

Fraud and Identity Theft

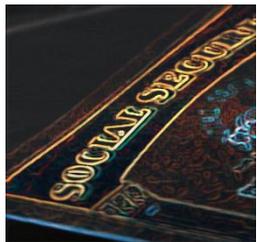
What is it and who is at risk?



What is Fraud and Identity Theft?



The **fraudulent** acquisition and use of a person's private identifying information, usually for financial gain



Who is at risk?

Everyone

Some Ways Thieves Get the Information

- Dumpster Diving

- ◇ Home Trash
- ◇ Business Trash
- ◇ Public Dumps

*One Man's TRASH,
Can be another Man's
IDENTITY!*



- Social Engineering



- ◇ Pretending to represent a trusted institution
- ◇ Convince you to reveal personal information by email or phone

- Computer Hacking



Some Things Thieves Do With the Information

- Drain bank accounts
- Open new utility and credit accounts
- Make charges on credit cards
- Receive medical treatment
- File tax returns
- Perform crimes and blemish records

It happens every 3 seconds. **Are you protected?**

There are 5 common types of Identity Theft (IDT)
Does your IDT service cover 28% or 100%?



A Few of the Current Scams

- Debt Relief companies claiming to be government affiliated
- Charitable Foundations
- Companies claiming to be able to reduce tax debts
- Mobile phone companies “cramming” unauthorized charges
- Calls from (876) area codes claiming you have won a lottery
- Timeshare resellers
- Child Identity Theft
- Weight Loss and body sculpting treatments
- “Free” Diabetic supplies
- Utility Scams
- Family member in trouble
- Romance
- **Medical Fraud and Tax Related Frauds**





MEDICAL IDENTITY THEFT

Thieves may use **YOUR** name or health insurance numbers to:

- See a doctor
- Receive prescription drugs
- File claims with insurance providers

or

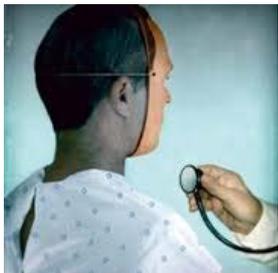
Fraud is sometimes perpetrated by medical staff to:

- Alter or fabricate medical bills and other documents in YOUR name
- Bill for excessive or unnecessary treatments
- Charge for a service more expensive than the one provided
- Charge for services that were not provided
- Duplicate charges
- Collect on multiple policies for the same illness or injury



Signs of Medical Identity Theft

- A bill for medical services you did not receive
- A call from a debt collector about a medical debt you do not owe
- Medical Collection Notices on credit reports you do not recognize
- A notice from your health plan saying you reached your benefit limit

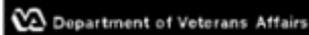


Be wary of “free” health services or products requiring you to provide your health plan ID number

Tips for Detecting Medical ID Theft

- Read medical and insurance statements *carefully*
- Pay special attention and detail to the “Explanation of Benefits” statement
- Ensure
 - provider name
 - date of service
 - service provider
 - match any care received

 INSURANCE COMPANY CLAIMS OFFICE SINGULEX INC 1701 HARBOR BAY PARKWAY, STE 200 ALAMEDA, CA 94502-3014		EXPLANATION OF BENEFITS Date Processed: 5/25/2013 THIS IS NOT A BILL							
SERVICE DATE	PROCEDURE CODE	AMOUNT CHARGED	DISCOUNT	NOT COVERED	COVERED	DEDUCTIBLE/ COINSURANCE	ADJUSTMENT	PAYMENT AMOUNT	REMARK CODE
PATIENT: JOHN SMITH		INSURED: JOHN SMITH		ACCT NO: 31502T127		CLAIM ID: 1350-502-0			
05/01/2013	84484	50.00	15.00	0.00	35.00	3.50	0.00	31.50	412
05/01/2013	83880	100.00	30.00	0.00	70.00	7.00	0.00	63.00	412

