneygeneral.gov/Files/Publications-Files. Contact: Erin Leahy at erin.leahy@ohioattorneygeneral.gov;

O  OK
- Every year CPU co-hosts with AARP a Consumer Protection Day in which attendees receive information on how to avoid scams and are provided with the opportunity to shred their personal documents free of charge.
- Every year representatives from CPU present at Senior Fraud Conferences across the State with the Oklahoma Insurance Department where senior citizens and professionals who work with senior citizens are informed of trending scams that target the elderly and given tips on how to prevent such scams.
- CPU works closely with Sheryl Pressley with TRIAD of Oklahoma City and Kim Lopez with TRIAD of Oklahoma County to educate the public about scams that target the elderly, and when requested, CPU also visits assisted living centers to talk with senior citizens about things they can do to avoid scams. Contact: Malisa McPherson at Malisa.mcpherson@oag.ok.gov

O  OR
- Hosts an annual Elder Abuse Conference: Every year, our office trains nearly 200 District Attorney’s, police officers, social workers, and adult protective service workers on how to prevent and address elder abuse;
- Outreach: Ellen Klem, a full-time employee, travels the state every week educating seniors on how to avoid becoming a victim of financial exploitation, fraud and scams. When she’s not presenting, she helps spread the word by creating and distributing brochures, fliers, posters, scam alerts and other educational material aimed at older Oregonians and the individuals who serve them. All materials are reviewed by a local non-profit, Elders in Action for readability. Contact: Ellen Klem at ellen.klem@doj.state.or.us;

O  PA
- Established an Office of Public Engagement (OPE) that handles all outreach and constituent-related inquiries. The OPE offers a variety of adult programs to give
the audience the tools necessary to make informed decisions to better protect themselves from consumer fraud. For example:

- The OPE runs “Senior Crime Prevention University,” the goal of which is to make PA’s older population aware of the threat of fraud, teach them how to avoid being victimized, and make sure they know who they should call when they are concerned about their safety and well-being. The topics covered include: charity scams, sweepstakes scams, home improvement fraud, financial/estate planning;

- The OPE runs a program called “Older Adult Bullying ‘The Good, The Bad and The Ugly.” Bullying does not stop at any age. While we grow older, we do not necessarily ‘grow up.’ This interactive program is designed to educate individuals on senior bullying. Covering issues of types of bullying, why people bully and what an individual can do to help themselves or others in a bullying situation. This program will help any individual that is involved in a bullying issue to find the confidence within them to report the problem. This program will also help care givers recognize bullying issues that can occur in the senior population. **Contact:** Pearl Kim at pkim@attorneygeneral.gov.

- **TN**
  - As part of a “Senior Consumer Education Initiative,” our Office has produced six brochures on common types of scams that target older adults. Topics include phone and internet scams, door to door scams, healthcare scams, mortgage-related scams, investment scams, and end of life scams. The brochures were produced with the help of a grant from the Fund for Consumer Protection and Education.

  - Representatives from our Office do presentations at senior centers statewide, discussing how to identify and prevent being victimized by scammers. **Contact:** Ann Mikkelsen at Ann.mikkelsen@ag.tn.gov;

- **TX**
  - **Targeted outreach to seniors.** In the last six months, Texas has conducted numerous senior-specific “Spot the Scam” presentations throughout the state, at senior centers, community events, wellness fairs, and to groups that routinely interact with seniors. Most recently, we manned a booth at the Dallas Elder Financial Safety Center and at the Amarillo Senior Fall Festival;

  - **Webpage.** The Texas Attorney General’s website has a “Senior Texans” page with information on identity theft, current frauds and scams, and actions seniors can take to protect themselves. [https://www.texasattorneygeneral.gov/seniors/protect-yourself-hang-up-shred-it-opt-out](https://www.texasattorneygeneral.gov/seniors/protect-yourself-hang-up-shred-it-opt-out);
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- Brochure. We recently developed a brochure with much of the same information on it as the “Senior Texans” webpage, printed in English and Spanish. The brochure is a good resource for older seniors and those who do not have reliable internet access; Contact: Kris Kennedy at Kris.kennedy@oag.texas.gov;

  - VT’s Consumer Assistance Program delivers presentations at senior centers / senior sites regarding financial exploitation, sometimes in collaboration with AARP-VT. Contact: Jamie Renner at jamie.renner@vermont.gov;

  - Washington, D.C.
    - Conducted a survey of prices charged by local funeral homes, https://oag.dc.gov/publication/consumer-alert-funeral-home-price-list, to make it easier for consumers to make informed financial decisions when seeking the services of funeral home.

