Below is the text version of the October 27, 2021, Preventing Elder Financial Abuse: Help for Long-Term Care Communities Webinar.

**>> WHITNEY BELL:** Hello everyone! Welcome to today’s session, preventing elder financial abuse: help for long-term care communities. Today’s presenters are Kate Kraemer, Office for Older Americans policy analyst and Denise Wells, executive director of the nursing Home Ombudsman Agency of the Bluegrass. Kate, I will go ahead and turn this over to you.

**>> KATE KRAMER:** Thanks so much Whitney. Hello everyone. Thank you very much for joining the webinar. I’m Kate Kramer, and as Whitney said, I’m a policy analyst for the Consumer Financial Protection Bureau’s Office for Older Americans. I’m very excited today to share some highlights from our newly updated guide that will help long-term care communities to prevent and respond to elder financial abuse. Before I begin, I’d like to share a disclaimer. This presentation is being made by a consumer financial protection bureau representative on behalf of the bureau. It does not constitute legal interpretation, guidance, or advice of the consumer financial protection bureau. Any opinions or view stated by the presenter are the presenters’ own and may not represent the Bureau’s views.

With that out of the way, let me tell you a bit about the CFPB. Our mission is to make consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take control over their economic lives. Our office for older American Americans is part of the consumer education and external affairs division within the CFPB. Our work focuses on educating consumers and intermediaries working to help protect older adults from financial harm and to help older people make good financial decisions as they age. Many of our resources are targeted towards adults ages 62 and older. As well as financial caregivers and professionals who interact with older adults.

Now let’s talk very briefly about elder financial abuse before we introduce you to our updated guide for long-term care communities. First, what is elder financial abuse? You can see here the definition that we use, and it is commonly adopted by aging stakeholders, but I just wanted to get us all on the same page for today. Elder financial exploitation or elder financial abuse is a fraudulent or otherwise illegal, unauthorized, or improper act of process of an individual that uses the resources of an older person for another individual’s profit or gain. The action taken by this other individual also would result in depriving an older person of rightful access to, or use of benefits, resources, belongings, or assets. I also want to note the age of when someone is considered an older adult, and any related definitions are going to vary among states, as well as within state civil and criminal laws.

Financial abuse takes a lot of different forms. Someone who has a legal obligation to handle someone else’s finances might fail to use those funds for necessities like food, clothing, shelter, or healthcare, and thereby put that person at risk of harm. People who may have a legal obligation to handle someone else’s finances might include fiduciaries, such as agents under power of attorney, trustees, guardians or conservators, social security representative payees, or department of veterans’ affairs fiduciaries. When family steps in to handle someone else’s finances, some of those folks may try to take the money or assets for themselves and that can seriously impact someone's finances and that may result in an inability to pay nursing home or assisted living bills if that is the home setting. In other cases, the perpetrator of elder financial abuse might have no legal right adult to manage and hold a person's money. Someone could try to take position of our control another person's property by pressuring them, misleading, or lying to them. They might try to gain their trust by promising to care for them as long as they provide access to a bank account, or they may use other types of control tactics.

I want to share a couple of facts to help show the scope and impact of elder financial abuse but unfortunately, financial abuse is a common form of elder abuse. A 2017 review of various United States cities found that about 5.6% of older adults of both living in the broader community had experience fraud or scams. Studies suggest that people living in long term communities may experience abuse that at even higher rates than others living in the broader community. About 7% of elder abuse allegations reported by nursing homes in 2015 involve financial abuse or misappropriation of resident property. A 2019 review of studies from around the world estimated that 13.8% of older adults living in nursing homes and assisted living communities or similar settings experience financial abuse.

 Additionally, studies find that individuals who experience cognitive impairment are at greater risk of its prancing financial crimes. Many of us may experience mild cognitive impairment with Alzheimer’s or do much at some point in our lives but it is very important not to assume or expect Cundiff impairment when interacting with older adults. Many people who live into their 70s, 80s, 90s and beyond do not experience cognitive impairment and to continue to manage their own well-being and financial affairs.