4150 CLEMENT ST MCCR-04 SAN FRANCISCO CA 94121-1545		 Department of Veterans Affairs		
TESTfirst TESTmiddle TESTlast PO BOX 237-4023 PUNTARENAS 61101 COSTA RICA For questions call 1-866-347-2353		STATEMENT OF MEDICAL CARE COST RECOVERY ACCOUNT ACTIVITY NAME OF FACILITY SAN FRANCISCO MEDICAL CENTER (682) FOR QUESTIONS ABOUT YOUR ACCOUNT, PLEASE PHONE THE BELOW NO. 1-866-347-2353 For written inquiries concerning your account please send them to the MCCR or Revenue Office at the facility address above. Payments received after 06/03/2011 will be on your next statement.		
PATIENT NAME: TESTfirst TESTmiddle TESTlast ACCOUNT NO: 662-000000-565880-LILJE		STATEMENT DATE: 06/07/2011 DUE UPON RECEIPT		
ACCOUNT SUMMARY	PREVIOUS BALANCE	PAYMENTS RECEIVED	NEW CHARGES	CURRENT BALANCE
	270.04	272.03	241.99	240.00
DESCRIPTION	AMOUNT	BILLING REFERENCE		
PAYMENT (Int:0.99 Adm:7.44)	182.03	682-K005000		
PAYMENT	120.00	682-K101K7F		
CDPAY RX:5004800 FD:05/24/2011	24.00	682-K103DFN		
DRUG:LABETALOL HCL 200MG TAB DAYS:90 QTY:360				
PHY:SPAHILLARI,AFERDITA CHG:\$24.00				
CDPAY RX:5004807 FD:05/24/2011	24.00	682-K103DFN		
DRUG:POTASSIUM CHLORIDE 8MEQ SA TAB DAYS:90				
QTY:360 PHY:SPAHILLARI,AFERDITA CHG:\$24.00				
CDPAY RX:4937188 FD:05/24/2011	24.00	682-K103DFN		
DRUG:CLOPIDOGREL BISULFATE 75MG TAB DAYS:90				
QTY:90 PHY:SPAHILLARI,AFERDITA CHG:\$24.00				
CDPAY RX:4938729 FD:05/24/2011	24.00	682-K103DFN		

Recent Account of Medical Fraud Involving a Physician

A Detroit oncologist/hematologist was charged with health care fraud scheme.

- Provided chemotherapy and other medical treatments to patients who did not need the treatments
- Directed his staff to falsify medical documents to justify the treatments
- From 2010-2013, the doctor's business billed Medicare \$225 million and was paid \$91 million
- In addition Blue Cross/Blue Shield also paid the doctor \$78 million

Responding to Medical ID Theft



- If you suspect medical identity theft:
 - Order copies of Medical records and note the mistakes
 - Ask each health plan and medical provider for copies of Accounting of Disclosures for your medical records*

**The law allows one free copy of the accounting from each of your medical providers every 12 months*

- Ask for Corrections
 - Write your health plan and medical providers explaining the inaccuracies
 - Send copies of supporting documents
 - Provide your provider with a timeframe to correct the error(s)

Keep all original documents



TAX RELATED IDENTITY THEFT

Criminals use ***STOLEN*** social security numbers and other credentials to

1. File a *fraudulent* tax return and obtain a refund in the name of the victim

The victim eventually files their tax return at a later and receive an IRS notice that more than one tax return was filed or that they failed to report all of their income

2. Get a job
3. Obtain a passport or driver's license
4. Commit a crime
5. Obtain bank loans
6. Apply for credit cards; maximize credit limits
7. Open bank accounts to commit fraud **IN YOUR NAME**
8. Sell on the "black market"