  - WI
    - Created prescription drug abuse materials for seniors and caregivers: http://doseofrealitywi.gov/get-support/seniors-and-caregivers;
    - Provided tips for seniors during National Cyber Security Awareness Month: https://www.doj.state.wi.us/news-releases/ag-schimel-cyber-security-critical-wisconsin-seniors. Contact: Mike Austin at austinmp@doj.state.wi.us;

Leading/participating in statewide coalitions

  - CA participates in Veterans Benefit Pension Project, a coalition of state and local government agencies and nonprofits focused on protecting elderly veterans from pension scams. Contact: Angela Rosenau at Angela.Rosenau@doj.ca.gov;

  - DE’s Senior Protection Initiative recently partnered with the Division of Aging of Adults with Physical Disabilities to apply for an Elder Justice Innovation grant from the Administration for Community Living that would help DE establish its first elder abuse multi-disciplinary team. Contact: Gina Schoenberg at gina.schoenberg@state.de.us;

  - MA is developing a Statewide Elder Identity Theft Coalition supported by a National Identity Theft Victims’ Assistance Network Grant in order to train advocates to assist elders who have been victims of identity theft, educate elders on protecting their identities, and raise awareness among businesses that are used to perpetrate identity theft. Contact: Janice Fahey at Janice.Fahey@state.ma.us;
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- WI developed a statewide task force on elder abuse that brings together a multi-disciplinary group to study and make recommendations to the Wisconsin Governor and Legislature. Press release: https://www.doj.state.wi.us/news-releases/ag-schimel-announces-creation-task-force-elder-abuse. Contact: Mike Austin at austinmp@doj.state.wi.us;

Collaboration with individual agencies, organizations & associations

- FL developed and now collaborates with the “Seniors vs. Crime” project, a 501(c)(3) nonprofit corporation. Consumer-conscious senior citizens in Florida have the opportunity to volunteer their time and energy to help the Attorney General’s Office fight back against con artists who typically prey on their number. They can become part of a statewide program known as "Seniors vs. Crime." The program uses retired citizens not only to educate Floridians on consumer fraud but also to help in some consumer investigations. In addition, the volunteers regularly conduct seminars on how seniors can protect themselves from becoming crime victims. Contact: Robert Follis at robert.follis@myfloridalegal.com.

- MA
  - Has undertaken a “Combatting Elder Financial Exploitation” initiative – a collaboration with MA agencies and banking associations to update protocols for financial institutions for detection and prevention of elder financial exploitation. Training and outreach for elders and elder organizations is also planned. (MA). Contact: Janice Fahey at Janice.Fahey@state.ma.us;
    - Hosts quarterly meetings with a group of elder law attorneys and advocates who share concerns about issues affecting their elderly clients, and advocate for enhanced law enforcement on behalf of elder consumers and residents of long-term care facilities. Contact: Mary Freeley at Mary.Freeley@state.ma.us;

- MT is coordinating with our state AARP to train regional volunteers who would educate communities in their region on consumer protection and fraud issues in some sort of semi-official capacity for AARP and our office. Contact: Chuck Munson at cmunson@mt.gov;

- NC
  - Met with practicing geriatricians to discuss strategies for determining when seniors are being victimized by financial fraud. Potential strategies include modifying diagnostic questionnaire;
    - Delivered presentation to deposits clinic of the State Bankers’ Association, addressing obligations of financial institutions to report suspected elder financial fraud (per legislation enacted in 2013). Contact: Stuart (Jeb) Saunders at ssaunders@ncdoj.gov;
VT is serving on the advisory group of nonprofit organization developing and implementing statewide trainings and referral networks regarding the financial exploitation of seniors. **Contact:** Jamie Renner at jamie.renner@vermont.gov;

**Running elder hotlines**

- MA runs an “Elder Hotline.” Elders or others concerned for an elder can contact our elder hotline for assistance with a wide variety of issues including abuse and exploitation, identity theft and scams, debt and debt collection practices, home improvement disputes, housing issues, utility issues, and retail disputes. The elder hotline is overseen by our Vulnerable Populations Team within the Consumer Advocacy & Response Division, that also handles elder complaints as a priority and participates in outreach throughout the state. **Contact:** Janice Fahey at Janice.Fahey@state.ma.us;

**Implementing alert systems**

- MT has a “Scam Alert” system that provides blast warnings of reported scams via email to those who sign up. **Contact:** Chuck Munson at cmunson@mt.gov;

- KY has a “Scam alerts” system that provides text/email scam warning alerts to enrolled members of the public when new scams hit the state. **Contact:** Gerina Whethers at Gerina.Whethers@ky.gov;

- VT has a “Scam Alert” system that, through Dept. of Public Safety technology, provides telephone, text, and/or email scam warning alerts to enrolled members of the public when new scams hit the state. Telephone alerts are pre-recorded by the Attorney General. **Contact:** Jamie Renner at jamie.renner@vermont.gov;

- WI runs a statewide “Silver Alert” program for missing older adults with permanent cognitive disabilities. More info: [http://www.wisconsincrimealert.gov/SilverAlertBrochure.pdf](http://www.wisconsincrimealert.gov/SilverAlertBrochure.pdf). **Contact:** Kari Orn at ornkm@doj.state.wi.us;

**Providing consumers call-blocking technology**

- AZ launched the “Fight Scam Calls” pilot program in January 2017 using a grant from the Center for State Enforcement of Antitrust and Consumer Protection Laws. The program was designed to test call-blocking technology using a device that plugs into a telephone to block unwanted calls. The device was pre-programmed with 5000 “nuisance” phone numbers, and users were also able to add more numbers to block, as well as safe numbers to ring through on the phone. One hundred thirty Arizona seniors tested a device for a 90-day period. The majority of participants experienced a reduction in unwanted calls ringing through to their phones, down from 1-6 per day to only occasionally during a given week. **Contact:** Amanda Parker at Amanda.parker@azag.gov.
Grant-funded projects