Elder financial abuse may also affect some racial groups disproportionately. In a 2010 study, they found that 23% of older African American adults reported experiencing financial exploitation compared with an 8.4% of other older adults but a 2012 study found that 60.7% of older Latino adults reported experiencing financial exploitation within the previous year. Given all this, what can we do to help prevent elder financial abuse and long-term care communities?

Well, the CFPB office for older Americans created the guide you can see here to help nursing homes and assisted living committees, their administrators and team members to prevent and address financial abuse of residence. The guide can help staff identify warning signs that might identify exploitation and develop procedures and training to prevent elder financial abuse. We signed original version back in 2014 and this month released a newly updated version of this guide which we organize the information and added new real-life scenarios and new information about using technology among other new topics. This guide is designed for nursing home and assisted living community administrators as well as business office personnel or social service personnel, team members who might be involved in the move in process another step and much of the and care information can be used for other residential settings for older adults or people with disabilities as well. Other types of professionals can also read this guide to read about preventing financial exploitation.

Let's look at the type of information that is in the guide. The guide uses brief scenarios about a fictional person named Alma to illustrate key concepts in the guide. These scenarios will provide different real-life examples of financial abuse you might see in your work, and this is an example here of one of these scenarios.

The guide will walk you through four key steps to help protect older adults living in long-term care communities from financial abuse. Prevent, recognize, record and report. Care providers are in a really unique position to help protect older adults from financial abuse, but this guide is designed to help you be ready to intervene and step in to help someone in need.

Let's talk about step one, prevent. This focuses on preventing financial abuse from ever occurring or taking steps to prevent an existing situation from continuing or growing worse over time. Since financial abuse is often ongoing early identification of a problem can help prevent future financial losses. Some steps that could prevent further harm include early recognition, documentation, and reporting. An important step is establishing a team approach to financial security. Long-term care community should assemble a team that will form the front line in a financial abuse. These teams might include the facility administrator, business office representative, it could be a social worker representative, admissions coordinator, and other key team members. The team should be trained on the objectives for preventing and responding to financial abuse as well as the jurisdictions have boundaries of local, state, and federal agencies and the interactions among these different agencies related to elder financial abuse. The team should implement a system for early, effective responses to suspected financial abuse. They could do that through regular meetings, crates review and other coordinated action. That system should also be part of any corporate complaints been that a community may have. An effective team is going to promote the safety of the resident as well as the financial security of the nursing home or assisted living community itself.

Moving in is a really critical time they can be confusing and emotional for new residents, families, and caregivers; but is really important to help residents understand the policies at move in. That can be done by giving the resident or someone who is acting on the resident's behalf a lot of information written in plain language. These are a few examples of important information to share. Things like the name of the team member who would answer billing questions and find out how to reach the individual. The process for responding to late or missed payments and any policies or systems for responding to reports of theft or financial abuse. Sometimes as we said earlier, resident might have a financial caregiver who has legal authority to help such as an agent and power of attorney or guardian, that person might be the resident's family member or friend, or they might be a professional, but the resident hired to help them. So, someone has a financial caregiver it is really important to keep a copy of any documentation of the caregiver’s authority on file. For example, requesting a copy of a power of attorney instrument or a Social Security rep pay authorization, trust documents, a guardianship court order. If someone says they are financial caregiver, it is critical to ask for a copy of that documentation or check records to confirm that they do have that legal authority to manage the resident's money before disclosing information to them.

It is also critical to monitor payments to the nursing home or assisted living community because unpaid bills might be a red flag or result of financial abuse. Of course, other possible causes could include in action maybe on an application for public benefits, there could be a glitch in a third-party payment system but monitoring those cases where payment for room and board or other services behind is important so that you can meet resident's needs regardless of the cause, but it is also good to keep an eye out for folks who are lacking basic necessities. Maybe they do not have toiletries that they typically have, or they say they cannot participate in activities because they cannot afford the ticket or the fee. Early detection of these types of situations is really key to preventing like trade resources or involuntary without overtime. It is also important to think about hiring policies and ongoing training opportunities that are emphasizing abuse prevention.

