



Be Proactive Against:

- *Financial Exploitation*
- *Annuity Sales Fraud*
- *Living Trusts Fraud*
- *Life Insurance Scams*
- *Investment Fraud*
- *Reverse Mortgage Scams*
- *Medicare Sales Fraud*
- *Healthcare Fraud*
- *Online Security Threats*
- *Telemarketing Fraud*



Mary Taylor
Lt. Governor / Director



ODI
Ohio Department
of Insurance

John Kasich
Governor



Dear Ohioan:

As a consumer, when you shop for and make decisions about life insurance, annuities and Medicare, you should be mindful of information that could not only have a major impact on your life, but also for those you love. We produced this publication to help all Ohioans become “proactive consumers.”

It is important that consumers be proactive and take the time to research the various insurance and investment products available to them. This information will assist you during the evaluation and selection process, as well as help you to identify potential scams.

Our objective is to provide you with a more thorough understanding of existing insurance options. Possessing this knowledge will make you more confident in your purchasing decisions. The important choices you make will continue to help protect you and your loved ones now and in the future.

Experts from the State of Ohio are available to assist, discuss your concerns, and answer questions you may have as you determine which products are best suited for your personal situation.

Sincerely,

Mary Taylor

Mary Taylor
Lt. Governor / Director





Ohioans are living longer and have more active lives, which means that we need to make decisions about our future financial and health care needs now – not later. We also need to learn to be active, informed consumers to ensure that we are getting the most for our money.

Often, we face difficult choices about how to invest our money or what insurance to purchase. In our increasingly connected world, it has become quite easy to buy the wrong product, or worse, fall victim to financial exploitation or consumer scams.

This guide introduces you to areas of future planning and consumer issues where it helps to be informed and cautious – from annuities and trusts, to life and health insurance, to online security and more.

Use the resources in this guide to:

- Become a proactive consumer to find trustworthy insurance and investment agents.
- Explore choices (based on what you and your loved ones want and need) to shape your own financial future.
- Ask yourself what you need both now and in the future. Life insurance for your family? Money to retire? Long-term care insurance in case you get seriously ill?

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Disclaimer: This publication is intended to serve as a guide and is not a substitute for legal and professional advice. Published Summer 2012. Information may change without notice.

When should I purchase an annuity?

Identify - An annuity is a legal contract between you and a life insurance company that differs from most life insurance products because you can receive money on a regular basis while you're still alive. Usually, people invest in annuities as part of a retirement plan.

In most annuities, you pay a monthly premium then receive payments or a lump sum when you retire or turn 59 ½. Annuities can be complex, and there are many kinds, including fixed, variable, immediate, deferred, equity-indexed, and so on.

Fraud may occur with the sale of annuities to older Ohioans. You can be pressured to buy the wrong type of annuity, or be misled into transferring one annuity to another type later in life. If this occurs, you may have to pay a significant penalty to withdraw the money that funded the annuity.

Protect - Ask yourself two questions before placing your money in an annuity:

1. Do I thoroughly understand this annuity?
2. Am I at an age where I will make money from this investment?

Tips for evaluating annuities:

- Verify the agent or investor's credentials, as well as the insurance company's license and rating. Most of this information is available from the Ohio Department of Insurance or the Department of Commerce.
- Ask to see the premiums and payout schedule to make sure that it is suitable for your financial plan, now and in the future.
- Be wary of someone who overstates how much money the annuity will make (more than seven percent may be a red flag).
- Shop and compare with other insurance companies.

- If you have an immediate need for cash, be sure to ask about penalties like surrender fees, tax penalties and how the annuity will work if you withdraw money.
- In order to avoid fees and penalties, consider whether you can keep an annuity longer so it won't take too much of the money you invest.

A surrender fee is money you must pay if you withdraw funds early from an insurance or annuity fund, or if you cancel an agreement.

Be Proactive - For information about annuities and to verify that the company and agent are licensed to sell annuities in Ohio, contact the Ohio Department of Insurance:

1-800-686-1526
www.insurance.ohio.gov

Additional information about agents and companies is available from the Ohio Department of Commerce, Division of Securities:

1-800-788-1194
www.com.ohio.gov

You also may visit the Financial Industry Regulatory Authority (FINRA):

www.finra.org

Purchase an annuity?

This worksheet may ask for sensitive information that should be kept private. Please store it in a safe place and make sure at least one reliable individual knows where it is and is able to access it if there is an emergency.

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An annuity can be a valuable financial planning tool. To protect yourself from fraudulent sales practices, gather the following information.