CPDs are obtaining grants to fund senior protection initiatives. Funders include the Center for State Enforcement of Antitrust & Consumer Protection Law, USDOJ - Office on Violence Against Women, National Identity Theft Victims’ Assistance Network, National White Collar Crime Center, the US Administration for Community Living and the Fund for Consumer Protection and Education. For example:

<table>
<thead>
<tr>
<th>State</th>
<th>Project &amp; Contact</th>
<th>Grantor</th>
</tr>
</thead>
<tbody>
<tr>
<td>AZ</td>
<td><em>Fight scam calls pilot program.</em> Providing senior volunteers with call-blocking technology to test the technology’s effectiveness.</td>
<td>Center for State Enforcement of Antitrust &amp; Consumer Protection Law</td>
</tr>
<tr>
<td></td>
<td><strong>Contact:</strong> Amanda Parker at <a href="mailto:Amanda.parker@azag.gov">Amanda.parker@azag.gov</a></td>
<td></td>
</tr>
<tr>
<td>DE</td>
<td><em>Law enforcement training.</em> DE’s Senior Protection Initiative will host 100 law enforcement officers from across the state to discuss the investigation of elder financial abuse.</td>
<td>USDOJ &amp; the National White Collar Crime Center</td>
</tr>
<tr>
<td></td>
<td><strong>Contact:</strong> Gina Schoenberg at <a href="mailto:gina.schoenberg@state.de.us">gina.schoenberg@state.de.us</a></td>
<td></td>
</tr>
<tr>
<td>DE</td>
<td><em>Establishing elder abuse multi-disciplinary team.</em> DE’s SPI recently partnered with the Division of Aging of Adults with Physical Disabilities to apply for funds to help DE establish its first elder abuse multi-disciplinary team</td>
<td>Elder Justice Innovation grant from the US Administration for Community Living</td>
</tr>
<tr>
<td></td>
<td><strong>Contact:</strong> Gina Schoenberg at <a href="mailto:gina.schoenberg@state.de.us">gina.schoenberg@state.de.us</a></td>
<td></td>
</tr>
<tr>
<td>IA</td>
<td><em>Training and Services to End Abuse in Later Life.</em> Providing training to law enforcement, professionals, judges, and prosecutors; creating a coordinated community response team; and providing direct services and outreach to victims of abuse in later life.</td>
<td>USDOJ - Office on Violence Against Women</td>
</tr>
<tr>
<td></td>
<td><strong>Contact:</strong> Chantelle Smith at <a href="mailto:chantelle.smith@ag.iowa.gov">chantelle.smith@ag.iowa.gov</a></td>
<td></td>
</tr>
<tr>
<td>MA</td>
<td><em>Statewide Elder Identity Theft Coalition.</em> Building statewide coalition to train advocates to assist elders who have been victims of identity theft; educating elders on protecting their</td>
<td>National Identity Theft Victims’ Assistance Network</td>
</tr>
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<td></td>
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<tr>
<td>State</td>
<td>Program Description</td>
<td>Contact Information</td>
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<tr>
<td>NC</td>
<td><strong>NCDOJ Elder Fraud Break Re-Victimization Cycle Project.</strong> This project is designed to prevent re-victimization of seniors. It focuses on outreach to seniors and stakeholders involved in combatting elder fraud.</td>
<td>Contact: Stuart (Jeb) Saunders at <a href="mailto:ssaunders@ncdoj.gov">ssaunders@ncdoj.gov</a></td>
</tr>
<tr>
<td>TN</td>
<td><strong>Senior Consumer Education Initiative brochures.</strong> As part of a “Senior Consumer Education Initiative,” our Office has produced six brochures on common types of scams that target older adults. Topics include phone and internet scams, door to door scams, healthcare scams, mortgage-related scams, investment scams, and end of life scams. The brochures were produced with the help of a grant from the Fund for Consumer Protection and Education.</td>
<td>Contact: Ann Mikkelsen at <a href="mailto:Ann.Mikkelsen@ag.tn.gov">Ann.Mikkelsen@ag.tn.gov</a></td>
</tr>
</tbody>
</table>
PART III: SENIOR CONSUMER PROTECTION EFFORTS BY STATE

Below, the CPD senior protection initiatives identified in Part II are categorized by state. Please note: these initiatives are merely examples of these states’ senior protection efforts. Please email the listed state contacts with any follow up questions.