Criminal background checks are one way we can find out whether an application or a staff or volunteer position might pose a risk of financial abuse in your state. We have a perpetrator register for elder abuse which you can use to check the names of prospective new hires. I think it is also a great idea to involve the community as much as possible in staff trainings and educational events for residents you could invite a long-term care, police officer, and adult protective services representatives or a legal service provider or social service provider to come in and assist with trainings and answer questions and explain what their role is in the community.

Financial professionals also offer free training for residents and caregivers, they may be able to expand how to prevent fraud or how to manage your money. The sessions can begin an ongoing dialogue can really help reduce people's vulnerability to financial abuse. You can also use other resources from CFPB. We have money scam prevention program and managing someone else's money guide for financial caregivers. We will talk about those later today.

Technology can also be used in many ways to help residents stay connected with their loved ones even if they cannot visit in person. For example, residents may have family or friends who are living far away or who maybe can't visit due to COVID 19 virus directions, and they could chat via text message or video call or by mobile device or computer. I have heard of people who cannot travel to a wedding or another family gathering who are able to watch a live stream at the event. Residents and loved ones can really keep in touch and share videos and photos and information with one another. Even using social media, you can post meetings by phone or video call to help a residence financial caregiver or other individuals to participate if in person meetings are not visible. If you have computers available for residents to use, your team members can help set up a video call or access for someone who is interested. Using these kinds of digital tools to visit with relatives can help expose financial abuse. Maintaining those connections give residents more people to talk to about any problems they are having. Then, for a friend or family member notices something that seems suspicious they could share concerns with the staff member or with the appropriate authorities. Asked to advance new online services may also be useful to help people manage their finances. For example, someone may be able to set up automatic alerts for their batting bank or credit union account, so they get a notification whenever a transaction occurs or if the account drops below a certain balance. Financial institutions technically offer services like automatic bill pay and direct deposit. Some mobile apps can help remind a resident or caregiver when to pay or take other financial actions. The bank or credit union can give you more detailed information about online or mobile options that are available.

Let's move on to step 2 peak recognizing elder financial abuse. It is really important to think about recognizing and recording any potential indicators of financial exploitation you might observe including if someone is interacting with friends, family members and other visitors. The guide has a lot of information about different types of warning signs that might indicate financial abuse.

You can see on this, the six categories of warning signs. Eithin the guide, the category lists several specific that team members can watch out for. The guide also has detailed information about fraud and scam that target elder people including warning signs that scammers are targeting a resident. There are steps you can take to help your team members and the greater community recognize financial abuse. If you believe specific residents are target of all online scam, consider talking directly with the resident or their financial caregiver about your concern. They can review and discard those scam communications and begin to practice recognizing them. To fight identity theft, it is great to add safety features like antivirus software, pop-up blockers and password protection to any computers you make available to residents for personal use. You can also distribute email alerts, bulletins or pamphlets, and other resources to warn people about scams and especially those scams that you are noticing are more prevalent in your community or your area.

Encouraging committee members to watch out for those red flags and to report suspected abuse is really helpful. Again, we have free education resources you can use but free rail processes may also be available from your state attorney general's office, your local long-term care ombudsman, senior centers, other local organizations, and other federal agencies as well. It is important to keep clear and accurate records of any of the red flags or suspicious activities you might be observing.

Let's talk now about some best practices for recording signs of suspected financial abuse. When suspicions arise call a meeting of that financial abuse to talked about earlier. For example, you might want to meet if there is an account that is delinquent for over 60 days or if you observe any of the red flags covered in the previous section. Talk to team members who might've observe relevant behavior and be assured that there documenting each instance with the date, the time, what they observed and contact information for any other witnesses you might have seen the situation. Document communications like phone calls, meetings, letters, emails. It will be helpful for you to keep things organized and provide investigators with as many details as possible. It is also important to talk with a resident separately from any suspected perpetrator or perpetrators. The person might not acknowledge or may not acknowledge a loved one's actions due to feel of guilt or fear of retaliation or maybe they have sympathy for that perpetrator. Particularly in cases where someone has rescued their adult child another person from trouble repeatedly.