About the annuity product:

What type of annuity is it? _____

How much are my premiums? _____ How often? _____

What is the interest rate? _____

What is the "guaranteed minimum" rate (if applicable)? _____

When does the policy reach its maturity date? _____

Are you allowed to borrow from the annuity before it reaches maturity? _____

What are the surrender fees? _____

What are the tax penalties? _____

Under what circumstances can surrender fees, penalties and other charges be waived? _____

What, if any, fixed charges apply? _____

What documentation did you receive regarding the death benefit (if applicable)? _____

How often can you receive benefit payments? _____

How long is the "free look" period after you agree to purchase the annuity? _____

About the sales agent:

Name: _____ Company: _____

Mailing address: _____ Website: _____

_____ E-mail: _____

License information: _____ Phone #: _____

How much commission does the agent make? _____

Is the agent qualified to offer financial planning advice *and* sell the annuity? _____

Have any complaints been filed about the agent (Verify with the department of Insurance.)? _____

What types of information were you given about the agent, the company and the products offered? _____

References: _____

Is a living trust right for me?

Identify - A living trust helps you legally manage your estate while you're still alive. It will streamline the probate court process and possibly avoid some taxes after death. Since you are the trustee and grantor (you can change your mind about what you've decided to put in a living trust at any time), you also have the option to make it permanent. A living trust allows you to appoint a trustee to handle the details of your assets and property if you are unable to manage your estate for some physical or mental reason.

Unfortunately, some people have targeted consumers interested in living trusts to exploit them. In one known scam, a person will pose as a lawyer or estate planner and offer a "free" consultation, after which the salesperson will charge you a high fee to prepare your trust. The scammer then encourages you to sell your life insurance policy and purchase an annuity, but doesn't tell you about hidden fees and penalties. These operations, known as "trust mills," can be large-scale swindles where sales agents use scare tactics and exaggeration about probate court and taxes to convince you to buy this trust. Often, they target low-income consumers.

Protect - Living trusts are legal arrangements and should be developed with or reviewed by an attorney who specializes in estate planning or elder law.

Ask yourself if you can depend on the person preparing your trust:

- Ask about his or her credentials and experience with living trusts.
- Call the **Better Business Bureau** at 1-800-759-2400 to verify credentials and contact the **Ohio Attorney General's Office** at 1-800-282-0515 to see if any complaints have been filed against the salesperson or the company.
- Visit the Ohio Department of Insurance at www.insurance.ohio.gov or the **Department of Commerce** at www.com.ohio.gov to see

if the individual recommending the trust is a licensed insurance agent or securities broker.

- Finally, contact your local bar association to verify if the individual selling trust services has been admitted to practice law in Ohio. (While a securities broker or insurance agent may recommend a living trust, only an attorney can create one.)

With most trust mill schemes, the person claiming to be an expert in estate planning actually is a sales agent looking to sell you insurance and financial products

Be cautious of "free lunches," and never invite someone pushing trusts into your home. Ask a trusted friend or legal advisor to look over the trust with you and look out for surrender fees and tax payments you could face if you transfer your assets. You or a loved one could lose some or all of your life savings.

Be Proactive - If you think you might be a victim of a trust mill scam, contact the **Ohio Attorney General's Office**:

1-800-282-0515

the Ohio Department of Insurance:

1-800-686-1527

www.insurance.ohio.gov

Is this right for me?

This worksheet may ask for sensitive information that should be kept private. Please store it in a safe place and make sure at least one reliable individual knows where it is and is able to access it if there is an emergency.

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A living trust can be a valuable estate planning tool. To protect yourself from fraudulent sales practices, gather the following information.

About the person who will prepare your trust:

Name: _____ Company: _____

Mailing address: _____ Website: _____

_____ E-mail: _____

License information: _____ Phone #: _____

How much commission does the preparer make? _____

Is the preparer qualified to practice law in Ohio? (Verify with the State Bar Association.) _____

Have any complaints been filed about the preparer? (Verify with the State Bar Association.) _____

What types of information were you given about the preparer, the company and the products offered?

References: _____

About the sales agent:

Name: _____ Company: _____

Mailing address: _____ Website: _____

_____ E-mail: _____

License information: _____ Phone #: _____

How much commission does the agent make? _____

Have any complaints been filed about the agent? (Verify with the Ohio Department of Insurance or the Ohio Department of Commerce/Securities Division.) _____

What types of information were you given about the agent, the company, and the products offered?

References: _____

Do I want a stranger to benefit from my life insurance?

Identify - If you own a life insurance policy that you no longer want or need, you have three options:

- Allow the policy to lapse;
- Surrender the policy for its cash value;
- or Sell the policy or the right to receive the death benefit to an individual or company.