<table>
<thead>
<tr>
<th>State</th>
<th>CPD Senior Protection Effort(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>AZ</td>
<td>• Launched the “Fight Scam Calls” pilot program in January 2017 using a grant from the Center for State Enforcement of Antitrust and Consumer Protection Laws. The program was designed to test call-blocking technology using a device that plugs into a telephone to block unwanted calls. The device was pre-programmed with 5000 “nuisance” phone numbers, and users were also able to add more numbers to block, as well as safe numbers to ring through on the phone. One hundred thirty Arizona seniors tested a device for a 90-day period. The majority of participants experienced a reduction in unwanted calls ringing through to their phones, down from 1-6 per day to only occasionally during a given week. <strong>Contact:</strong> Amanda Parker at <a href="mailto:Amanda.parker@azag.gov">Amanda.parker@azag.gov</a></td>
</tr>
<tr>
<td>CA</td>
<td>• Participates in Veterans Benefit Pension Project, a coalition of state and local government agencies and nonprofits focused on protecting elderly veterans from pension scams. <strong>Contact:</strong> Angela Rosenau at <a href="mailto:Angela.Rosenau@doj.ca.gov">Angela.Rosenau@doj.ca.gov</a></td>
</tr>
<tr>
<td>CO</td>
<td>• Our primary senior initiative is a now-sixteen-year relationship with the AARP Foundation with whom we created—in 2001—Colorado ElderWatch. This program is funded, in large part, with custodial fund dollars recovered by our Consumer Protection Section. In partnership with our office and the AARP Foundation, ElderWatch speaks to thousands of older Coloradans through inbound and outbound call centers, publishes monthly fraud tips (which are placed in senior centers across Colorado), publishes survey research, hosts quarterly tele-town halls, and speaks at dozens of senior events across Colorado (including shredding events, fraud events, and investment events). They have 20+ senior volunteers who work in their Denver office and across the state. <strong>Contact:</strong> Jan Zavislan at <a href="mailto:jan.zavislan@coag.gov">jan.zavislan@coag.gov</a></td>
</tr>
<tr>
<td>DC</td>
<td>• <strong>Enforcement:</strong> Washington, DC filed a lawsuit against Austin Royster Funeral Home, its Chief Operating Officer, Jamelle Royster, and its Managing Funeral Director, James Agee (District of Columbia v. Austin Royster Funeral Home, <em>et</em> )</td>
</tr>
</tbody>
</table>
al., 2017 CA 007760 B). The home offered services when it was unlicensed, leaving consumers unable to obtain death certificates needed to conclude the affairs of the deceased, and failed to return excess insurance proceeds assigned to the home. The District has obtained a preliminary injunction with an asset freeze against the funeral home and its COO.

- **Legislation**: Washington, DC introduced B22-0623, the “Funeral Services Consumer Protection Amendment Act of 2017”, which would make violations of District regulations governing funeral directors, violations of the District’s consumer protection statute. It would also: require funeral homes to clearly and conspicuously post their price lists on any websites maintained by the homes; establish a funeral bill of rights for consumers; and require funeral homes to provide receipts for amounts advanced to third parties on behalf of the consumer.


**Contact**: Wendy Weinberg at [wendy.weinberg@dc.gov](mailto:wendy.weinberg@dc.gov).

**DE**

- Established “Senior Protection Initiative” (SPI) that:
  - Regularly conducts community training on fraud and scams that target seniors;
  - Organizes statewide events every June to commemorate World Elder Abuse Awareness Day;
  - Serves as a liaison for the public, law enforcement, and state agencies;
  - Prosecutes challenging cases of financial fraud and exploitation and assists deputies within our office with their cases;
  - Hosts meetings that bring state agencies working with older Delawareans, law enforcement, and community volunteers together; and
  - Hosts professional training opportunities: for example, in April 2018 we will host 100 law enforcement officers from across our state on the investigation of elder financial abuse thanks to a grant we received from the USDOJ and the National White Collar Crime Center.

- SPI recently partnered with the Division of Aging of Adults with Physical Disabilities to apply for an Elder Justice Innovation grant from the Administration for Community Living that would help DE establish its first elder abuse multi-disciplinary team.
FL

- Expanded protections for Florida seniors by enhancing penalties for offenses against those 65+ under FDUTPA;

- Developed “Seniors vs. Crime” project. Consumer-conscious senior citizens in Florida have the opportunity to volunteer their time and energy to help the Attorney General's Office fight back against con artists who typically prey on their number. They can become part of a statewide program known as "Seniors vs. Crime." The program uses retired citizens not only to educate Floridians on consumer fraud but also to help in some consumer investigations. In addition, the volunteers regularly conduct seminars on how seniors can protect themselves from becoming crime victims.

- Enhanced its senior outreach efforts by creating and distributing senior-specific guides.

Contact: Robert Follis at Robert.follis@myfloridalegal.com

GA

- Obtained a Consent Judgment and Injunction against a national alarm company conducting door-to-door sales that engaged in practices targeting the elderly including but not limited to unfair and deceptive practices involving the use of electronic contracts;

- Developing “Seniors Guide” by May 2018 to make available through partners (including AARP) covering topics important to seniors per focus groups, including scams that target seniors, information on living wills and POA’s, and an appendix with contact information for other resources.

Contact: Jacquelyn Kneidel at jkneidel@law.ga.gov

IA

- Consumer Protection Unit applied for and received a “Training and Services to End Abuse in Later Life” grant from the DOJ-Office on Violence Against Women. It is a three-year grant and requires we: (1) provide training to law enforcement, professionals, judges, and prosecutors; (2) create a coordinated community response team; and (3) provide direct services and outreach to victims of abuse in later life. This grant has absolutely made a difference.

- CPD is also working with the FBI and USAO to prosecute elder abuse cases.