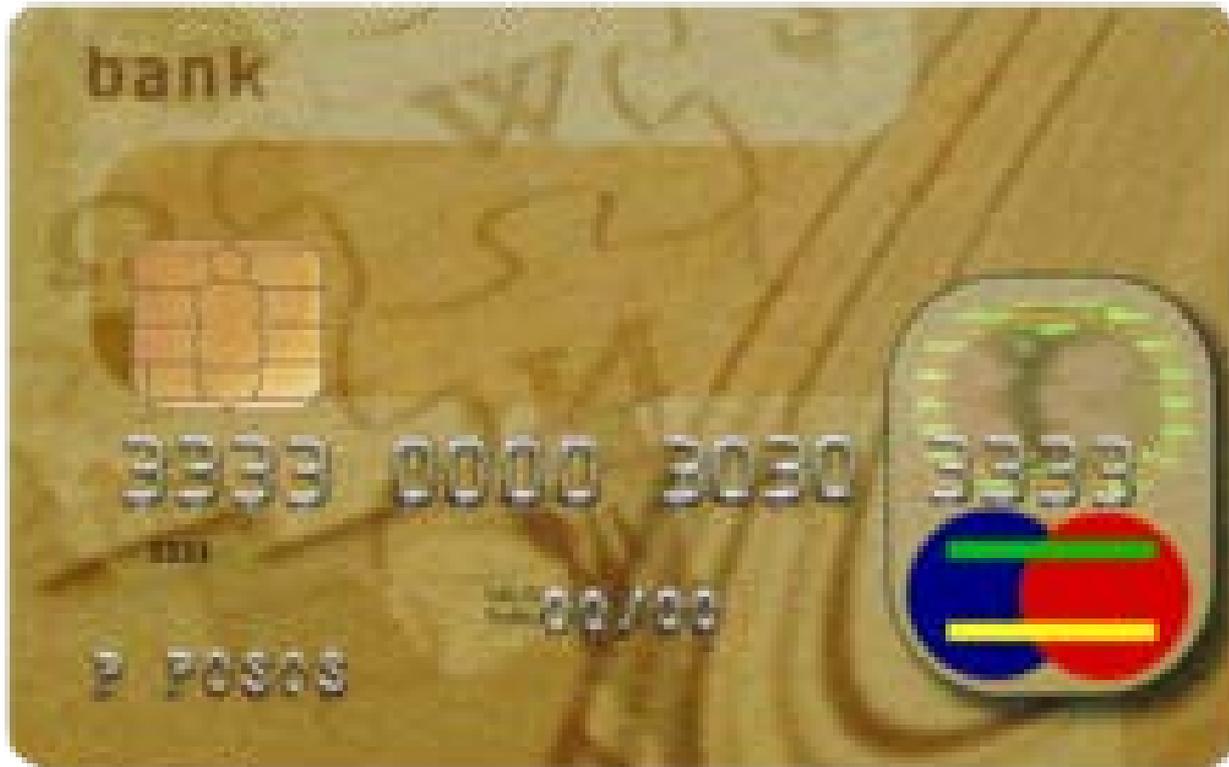


ELECTRONIC FRAUD



ATM and Debit Cards

“Chip and PIN” – EMV (European Master Visa)



Logos



Chip and PIN

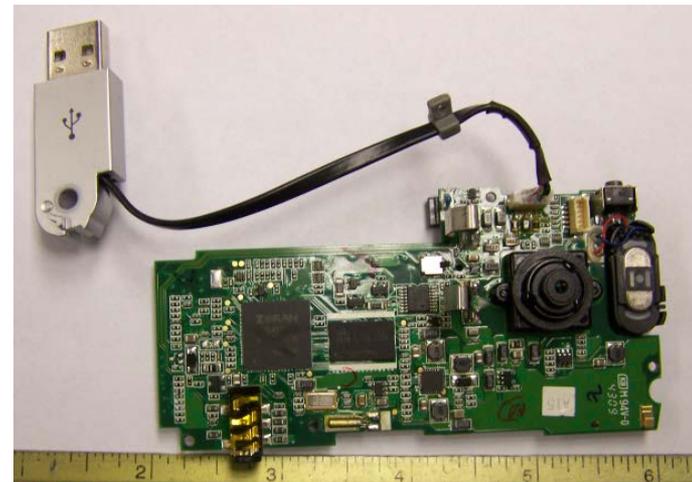


Skimming Devices



The keyboard to log/record your PIN code when you enter it after inserting the card

The card reader on top of the actual card slot



Social Media

- Keep social media postings minimal
- Criminals can find information about your postings to answer challenge questions on accounts
- Limit access to your networking pages to small groups of people
- **Never** post your full name, address, phone number, social security number or account numbers to publicly accessible sites



Online Security – Home Banking

- Do not share personal information over the internet unless you have initiated contact
- Contact companies through customer service
- Do not open files, click on links, or download programs sent by strangers
- Read website Privacy Policies
- Install anti-virus, anti-spyware, and firewall software
- Encrypt data to guard online transactions, use encryption software that scrambles information before it is sent
- Verify the “Lock” icon appears on the status bar of your browser to ensure your information is safe
- Be wary when using public wireless networks, opt for a secure wireless network when available





Alpena County George N. Fletcher Public Library

Building a Reading Community
211 N. 1st Ave
Alpena, Michigan 49707
(989) 356-6188

General Building Hours
Monday-Thursday 9:30-9:00 p.m.
Friday- Saturday 9:30-5:00 p.m.

Computer Lab Hours
Monday-Thursday 9:30- 8:45 p.m.
Friday-Saturday 9:30-4:45 p.m.



- Home
- Library Catalog
- Using the Library
- Research
- Classes
- Events
- Support the Library

Staff Directory

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Assistant Director

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Technical Coordinator

Nancy Mousseau
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If you're interested in an estate gift, give us a call to talk about your dreams for the kind of community Alpena can be. Our long-range plans included expanded ways to engage teens, small business services and spaces, public spaces to enjoy artistic programs and expanded Alpena history collections. Maybe you have a dream about a different type of lasting benefit to our community. We'd like to talk to you about it (and maybe reduce your tax burden or provide a lifetime income at the same time!) Give us a call. **989-356-6188 Ext 25.**

Donate Online



or [print](#) and mail form.