You can sell your policy through a transaction known as a “life settlement” or viatical. These are legal and are becoming more common. A life settlement company will evaluate your age, health and the type of policy you own, then will offer you a lump sum of money that usually is more than the policy’s cash surrender value. The company then sells your policy to an investor, who will take over the payment of premiums and receive the proceeds of the policy when you die.

Stranger originated life insurance (STOLI schemes take advantage of life settlements. STOLI transactions are designed to “manufacture” life insurance policies for the benefit of investors. Typically, investors will pay you a fee to purchase life insurance you otherwise would not buy. The investors then pays all of the premiums in exchange for being named beneficiary. STOLI transactions are illegal in Ohio.

Protect - While a life settlement or STOLI transaction may seem like an easy way to make some extra cash, be wary if you are approached by someone who offers to fund a policy for you.

Cautions about life settlements:

- You will need to provide investors with personal data and medical records, as well as regular updates about your health, which could affect your privacy.
- Life settlements and STOLI transactions involve strangers wagering on your death. The sooner you die, the more money the investors will make.

- Your policy can be sold or transferred to another investor at any time, so you may not know exactly who will benefit.
- A life settlement transaction may affect your ability to purchase needed additional life insurance in the future.
- Depending on the circumstances, the money you receive from a life settlement may be considered taxable income.
- If you participate in a STOLI transaction, you could face criminal charges.

Be Proactive - Before selling your policy or agreeing to let someone fund one for you, consult a trusted advisor or contact the **Ohio Department of Insurance**:

1-800-686-1526

www.insurance.ohio.gov

If someone approaches you and offers you money so they can take out a policy in your name, call the **Ohio Department of Insurance Fraud Hotline**:

1-800-686-1527

While life settlement transactions are legal, consumers need to be aware of illegal Stranger Originated Life Insurance (STOLI) schemes.

This worksheet may ask for sensitive information that should be kept private. Please store it in a safe place and make sure at least one reliable individual knows where it is and is able to access it if there is an emergency.

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There are legitimate reasons you may want to sell your life insurance policy to another person or company, but you need to be sure that such an arrangement doesn't benefit them more than it benefits you.

About your policy:

What kind of life insurance do you have (e.g., term or whole)? _____
Who sold you the policy (agent/company)? _____
Phone #: _____ E-mail: _____
How much is the policy worth? _____
How much are your premiums? _____ How often? _____
Who is your beneficiary? _____
Do you need to request permission to sell your policy? _____

About the deal:

If you sell this policy, how much cash will you receive? _____ When? _____
Will you have to report the cash settlement as income for tax purposes? _____
Can creditors gain access to the funds you receive in a cash settlement? _____
How will this income affect your tax status and eligibility for Medicaid or public assistance? _____

About the person buying your policy:

Name: _____ Company: _____
Mailing address: _____ Website: _____
_____ E-mail: _____
License Information: _____ Phone #: _____
How much commission will the agent make? _____
Have any complaints been filed against the agent? (Verify with the Ohio Department of Insurance.)

What types of information were provided about the agent, the company and the products offered?

References: _____

How can I avoid investment schemes?

Identify - Some people make a science out of stealing other people's money. These criminals look and sound good, and their offers appear even better. Successful con artists seem extremely professional and have the ability to make even the flimsiest investment deal appear as safe as putting money in the bank. But always, the con artist's goal is to increase his or her own profits, not yours.

In a Ponzi scheme, early investors can receive large returns paid from the funds of later investors. This structure gives the first investors confidence in the deal and motivates others to invest.

In 2009, Wall Street investor Bernie Madoff defrauded \$64.8 billion from business leaders, celebrities and charities in a Ponzi scheme. Madoff is serving a 150 year prison sentence.

In a pyramid scheme, the investor is encouraged to get others to join the deal. The more people you get "under" you, the further "up" the pyramid you climb and the more money, in theory, you can earn. You may be required to sell a product to make the deal legal, but sales are always less important than getting others to join the network. Often, money is sent from new investors back to the original schemers.

Con artists target vulnerable people – those experiencing illness, the recent death of a loved one, declining health or old age. Often, they offer to do all of the work for you and promise that you just have to sit back and wait for the money to roll

in. They work hard to earn your trust, then use that sense of trust and guilt against you when you start to question the situation. Most often, these schemes are unsustainable and eventually collapse, hurting everyone involved.

Protect - Some cautions about investment schemes:

- Never give anyone control of your money just because you think you are too financially inexperienced to invest it yourself.
- Call on trusted family members or friends for help, or seek the assistance of a reputable advisor.
- Give yourself time to review and carefully consider any investment offer.
- Say "no" to anybody who presses you to make an immediate decision. An investment that is right for you will make sense because you understand it and feel comfortable with the risk involved.
- Generally, if you are promised high, guaranteed profits and are given no written explanation concerning the investment vehicle, be careful.
- If you choose to join an investment deal, monitor your funds closely and insist on regular written reports.
- Look for signs of excessive or unauthorized trading of your funds and be wary if the agent stalls you when you want to pull out your principal or profits.