Also, older adults from historically marginalized groups like people of color, immigrants or LGTBQ+ individuals might not feel comfortable reporting abuse due to a history of discrimination by traditional institutions. But, with support from a trusted advocate, sometimes someone who at first refuses to acknowledge financial abuse may later be open to talk about the experience of there, getting that emotional support and that open dialogue from supportive people. It's good to write down your notes immediately after you have a conversation so that you can preserve an accurate record. It is also great to get the regional or local long-term care ombudsman involved and informed the resident about that program or have the resident contact their ombudsman's office. If you have an ombudsman visitor who already comes to the nursing home or assisted living community periodically the resident might prefer to talk to that person instead of making a call to the central office for help.

The final step is to report the suspected elder financial abuse to the appropriate authorities. Reporting records are going to differ from state to state so it is important to learn what is required in your area. Your states laws will include definitions of financial abuse or exploitation. They will also include any reporting requirements for suspected elder financial abuse, criminalization's and other important guidance. The primary agency that investigates reports of suspense elder financial abuse are Adult Protective Services, law enforcement, licensing agencies and the long-term care ombudsman picked nearly all states provide healthcare providers to report suspected elder abuse and exportation to Adult Protective Services or APS or another public authority. APS does not actually carry out nursing home or assisted living home investigations in every state say she you should know which agency is responsible for investigating financial abuse of residence and lawn care settings. Can the following things about your states laws whether you are members of your team are mandatory reporters to Adult Protective Services or another public authority? What do you have any additional reporting obligations to law enforcement or licensing agencies? How soon that suspected financial abuse must be reported? For example, some places say immediately, some say within 24 hours. Also, who is eligible for protective services. It is also important to think about the safe harbors or immunity provisions in your states laws for reporting suspected abuse. Almost all states have provisions that provide immunity for good faith reporting of suspected elder abuse, this means you are not held liable if it turns out the activity that you observed and are reported was not abuse. In most states this immunity would extend to civil, criminal, or administrative action. It is critical for all of us to report suspected elder financial abuse in accordance with state and federal laws. Just remember, you are just reporting a reasonable suspicion, you are not investigating a crime, you're not proving a case. Think of your role as sharing your observations in order to enable an investigator to then step in. The guide contains a list of specific information that you might want to include in your report. If you are not satisfied with the public agency's response to your report, you might be able to strengthen your report by providing additional information. You can ask the agency directly whether more information would help them to trigger or support their investigation. You can ask to discuss the case with the supervisor. You can document the conversations that you have with these agency officials for future reference I make sure to note the dates and times of your conversations and who you spoke with Rick be aware, however, that Adult Protective Services or law enforcement agencies might be bound by confidentiality restrictions that prevent them from sharing some information with you. APS might not be able to share the details of a case without the subject of the case express permission. The APS did not respond, or they do not provide services when, in fact, the agency did as much as it could, this can be really frustrating. Reporters often are not allowed to get information about ongoing investigations, or you may not be told what is happening with the case. It is still really critical to support suspected elder abuse in order to empower Adult Protective Services and law enforcement to investigate and provide services as needed to help resolve the situation. Lastly, the guide also provides information about who to contact for help with specific situations like the ones listed here. And legal service programs often known as legal aid also might be able to represent the resident, but the resident might be able to hire an attorney. Some states have laws that help survivors of financial abuse or their attorneys to bring cases in civil court to recover assets, but some states also have processes to freeze remaining assets or to make it impossible for a property transfer to proceed if there is suspected abuse. In some states financial institutions, banks and credit unions could delay the dispersal of funds or they can put a hold on a transaction when the suspect elder financial abuse. Also, the resident might be able to work with the legal services attorney or private attorney to file a case in civil court to request a restraining order and order of protection that prevents the perpetrator from contacting the resident. That can help separate the perpetrator from the resident to also prevent some further harm.