Contact: Chantelle Smith at chantelle.smith@ag.iowa.gov
<table>
<thead>
<tr>
<th>State</th>
<th>Description</th>
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</table>
| IL    | Filed *People of the State of Illinois v. American Association for Wartime Veterans, LLC; Atlantis Marketing Solutions, Inc.; Mary Lou Schneider; and James E. Cauthorn;* Case No. 17 CH 13919. Qualified Veterans and their surviving spouses are eligible for various pension program benefits through the U.S. Department of Veterans Affairs. The Defendants gain access to the pool of potential applicants for VA pension benefits by conducting free informational seminars on the VA pension program at assisted living facilities and other community centers. The purpose of these seminars is to steer applicants into the purchase of annuities by misrepresenting that such a purchase is needed to qualify the applicant for the VA pension program. Defendants fail to disclose that the seminars are conducted by insurance salespeople who are seeking to earn commissions by peddling annuities, Defendants misrepresent their VA accreditation status, Defendants misrepresent their success rate and that they can expedite the claims process, and Defendants give false or inaccurate information about the VA process and benefits for which applicants may be eligible because the Defendants are primarily concerned with generating commission income from insurance products and not actually helping the veteran community.  

**Contact:** Andy Dougherty at adougherty@atg.state.il.us and Grant Swinger at gswinger@atg.state.il.us |
| KS    | We have consumer outreach events in which we specifically speak to senior in their towns and community centers. We periodically go out and share information on identity theft, consumer complaints, fraud, and the like.  

**Contact:** Jon Trotter at jon.trotter@ag.ks.gov |
| KY    | In June 2016, the Offices of Senior and Consumer Protection assisted in launching Scam Alerts, Kentucky’s first direct text/email scam warning system. Since its inception, 14,000 consumers have signed up for scam alerts and are now protected through regular updates on the newest or most popular scams.  

**In November 2017, the Office of Senior Protection in partnership with AARP Kentucky will complete its year-long “Interfaith Travel Series” facilitating nearly 80 scam/fraud presentations state-wide, covering over 50 counties and reaching over 7,000 participants.** |
• The Office of Senior Protection/Mediation works with over 200 collaborative partners (including law enforcement, U.S. Attorney Offices, Senior Service Providers, AARP, Kroger and others) to create new training programs to educate senior service providers, and senior Kentuckians and their families on the topics of fraud and financial exploitation.

• The mediation section of Senior Protection has recovered over $1 million in restitution in goods and services for KY Consumers within the last 18 months.

• After falling victim to the nationally prevalent IRS scam to the tune of $50,000, a Kentucky senior contacted the Offices of Senior and Consumer Protection for assistance. By using documentation provided by the victim to track down the bank account being used by the scammer, our office was able to freeze the account and return all funds to the victim.

• In August 2016, the Office of Consumer Protection filed suit against Johnson & Johnson and its Ethicon subsidiary, seeking penalties and a court order requiring the company to fully disclose the grave risks of its pelvic mesh products used for stress urinary incontinence and pelvic organ prolapse in women.

• In September 2016, the Offices of Consumer Protection and Medicaid Fraud & Abuse filed suit against Fresenius, the nation’s largest kidney dialysis manufacturer. The lawsuit alleges that Fresenius misled consumers and medical providers about the risks associated they product Granuflo, which is used in the dialysis process.

• Working with 39 other states, the Office of Consumer Protection filed a lawsuit against a number of drug manufacturers for conspiring to fix prices for generic drugs by dividing markets or by agreeing to join price increases. We have moved to amend our complaint, and, if granted, the total number of defendant drug manufacturers will be 18. The drugs at issue include, but are not limited to, antibiotics and treatments for diabetes, glaucoma, and high blood pressure.

Contact: Gerina Whethers at Gerina.Whethers@ky.gov

LA

• Our year-round community outreach initiatives include: presentations at information resource fairs and senior health expos. We also present information on elder fraud. May, Older Americans Month, is our busiest month in terms of senior outreach. (9 presentations in May 2017).

Contact: Amanda Larkins, Outreach Manager, at larkinsa@ag.louisiana.gov
MA

• “Combatting Elder Financial Exploitation” initiative - Our office is collaborating with Massachusetts agencies and banking associations to update protocols for financial institutions for detection and prevention of elder financial exploitation. Training and outreach for elders and elder organizations is also planned.

• National Identity Theft Victims' Assistance Network Grant, Statewide Elder Identity Theft Coalition - Our office is building a statewide coalition to train advocates to assist elders who have been victims of identity theft, educate elders on protecting their identities, and raise awareness among businesses that are used to perpetrate identity theft.

• Elder hotline - Elders or others concerned for an elder can contact our elder hotline for assistance with a wide variety of issues including abuse and exploitation, identity theft and scams, debt and debt collection practices, home improvement disputes, housing issues, utility issues, and retail disputes. The elder hotline is overseen by our Vulnerable Populations Team within the Consumer Advocacy & Response Division, that also handles elder complaints as a priority and participates in outreach throughout the state.

Contact: Janice Fahey at Janice.Fahey@state.ma.us

• Established office-wide working group composed of AGO attorneys and staff who work on cases, investigations or other matters relating to older adults, or who have an interest in doing so. Group meets regularly to share ideas, discuss recent matters and develop new initiatives.

• As part of our community engagement, we host quarterly meetings with a group of elder law attorneys and advocates who share concerns about issues affecting their elderly clients, and advocate for enhanced law enforcement on behalf of elder consumers and residents of long-term care facilities.