Be Proactive - Don't let embarrassment or fear keep you from reporting potential investment fraud or abuse. If you feel you or a loved one have been the victim of an investment scam, contact the **Ohio Department of Commerce, Division of Securities:**

1-800-788-1194

www.com.ohio.gov

This worksheet may ask for sensitive information that should be kept private. Please store it in a safe place and make sure at least one reliable individual knows where it is and is able to access it if there is an emergency.

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To determine how legitimate or risky an investment opportunity may be, gather information and take your time to understand it fully before you agree to anything.

About the investment:

- What type of investment is it? _____
- What is the average return on investment? (Beware if it seems too high.) _____
- What types of documentation were provided about the investment? _____

- How regularly can you monitor your investment? _____
- What types of reporting are provided about the investment and how often? _____

- What kinds of products, if any, must you sell to participate? _____

- When must you make your decision to invest? (Beware if the agent does not want to give you plenty of time.) _____

About the sales agent/broker:

- Name: _____ Company: _____
- Mailing address: _____ Website: _____
_____ E-mail: _____
- License information: _____ Phone #: _____
- How much commission does the agent make? _____
- Have any complaints been filed about the agent/broker? (Verify with the Ohio Department of Insurance.) _____

About the trust:

- What is the fee for the initial consultation? _____
- What other consultation fees can you expect to pay? _____
- What is the fee for preparing the living trust? _____
- What other fees may apply? _____
- References: _____

When can a reverse mortgage help me?

Identify - A reverse mortgage lets homeowners age 62 or older borrow against their home's equity for ready cash. A lender can give you a lump sum, pay you monthly or give you access to a credit line. The amount you may borrow depends upon your age, the current interest rate, and your home's appraised value or the Federal Housing Authority (FHA) mortgage limits for your area, whichever is less.

Benefits of a reverse mortgage include:

- You can use the money for whatever you want.
- Your credit scores and income are not considered.
- Income from a reverse mortgage doesn't affect your Social Security or Medicare benefits.
- You have no monthly payments as long as you live in the home (you still are required to pay your property taxes, insurance and utilities).

When you die, sell the home or move away, the mortgage must be paid in full, including all interest, fees, liens and other charges. The lender will recoup its costs usually through the sale of the home, and your heirs get the remaining equity, if any.

Reverse mortgages are not for everyone. Check with your family, financial advisor and attorney to see if this option is right for you.

Protect - Beware of these reverse mortgage pitfalls:

- Don't pay for reverse mortgage information that is available for free online.
- Reverse mortgage counseling is required - be wary of anyone who tells you this can be done quickly over the phone.
- Income from a reverse mortgage may negatively affect your Medicaid eligibility as you age, and the interest on the loan is not tax deductible until the loan is paid.
- Be wary of anyone who says you have to buy

other financial products with your reverse mortgage, such as estate planning, living trusts, home improvement services, long-term care insurance, annuities or other investments.

- Several federal entities offer reverse mortgages, but be aware that some scammers pose as government agents or non-profit volunteers in order to dishonestly take your money.

Be Proactive - General information, links to lenders and calculators to determine if a reverse mortgage is right for you are available from the **U.S. Department of Housing and Urban Development (HUD)**:

www.hud.gov

If you feel a lender is inappropriately urging you to obtain a reverse mortgage, contact **HUD's Office of the Inspector General**:

1-800-347-3735

Equity is the amount of money your house is worth after the mortgage is paid off

This worksheet may ask for sensitive information that should be kept private. Please store it in a safe place and make sure at least one reliable individual knows where it is and is able to access it if there is an emergency.

The decision to take out a reverse mortgage on your home should not be taken lightly. Collect the following information and talk to your lender about whether this option is right for you.