Alpena County George N. Fletcher Public Library houses one of the largest Genealogical Collections in Northeast Michigan including information for Alpena, Alcona, Montmorency and Presque Isle Counties. Alpena Newspapers are available on microfilm dating back to 1871.

Great Lakes Maritime



Protecting Personal Information

- Do not share information by phone or email unless you initiated the contact and know who you are dealing with
- Keep paper and electronic copies of records in a safe place
- Shred outdated forms, statements and other records
- Read Privacy Policies on websites before providing account numbers, social security numbers, or other personal information



Legal Matters – Vulnerable Adults

- ~ Power of Attorneys
- ~ Joint Accounts versus Beneficiaries
- ~ Difference Between a Trust and a Will
- ~ Guardianships versus Conservatorships
- ~ Personal Representatives
- ~ Representative Payee or Estate Administrator
- ~ Fraud versus Abuse

Other Resources



- Federal Trade Commission 1-877-ID-THEFT
- www.ftc.gov/credit
- www.consumer.gov/idtheft
- IRS, 1-800-829-1040
- Equifax, 800-685-1111
- Experian, 800-311-4769
- TransUnion, 800-888-4213
- www.fbi.gov
- <https://www.donotcall.gov>



THANK YOU

Chelsea Boyd, Loss Prevention



Chemical Bank Loss Prevention

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Midland, MI 48640

Phone:: 989 790 0346

ChelseaBoyd@chemicalbankmi.com



Area Agency on Aging, Inc.

SPECIALISTS IN AGING

Serving Berrien,
Cass & Van Buren
Counties

Offering Choices for Independent Lives



Information & Assistance

Programs & Services

Caregiver Resources

News & Events

Advocacy



Region IV Area Agency on Aging

When you have questions about aging or disability issues...

...the professionals at Region IV Area Agency on Aging are here to help. Region IV Area Agency on Aging is your source for information, options, and services for older adults and younger persons with disabilities.



We listen carefully.

We value independence.

We respect individual choice.

Region IV Area Agency on Aging

2900 Lakeview Avenue

St. Joseph, Michigan 49085

What people are saying about us:

Agency on Aging was a tremendous help

As seen in the:



Dear Editor,

Recently a family member was diagnosed with dementia. Not knowing where to turn or what to do, someone told me about the Area Agency On Aging.

They sent out a book to read that is very helpful on what to expect and things to do and not to do. They then were kind enough to get us in touch with a place to help dispense medicine to make it a little easier. We then needed to get her assessed as to whether she was able to stay where she was or needed assisted living. Again, they came through for us.

I don't know how many people know about this place, but I am telling you, if you need any kind of assistance or just want to ask questions, they will do their best to help get you to the right place.

We are very thankful they are around and can't thank them enough.

Val Hafer

Sodus



DONATE TODAY

Donate



Click the **DONATE** button to contribute to the Area Agency on Aging using your credit card or PayPal account.

If you would like to make a donation in memory or in honor of someone, click here for a [Donation in Memory Form](#).

THANK YOU

Michelle Thren, Assistant Vice President



Chemical Bank Loss Prevention

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Midland, MI 48640

Phone:: 989 633 5193

MichelleThren@chemicalbankmi.com



WHERE ARE WE?

2980 Cook Rd.
West Branch, MI 48661
(Exit 212 off I-75)

GET DIRECTIONS NOW

OPERATING HOURS

Sunday - Thursday:
6 a.m - 10 p.m.
Friday & Saturday:
6 a.m. - 11 p.m.

QUESTIONS?

If you have any questions, feel free to call us at 989-343-0892 or email us at lumberjack@qwestbranch.com.

CONTACT US



Quality Inn - Forward Conference Center

Exit 212 on I-75. Centrally located in Michigan, next to the Tanger Outlets and the LumberJack Food & Spirits Restaurant, the Quality Inn provides guests with an indoor swimming pool and hot tub, 3 whirlpool suites, a family suite, 80 guest rooms, banquet, meeting and reception services, golf packages, group and corporate rates.



REINVENTING *Mi* RETIREMENT

achieving financial security to last a lifetime

Banquet Menu

Equipment Rental

Reinventing Mi Retirement is a free event filled with useful resources, tools, and presentations on both pre and post retirement topics. The event includes a series of special guest speakers, informative workshops, confidential 1-on-1 financial checkups, complimentary breakfast and lunch, resource fair information booths, and all participants will receive a 100 page Reinventing Mi Retirement Toolkit of resources. Everything provided at no cost to you.

Click on **“Smiley”** (the water tower) to register for this **FREE** event

THANK YOU

Glenn Sweeney, 1st Vice President



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