Contact: Mary Freeley at Mary.Freeley@state.ma.us

MD

• Pursuant to new state law (Commercial Law 13-204(15)), commenced pursuing asset recovery on behalf of financially exploited senior citizens (aged 68 or older) and vulnerable adults (a person who lacks the physical or mental capacity to provide for his or her daily needs) by bringing civil actions for damages on their behalf against persons who financially exploited them by way of deception, intimidation or undue influence;

• Spearheaded multistate comments to CMS re nursing home arbitration clauses.

Contact: Robert (Bob) Frey at rfrey@oag.state.md.us
### ME
- Delivers statewide presentations regarding scams, how to identify and avoid them, and other consumer issues of interest to vulnerable populations.

**Contact:** Martha Currier at martha.currier@maine.gov

### MI
- Consumer Education - Our Consumer Protection Division provides programming ([www.mi.gov/ce](http://www.mi.gov/ce)) featuring six different 45-minute seminars on: Identity Theft; Phone, Mail & e-Scams; Online Safety; Investment Fraud; Home Repair & Improvement; and In-Home Care & Senior Residences.

**Contact:** Katharyn Barron at barronk@michigan.gov

- Enforcement - Our Corporate Oversight Division handles a number of enforcement matters, including those that target seniors and vulnerable citizens. Recently, we took an action alleging deceptive solicitation violations and obtained a settlement against professional fundraiser Corporations for Character for preying on elderly donors.

**Contact:** Joseph Potchen at potchenj@michigan.gov

### MN
- Minnesota brings a number of enforcement actions that focus on the protection of seniors. For example, Minnesota filed a lawsuit alleging two companies (Future Income Payments, LLC and FIP, LLC) evaded state lending laws by requiring senior citizens and veterans to sign over significant portions of their monthly pension payments for up to ten years in exchange for small loans to cover household emergencies and basic living expenses. The loans commonly charged APRs of 200 percent. Because borrowers surrendered a significant portion of their future monthly pensions to the companies, the loan often exacerbated people’s financial difficulties.

- Minnesota recently obtained a $20 million judgment against a fraudulent magazine subscription company that intentionally targeted senior citizens. The company misled consumers into believing it was the consumer’s existing magazine provider, offered a “credit” when in fact it was a consumer signing up for new and expensive magazine subscription packages, and baited consumers into disclosing or verifying financial information. The court ordered injunctive relief that permanently enjoined it from operating any business in Minnesota, as well as $20 million in restitution and civil penalties.

**Contact:** Caitlin Micko at caitlin.micko@ag.state.mn.us
<table>
<thead>
<tr>
<th>State</th>
<th>Efforts</th>
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| MT    | • Spearheaded legislation that provided for an enhanced penalty for UDAP violations against ‘older persons’ as defined by MT law. This legislation passed and became effective Oct. 1, 2013 and can be found here.  
• Have scam alert that provides blast warnings of reported scams via email to those who sign up.  
• Created a couple of senior-focused presentations for community education and increased outreach to senior audiences with some amount of urgency over 2017, doing quite a bit more senior outreach than previous years.  
• Participate in a statewide interagency panel focused on elder abuse and fraud of all types. Currently beefing up our work and presence related to the interagency panel w/ emphasis on consumer protection and fraud prevention.  
• Coordinating with our state AARP to train regional volunteers who would educate communities in their region on consumer protection and fraud issues in some sort of semi-official capacity for AARP and our office.  
**Contact:** Chuck Munson at cmunson@mt.gov |
| NC    | • Met with practicing geriatricians to discuss strategies for determining when seniors are being victimized by financial fraud. Potential strategies include modifying diagnostic questionnaire;  
• Drafted proposed changes to statute which currently requires financial institutions to report suspected elder fraud to Adult Protective Services (APS) if victim is a “disabled adult.” Changes would require reporting where victim is elderly but not necessarily disabled;  
• Delivered presentation to deposits clinic of the State Bankers’ Association, addressing obligations of financial institutions to report suspected elder financial fraud (per legislation enacted in 2013).  
• Our CP division has applied for and been awarded a grant to fund the “NCDOJ Elder Fraud Break Re-Victimization Cycle Project.”  
**Contact:** Stuart (Jeb) Saunders at ssaunders@ncdoj.gov |
| NE    | • Consumer Outreach Coordinator presented to thirteen separate senior audiences since September 21, 2017, reaching approximately 680 Nebraska consumers. Presentations included information on common senior scams, ID theft, and |
dealing with unwanted telephone calls. Sponsoring partners included community senior centers, AARP, area agencies on aging, and private care organizations.

**Contact:** Meghan Stoppel at Meghan.stoppel@nebraska.gov

**NV**

- NV created the Senior Protection Unit, which combines several different divisions in the AGO, coming together with one goal in mind: to educate and protect seniors and to prosecute those who take advantage of Nevada’s seniors. The divisions that comprise the Senior Protection Unit include:
  - Medicaid Fraud Control Unit
  - Bureau of Consumer Protection
  - Identity Theft Program
  - Senior Medicare Patrol

- **Presentations/Trainings/Public Education.** NV holds an annual Consumer Fraud Prevention Fair hosted by Nevada Consumer Affairs in Reno and Las Vegas. The fair features a fraud prevention panel discussion with representatives from Nevada Consumer Affairs, the AGO’s Bureau of Consumer Protection and Senior Medicare Patrol. Resource booth vendors include AARP, Better Business Bureau, IRS Taxpayer Advocate, Legal Aid Center, and Senior Medicare Patrol among others.