Reverse Mortgage Calculator:

The National Reverse Mortgage Lenders Association (NRMLA) offers an online tool, available at www.reversemortgage.org/About/ReverseMortgageCalculator.aspx to estimate how much you may receive from a reverse mortgage (also known as a Home Equity Conversion Mortgage, or HECM). To use the calculator, you will need:

Your 5-digit zip code: _____ Estimated value of your home: _____
 Your birth date (mm/dd/yy): _____ Co-owner's birth date (mm/dd/yy): _____

Estimated income:

The calculator will give you the *estimated* maximum amounts you can receive based on different payout and interest options available. Record the results of the calculator here:

Payment option	Monthly adjustable interest	Fixed interest	Annual adjustable interest
Lump sum			
Line of credit			
Monthly loan advance			

When you take out a reverse mortgage, the amount of any debt you currently owe on the home will be subtracted in a lump sum from the total amount available. Record any existing debt on the home here:

Amount: _____ Type of debt: _____

Impact on heirs:

After you take out a reverse mortgage, you will have less equity in the home the longer you live there. If you wish to leave your heirs an inheritance, answer these questions:

How many years do you expect to remain in your home? _____

How much money do you estimate you need to meet basic expenses per year? _____

What is your estimated annual income from other sources (work, pension, social security, etc.)? _____

Subtract other sources of income expenses: _____

This is the estimated amount of your annual reverse mortgage income you may need to meet annual living expenses, and thus will not be available to pay off your mortgage when you leave your home.

How can I spot Medicare sales fraud?

Identify - Medicare is a government health insurance program for people age 65 or older and, in some cases, younger adults with disabilities. Original Medicare is offered by the federal government, but you can purchase bundled plans, called Medicare Advantage, and Part D prescription drug coverage from private insurance companies. Under a Medicare Advantage plan, you submit your claims through an insurance company, not Medicare. With Part D plans, prescription drug claims go directly to the plan sponsor.

Insurance agents may try to use negative sales practices to get you to buy their coverage.

Questionable practices include:

- Removing you from Original Medicare without your knowledge;
- Enrolling you in a plan you can't afford; and
- Falsely telling you that your doctor or hospital accepts their plan.

Medicare has four parts:

Part A: Hospital

Part B: Medical

Part C: Private Health Plans

Part D: Prescription Drugs

**Parts A and B are called
"Original Medicare"**

Protect - When selling Medicare products, agents legally cannot:

- Use high-pressure sales tactics;
- Sell policies door-to-door or send unsolicited e-mails;
- Collect your contact information unless they have your permission;

- Enroll you at a health fair or event; or Sell any other product, such as life insurance, at the time of the sale.

Use the annual open enrollment period, Oct. 15 to Dec. 7, to review and update your coverage. Plan details (including premium rates, deductibles, providers, drugs covered) change from year to year.

When you receive your open enrollment information from Medicare and insurance companies:

- Call the Ohio Senior Health Insurance Information Program (OSHIIP) at 1-800-686-1578 for assistance.
- Pay attention to how changes will affect your current coverage.
- Ask if enrolling in private insurance could jeopardize your retirement benefits.
- Never sign anything on the same day as the sales presentation.
- Request information in writing about each plan you are considering and take the time to review it.
- Ask family members and trusted friends to review your choices.
- Verify that your healthcare providers accept the plan you are considering.
- Determine if your drugs will be covered.

Be Proactive - For information about Medicare, call the Ohio Senior Health Insurance Information Program (OSHIIP):

1-800-686-1578

Or, visit the official Medicare Website:

www.medicare.gov

Report agents who use inappropriate sales tactics to the Ohio Department of Insurance enforcement hotline:

1-800-686-1527

Are sales fraud?

This worksheet may ask for sensitive information that should be kept private. Please store it in a safe place and make sure at least one reliable individual knows where it is and is able to access it if there is an emergency.

Whether you are selecting a Medicare coverage plan for the first time or considering changing to a different plan, you need to know how it addresses your current needs.

About your needs:

List all conditions for which you are being treated (attach additional information): _____

List all prescription medicines you currently take (attach additional information):

Drug name	Dosage	Frequency	Current price (estimate)

Compare plans

Questions to ask yourself	Current coverage (if applicable)	Potential plan
Which of your conditions/ongoing treatments does the plan cover?		
How much are premiums and deductibles?		
Which of your current doctors/hospitals/pharmacies are included?		
Which of your prescription drugs are covered under the plan's formulary (drug list)?		

About the sales agent:

Name: _____ Company: _____

Mailing address: _____ Website: _____

_____ E-mail: _____

License Information: _____ Phone #: _____

How much commission will the agent make? _____

Have any complaints been filed about the agent? (Verify with the Ohio Department of Insurance.)

What types of information were provided about the agent, the company and the products offered?

References: _____

How can I prevent healthcare fraud?

Identify - Even in the healthcare industry, mistakes happen. When mistakes are deliberate or they are not resolved to the consumer's or the payer's satisfaction, it could indicate healthcare fraud. In Medicare alone, healthcare fraud costs consumers an estimated \$60 billion each year, but it also affects private insurers and consumers who pay their own medical expenses.

Healthcare fraud comes in many forms, including:

- Billing for services that were not provided or equipment that was not received;
- Over-billing or billing multiple payers for the same expense;
- "Unbundling" related services so they can be billed separately at higher rates;
- Misrepresenting medical or drug discount cards as insurance plans; and
- Selling plans or association memberships that offer little or no coverage.

Protect - To help prevent fraud: Treat your insurance information and Medicare, Medicaid and Social Security numbers like you would a credit card or bank account number - never give them to a stranger.

- Carry your insurance card with you only when you need it, such as to doctors' offices, the hospital or the pharmacy.
- Record all your doctor visits, tests and procedures in a journal or on a calendar.
- Carefully review every insurance statement, Medicare Summary Notice and Part D Explanation of Benefits and look for things that may indicate mistakes or fraud.

Be Proactive - If you suspect fraud, address any issues with your provider and insurance company first.

If you are uncomfortable calling your provider or they are unable to address your concerns, and you are on Medicare, contact the **Ohio Senior Medicare Patrol (SMP)**, provided by ProSeniors, Inc.:

1-800-488-6070

You also can volunteer to be a part of the SMP and help others fight Medicare fraud. If you suspect fraud and are not on Medicare, call the **Ohio Department of Insurance Fraud Hotline**:

1-800-686-1527

The **Office of the State Long-term Care Ombudsman** can help consumers address concerns about long-term care providers:

1-800-282-1206

Get answers to basic Medicare questions and help selecting coverage that best fits your needs by contacting the **Ohio Senior Health Insurance Information Program (OSHIIP)**:

1-800-686-1578

Your healthcare information, such as your insurance card and Medicare number, can be as valuable to a thief as your credit card number.

Healthcare fraud?

This worksheet may ask for sensitive information that should be kept private. Please store it in a safe place and make sure at least one reliable individual knows where it is and is able to access it if there is an emergency.

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To report suspected healthcare fraud, you will need to provide basic information about your healthcare coverage and the suspected fraud.

About your healthcare coverage:

How do you pay for healthcare services?

- Private pay Private insurance-company:
 Original Medicare Medicare Advantage-company

Your Medicare or member ID number: _____

Does your plan include prescription drug coverage? _____

About the suspected fraud:

Individual or company suspected: _____

Mailing address: _____ Website: _____

Phone #: _____ E-mail: _____

What type of entity is this? Provider Insurance company Individual

Other: _____

Did you have an existing relationship with this party prior to this incident? _____

What, if any, other health insurance plan(s) were involved with or billed for this transaction? _____

What type of fraud do you suspect?

- Billing for services of products not received Over-billing
 Unbundling of services Discounts represented as insurance
 Plan or membership with little or no coverage Other:

Claim number (if applicable): _____ Billing date (if applicable): _____

What, if any, payments have you made? _____ How much? _____

Did you pay by credit card, check or cash? _____

Describe why you suspect fraud: _____

Did you contact the party for resolution? _____ When? _____

What was the result? _____

How can I keep my online information safe?

Identify - Computers help make your life easier and more manageable. They allow you to shop, do your banking, manage your investments and keep in contact with family and friends. But we all need to keep our computers safe and our personal information secure.

Online threats come in many forms – from a virus that can corrupt your data and ruin your computer to theft of your personal information. All too often, this goes on without your knowledge with few, if any, signs that anything is wrong.

Clues that someone may be trying to access your computer:

- Your computer runs slower than it once did.
- You receive many pop-up windows or are directed to a different website than the one you entered.
- Your browser's home page changes.
- You receive an e-mail asking for personal information.
- Your online accounts show activity you did not authorize.

Protect - Establish a strong password for your computer and any online sites you access. Install security software, including antivirus software, a firewall program, privacy controls, spyware scanner and data backup. Security software can cost \$50 or more a year, but it's well worth the money to have it and keep it updated.

Tips for keeping your information safe:

- Do not open e-mail attachments you weren't expecting.
- Be wary of unsolicited e-mails asking for your personal information.
- Be cautious about clicking on links in e-mails. Type in the address yourself.
- Do not respond to requests for personal or financial information via e-mail.

Be Proactive - If you feel someone has accessed or is trying to access your financial information via your computer or websites:

- Contact your bank or financial institution immediately.
- Close any accounts that may have been compromised.
- Watch for unexplained transactions on open accounts.
- Change your passwords.

If you think you are a target of Internet fraud, file a report with your local law enforcement agency and file a complaint with the **Federal Trade Commission:**

www.ftc.gov

If you think you are a victim of a hacking attack or other computer crime, file a complaint with the **Internet Crime Complaint Center:**

www.ic3.gov

For strong passwords, change them regularly and:

Use eight or more characters

Mix lowercase and uppercase letters, numbers and special characters.