**Contact:** Sheri Forbes at sforbes@ag.nv.gov

**NY**

- Developed “Smart Seniors,” a statewide elder abuse prevention program (of statewide presentations) designed to help seniors identify potential scams and abuses before they happen, and provide them with information they can use to stay safe and healthy in their daily lives. The “Smart Seniors” initiative helps protect those who are often targeted for financial exploitation, identity theft, telemarketing and sweepstakes fraud, home improvement rip-offs, Internet and online scams, and physical abuse;

- Developed “Smart Seniors, Smart Investors – Don’t Get Scammed,” a statewide investment fraud prevention program designed to help seniors identify potential scams and rip-offs before they happen. The focus is on investment and financial fraud that targets older New Yorkers - the warning signs, how to avoid being taken advantage of and where to seek help if you think you're a victim;

- Developed “Grandkids Against the Grandparent Scam,” an intergenerational approach to help prevent unsuspecting seniors from being victimized by this all-too common scam. The concept is to enlist the students in the fight against the scam. Students are taught how the scam works, and are empowered to talk to their parents and grandparents about the swindle and warn them how it works. The
students are also given an informational brochure to share with their parents and grandparents;

- Launched “Smart Seniors: Resources for Older Adults,” a dedicated portion of the Attorney General’s website that provides easily accessible safety tips, alerts and information that seniors can use to stay safe in their daily lives. The webpage includes tips on a variety of consumer, health, and civil rights issues and enables older adults to stay up-to-date on the latest scams that are targeting them. Having these resources aggregated in one place enables seniors to more easily obtain the information they need to protect themselves. Seniors are also able to report scams to the Attorney General’s office, and victims are able to file complaints online. The resources are available in a friendly format that is easier for those who are visually impaired.

Contact: Gary Brown at gary.brown@ag.ny.gov

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<th>OH</th>
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| • Educational Initiative - We offer a “Senior Scams” presentation that focuses on common scams facing seniors, as well as common tactics scammers use and red flags to look out for. We also offer a similar presentation designed for those who work with older adults to help them spot the signs of financial fraud targeting older adults. A few years ago, we worked with various Meals-on-Wheels providers throughout Ohio to deliver a one-page flier about scams to homebound individuals, which included many seniors. We also have a number of publications for seniors that can be found under “Senior Publications” here: http://www.ohioattorneygeneral.gov/Files/Publications-Files.

- Case Initiatives - CP Section pursues civil and criminal cases against companies or perpetrators that defraud or victimize seniors.

- Elder Justice Initiative. The Attorney General’s Elder Justice Initiative staff members, including representatives from the Office’s Consumer Protection Section, work with law enforcement, prosecutors, Adult Protective Services, and communities to:
  - Identify, investigate, and prosecute elder abuse cases, (some cases can be prosecuted through our Health Care Fraud Section if occurring in center funded by Medicaid or referred to local prosecutors);
  - Improve services to victims;
  - Raise awareness of the warning signs of abuse;
  - Build local capacity to protect older adults;
  - Formal elder abuse reports to the Ohio Attorney General's Elder Justice Initiative staff must be made by phone;
  - Live Chat available - If you have questions about the Initiative or how to make a formal elder abuse report there are two other options.
**OK**

- Every year CPU co-hosts with AARP a Consumer Protection Day in which attendees receive information on how to avoid scams and are provided with the opportunity to shred their personal documents free of charge.

- Every year representatives from CPU present at Senior Fraud Conferences across the State with the Oklahoma Insurance Department where senior citizens and professionals who work with senior citizens are informed of trending scams that target the elderly and given tips on how to prevent such scams.

- CPU works closely with Sheryl Pressley with TRIAD of Oklahoma City and Kim Lopez with TRIAD of Oklahoma County to educate the public about scams that target the elderly, and when requested, CPU also visits assisted living centers to talk with senior citizens about things they can do to avoid scams.

  **Contact:** Malisa McPherson at Malisa.mcpherson@oag.ok.gov

**OR**

- Established Elder Abuse Unit: One permanent full-time elder abuse resource prosecutor and two permanent full-time investigators to provide investigative support at the local prosecutor’s direction.

- Elder Abuse Conference: Every year, our office trains nearly 200 District Attorney’s, police officers, social workers, and adult protective service workers on how to prevent and address elder abuse.

- Outreach: Ellen Klem, a full-time employee, travels the state every week educating seniors on how to avoid becoming a victim of financial exploitation, fraud and scams. When she’s not presenting, she helps spread the word by creating and distributing brochures, fliers, posters, scam alerts and other educational material aimed at older Oregonians and the individuals who serve them. All materials are reviewed by a local non-profit, Elders in Action for readability.