Avoid common words, family names or phrases based on hobbies and interests.

Create a different password for each account.

Information safe?

This worksheet may ask for sensitive information that should be kept private. Please store it in a safe place and make sure at least one reliable individual knows where it is and is able to access it if there is an emergency.

In an increasingly connected world, it is up to each of us to adequately safeguard valuable personal information. Start by knowing and documenting what you are doing to make your computer and online accounts secure.

Computer security software:

- Antivirus program: _____ Version number: _____
Manufacturer: _____ Website: _____
Date subscription expires (if applicable): _____
- Account login (if applicable): _____ Account password (if applicable): _____
Firewall program: _____ Version number: _____
Manufacturer: _____ Website: _____
Account login (if applicable): _____ Account password (if applicable): _____
- Date subscription expires (if applicable): _____
Spyware/Adware program: _____ Version number: _____
Manufacturer: _____ Website: _____
Account login (if applicable): _____ Account password (if applicable): _____
- Date subscription expires (if applicable): _____
Data backup service: _____ Version number: _____
Manufacturer: _____ Website: _____
Account login (if applicable): _____ Account password (if applicable): _____
Date subscription expires (if applicable): _____

Password Security:

Record the login information for your computer and the financial sites you use most often.

	Web address	User/login name	Password
Computer			
Bank			
Medical insurance			
Life insurance			
Retirement/pension			
Investment site			
Tax preparation			
Other site			

What should I say to telemarketers & spammers?

Identify - Most Ohioans have some experience dealing with annoying phone calls and spam e-mails that offer prizes, low-cost vitamins, cheap vacations and more. A significant number of telemarketing calls and nearly all spam e-mails are likely scams. Dishonest telemarketers and spammers target people they believe will most likely fall for their schemes, and many direct the majority of their calls and spams at older adults.

Potential telemarketing and spam fraud may include:

- The caller or sender claims you must act now or the offer won't be good, says you were selected for a special offer not available to other consumers, or asks for immediate payment.
- The caller or sender tries to pressure you into giving out personal information.
- The caller or sender claims to be associated with well-known companies or organizations, but can't back it up.
- The caller says you have won a sweepstakes or contest and asks you to pay handling charges, services fees or any other kind of charges up front to claim your winnings.

Protect - To reduce telemarketing calls on your home or cell phone, contact the national **Do Not Call Registry** at **1-888-382-1222**. You also may register online at www.donotcall.gov.

Ask your e-mail provider about products and services that can reduce the amount of spam you receive. Consider using more than one e-mail address: one for private communication with friends and family, and one for public activities, such as social networking sites.

Be your own telemarketing and spam advocate:

Ask for the caller's name and number, as well as the company he or she represents, then look up the company in the white or yellow pages, or online. Call the company's general customer service line to verify the call is legitimate.

Contact the Better Business Bureau, the Ohio Attorney General's Office and other watchdog groups to see if a company or organization is trustworthy.

Don't give personal information over the phone unless you initiated the call and know you can trust the person on the other end. Never give credit card numbers, bank information or social security numbers via e-mail.

If a caller or e-mail says you won a contest or sweepstakes, request full details in writing before you agree to anything.

If the telemarketer won't take "no" for an answer, hang up. This isn't rude, it's being a wise consumer.

Be Proactive - If you suspect telemarketing fraud, register a complaint with the **Ohio Attorney General's Office**:

1-800-282-0515

Contact your local law enforcement agency if you have lost money to telemarketing or e-mail fraud.

Spam is the common name for unwanted e-mails that advertise a product or service

This worksheet may ask for sensitive information that should be kept private. Please store it in a safe place and make sure at least one reliable individual knows where it is and is able to access it if there is an emergency.

Telemarketers and spam can be annoying, but a lot of legitimate business is conducted over the phone and online. To help tell the good offers from the bad, record information about who can contact you and how.

Do not call registry

Register with the National Do Not Call Registry to reduce the number of telemarketing calls you receive. You can register by phone by calling 1-888-382-1222 from the phone you wish to register or by visiting www.donotcall.gov. Record your registration information here:

Phone number	Description (e.g., "Mom's cell")	Registration date

Verify the caller:

When you get a telemarketing call, gather the following information to ensure the caller and the offer are legitimate.

Name: _____ Company/organization: _____
Mailing address: _____ Website: _____
E-mail: _____
Phone #: _____ Date and time of call: _____
Purpose of call (e.g., sell a product, solicit donations): _____
Price/amount request: _____
Additional charges (e.g., shipping, sales tax): _____

Tell the caller you will call back. Verify the information above in the yellow or white pages or through the Attorney General's Office or Better Business Bureau. If the caller will not provide this information, end the call.

Spam protection:

If you have spam blocker software installed on your computer or provided by your e-mail service, record that information here:

Program name: _____ Version number: _____
Manufacturer: _____ Website: _____
Account login (if applicable): _____ Account password (if applicable): _____
Date subscription expires (if applicable): _____
E-mail address(es) protected: _____

Contacts & Resources

State Resources

Attorney General's Office

Consumer Protection Division

This office accepts complaints from consumers and takes action against fraudulent practices.

1-800-282-0515 ohioattorneygeneral.gov

Better Business Bureau

Your regional BBB office can provide reviews of companies and agents doing business in your community.

1-800-759-2400 bbb.org

Office of the State Long-term Care Ombudsman

Ombudsmen help consumers address concerns about long-term care providers.

1-800-266-4336 aging.ohio.gov

Ohio Department of Aging

Area Agencies on Aging

Your local agency guides people age 60 or older and their caregivers to community resources and supports.

1-866-243-5678 aging.ohio.gov

Ohio Department of Commerce

Division of Securities

This division receives complaints and gives advice about securities and investment fraud.

1-800-788-1194 com.ohio.gov
1-614-644-7381

Ohio Department of Insurance

This department regulates the insurance industry and assists with questions and complaints about insurance issues, companies and agents.

Consumer hotline: 1-800-686-1526
Fraud hotline: 1-800-686-1527
OSHIP: 1-800-686-1578
insurance.ohio.gov

Ohio Department of Job and Family Services

Adult Protective Services

Your county's Department of Job and Family Services investigates and evaluates all reports of suspected abuse, neglect and exploitation of adults age 60 and older.

1-877-852-0010 jfs.ohio.gov

Ohio Senior Medicare Patrol

This service, provided by Pro Seniors, Inc., helps Ohioans identify and fight Medicare fraud.

1-800-488-6070 proseniors.org

Ohio State Bar Association

Public Resources Section

This organization can help you find legal assistance and verify the credentials of an attorney.

1-800-282-6556 ohiobar.org

National Resources

Federal Trade Commission

Identity Theft Center

This national consumer agency provides resources to help you deter, detect and defend against identity theft.

1-877-438-4338 ftc.gov/idtheft/

Financial Industry Regulatory Authority (FINRA)

The largest independent securities regulator in the U.S. provides information about investments and investor protection.

1-301-590-6500 finra.org
(non-toll free)

**Housing and Urban Development (HUD)
Home Equity Conversion Mortgages for
Seniors (HECM)**

HUD offers reverse mortgage and other housing information.

1-800-225-5342

hud.gov

**Internet Crime Complaint Center
Care Ombudsman**

This partnership of national investigative agencies accepts complaints about potential online crimes.

ic3.gov

**National Do Not Call Registry
Area Agencies on Aging**

This national service helps you reduce unwanted telemarketing calls.

1-888-382-1222

donotcall.gov

Free Credit Reports

This website allows you to access your credit reports from each of the three national credit reporting agencies at no cost.

1-800-633-4227

medicare.gov

Use the space below to record contacts that you use to make informed decisions about consumer issues.

Spouse/Significant other

Name: _____

Phone: _____

E-mail: _____

Family contact or next of kin

Name: _____

Phone: _____

E-mail: _____

Trusted friend

Name: _____

Phone: _____

E-mail: _____

Insurance agent

Name: _____

Phone: _____

E-mail: _____

Lawyer

Name: _____

Phone: _____

E-mail: _____

Accountant

Name: _____

Phone: _____

E-mail: _____

Banker

Name: _____

Phone: _____

E-mail: _____

Contacts & Resources

Financial planner

Name: _____

Phone: _____

E-mail: _____

Clergy

Name: _____

Phone: _____

E-mail: _____

Doctor 1

Name: _____

Phone: _____

E-mail: _____

Doctor 2

Name: _____

Phone: _____

E-mail: _____

Pharmacist

Name: _____

Phone: _____

E-mail: _____

Person with power of attorney

Name: _____

Phone: _____

E-mail: _____

Person with durable power of attorney

Name: _____

Phone: _____

E-mail: _____

Employer

Name: _____

Phone: _____

E-mail: _____

Retirement/pension fund

Name: _____

Phone: _____

E-mail: _____

Local bar association

Name: _____

Phone: _____

E-mail: _____

Local law enforcement

Name: _____

Phone: _____

E-mail: _____

Tax preparer

Name: _____

Phone: _____

E-mail: _____

Internet service provider

Name: _____

Phone: _____

E-mail: _____

Executor of will

Name: _____

Phone: _____

E-mail: _____