- Recent legislation: Our office worked with the legislature to pass, HB 2661 during the 2017 legislative session. This bill requires long term care referral providers to be registered with the Oregon Department of Human Services. More information about this legislation can be found online at [https://olis.leg.state.or.us](https://olis.leg.state.or.us)
### PA
- Established an Office of Public Engagement (OPE) that handles all outreach and constituent-related inquiries. The OPE offers a variety of adult programs to give the audience the tools necessary to make informed decisions to better protect themselves from consumer fraud. For example:

  - The OPE runs “Senior Crime Prevention University,” the goal of which is to make PA’s older population aware of the threat of fraud, teach them how to avoid being victimized, and make sure they know who they should call when they are concerned about their safety and well-being. The topics covered include: charity scams, sweepstakes scams, home improvement fraud, financial/estate planning.

  - The OPE runs a program called “Older Adult Bullying ‘The Good, The Bad and The Ugly.’” Bullying does not stop at any age. While we grow older, we do not necessarily ‘grow up.’ This interactive program is designed to educate individuals on senior bullying. Covering issues of types of bullying, why people bully and what an individual can do to help themselves or others in a bullying situation. This program will help any individual that is involved in a bullying issue to find the confidence within them to report the problem. This program will also help care givers recognize bullying issues that can occur in the senior population.

  **Contact:** Pearl Kim at pkim@attorneygeneral.gov

- **Commonwealth v. Golden Gate National Senior Care, LLC, et al.** – The Attorney General brought this lawsuit under its consumer protection law against a chain of nursing homes claiming they had misrepresented the quantity, frequency and availability of services to be provided to its residents. The Commonwealth Court granted the Defendants’ motion to dismiss with the matter now on appeal to the State Supreme Court.

  **Contact:** John Abel at jabel@attorneygeneral.gov

### TN
- As part of a “Senior Consumer Education Initiative,” our Office has produced six brochures on common types of scams that target older adults. Topics include phone and internet scams, door to door scams, healthcare scams, mortgage-related scams, investment scams, and end of life scams. The brochures were produced with the help of a grant from the Fund for Consumer Protection and Education.
### TX

- **Senior Protection Efforts**
  - Representatives from our Office do presentations at senior centers statewide, discussing how to identify and prevent being victimized by scammers.
  
  **Contact:** Ann Mikkelsen at Ann.mikkelsen@ag.tn.gov

- **Targeted outreach to seniors.** In the last six months, Texas has conducted numerous senior-specific “Spot the Scam” presentations throughout the state, at senior centers, community events, wellness fairs, and to groups that routinely interact with seniors. Most recently, we manned a booth at the Dallas Elder Financial Safety Center and at the Amarillo Senior Fall Festival;

- **Webpage.** The Texas Attorney General’s website has a “Senior Texans” page with information on identity theft, current frauds and scams, and actions seniors can take to protect themselves: [https://www.texasattorneygeneral.gov/seniors/protect-yourself-hang-up-shred-it-opt-out](https://www.texasattorneygeneral.gov/seniors/protect-yourself-hang-up-shred-it-opt-out);

- **Brochure.** We recently developed a brochure with much of the same information on it as the “Senior Texans” webpage, printed in English and Spanish. The brochure is a good resource for older seniors and those who do not have reliable internet access;

- **Elder abuse and neglect.** The Consumer Protection Division routinely represents the state’s Health and Human Services agency in the enforcement of state regulations applicable to assisted living facilities, personal assistance services providers, and the operation of unlicensed facilities. Often, these cases involve physical abuse or neglect and financial abuse. (**Contact:** Gloria Salinas at Gloria.Salinas@oag.texas.gov).

  **Contact:** Kris Kennedy at Kris.kennedy@oag.texas.gov

### VT

- **Senior Protection Efforts**
  - Launched “VT Scam Alert” in partnership with Department of Public Safety to provide enrolled members of the public with alerts by telephone (pre-recorded messages from the AG), email, and/or text message when a new scam hits the state; seniors targeted for enrollment;

  - Provided drafting support and testimony regarding new law establishing private civil right of action to “vulnerable adult” victims of financial exploitation by “natural persons” and remedies, including treble damages for intentional conduct;

  - Serving on advisory group of nonprofit organization developing and implementing statewide trainings regarding financial exploitation;
### WI
- Developed a statewide task force on elder abuse that brings together a multidisciplinary group to study and make recommendations to the Wisconsin Governor and Legislature. Press release: [https://www.doj.state.wi.us/news-releases/ag-schimel-announces-creation-task-force-elder-abuse](https://www.doj.state.wi.us/news-releases/ag-schimel-announces-creation-task-force-elder-abuse)

- Run a statewide Silver Alert program for missing older adults with permanent cognitive disabilities. More info: [http://www.wisconsincrimealert.gov/SilverAlertBrochure.pdf](http://www.wisconsincrimealert.gov/SilverAlertBrochure.pdf) (Contact: Kari Orn at ornkm@doj.state.wi.us)


  **Contact:** Mike Austin at austinmp@doj.state.wi.us

### WY
- Obtained a judgment against travelling contractors who obtained $28,400 from an elderly couple through misrepresenting the price, quality, and warranty of their worthless paving services.

  **Contact:** Ben Burningham at ben.burningham@wyo.gov

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**Contact:** Jamie Renner at jamie.renner@vermont.gov