I'm sure you can tell by now there's a lot of information in the guide. It is a great resource to keep on your desk. You can hand it out at a family and resident Council meeting, or you could chat with your local long-term care about Bob's ombudsman or long-term care community staff. It is printed as a notebook, and it is easy to keep it open to specific pages and enable you to easily refer back to it as you are review policies and procedures related to elder financial abuse. You can download this for free online. It can also order in bulk for free to get up paper copy if you prefer that.

So, before I hand over to Denise, I wanted to touch briefly a couple more free resources from CFPB that might be helpful to you in your work. We have an excellent and also recently updated consumer advisory about planning ahead for reduced capacity and illness. This helps you prepare for your financial future. It talks about other options like powers of attorney and trust that you can put in place ahead of time to reduce future strain on yourself and your family if you do experience diminished capacity. It just helps people take to their option to take those steps to plan.

We also have our money smart for older adults guide, an awareness program we developed together with the FDIC. There are multiple components to the guide, there is an instructor guide and a PowerPoint which can used to deliver presentations to groups break there's also a resource guide which is a handout the care provided to groups or individuals. And the guide is fully scripted so you can present this really easily in your community. You do not have to be an elder expert because we give you the script and that PowerPoint at all the tools you need to get this out to residents, family members and others who are interested in learning about prevention you can hand out the company resource guide either as a supplement to the presentation or you can just order copies to give out as a standalone resource. You can order all of these free materials in English or Spanish for free in bulk if you go to our website.

Managing someone else's money guides introduce critical concepts to financial caregivers like ages under a private attorney, Guardian said conservatives, Social Security and veterans’ representatives. These guys can help answer questions about what your rights, responsibilities and options are as of financial caregiver. We also have information to help you like you are welcome to cobra and ensure them in your community. These are great to order in bulk and handout to people who have questions about caregiving and come again come available for free in English or Spanish.

We also have fraud prevention placemats helps you share information about common scams. All of which you can order for free. All of these resources have boardgames or crossword puzzles or other activities to help people learn about key concepts and prevention. These are great to hand out for events or group or even to display in your office or give the free bookmarks out of the fence. You can also download electronic versions including them in email newsletters or on your website.

We have an Ask CFPB site, which is an online resource that has answers to questions about financial products and services. These can help people make better informed decisions to help manage their money.

The final resources are coronavirus which has resources to help people protect and manage their finances during the pandemic. CFPB also has a special COVID-19 housing hub that is designed to provide people who are getting housing assistance break there's a new housing the finder tool. You can find all of these on the coronavirus page. You can also join our office for older Americans mailing list to get occasional alerts about resources and other updates. I want to thank you so much for your time today. If you have any questions, please type them into the chat box that we will get to as many as we can at the end of the session. I'm going to turn it over to Denise to share some of her experiences with you.

**>> DENISE WELLS:** Hi, thank you Kate for sharing all that information. I know that that is probably very helpful for so many of you on the call. I hope that you will go to their website and download a copy to look through and order some info.

My name is Denise Wells nine the executive director at the nursing home ombudsman agency of the Bluegrass. We house Kentucky's state long-term care ombudsman program as well as the one of the local programs in central Kentucky. I want to share with you today how Kentucky took this guide and made it work for us and our state long-term care ombudsman program as well as an overview of what an ombudsman is.

A quick primer – an ombudsman is an advocate for resident living in long-term care. Every state in the United States has this program. Every state has a state long-term care ombudsman who runs the program to advocate for residents in long-term care. Ombudsman is a Swedish word for advocate, and we are tasked with protecting and promoting the rights of long-term care residents. In Kentucky that includes nursing homes, personal care homes and family care homes. Some other states also include assisted-living facilities and even homecare programs. So, at the end of this presentation I have a place for you to find your long-term care ombudsman program.

We help residents exercise their rights. When somebody moves into long-term care, they have an additional set of rights, but most people don't know that. We are tasked with educating them about those rights and helping them exercise them. One of the focuses we have is that residents have the right to complain. When they live in long-term care, they specifically have a right to bring up while they're in the facility. Ombudsmen are especially authorized to investigate and resolve problems or complaints the residents have with their consent and guidance. So, when residents have a problem, they can call their local ombudsman, like Kate said, facilities can call us when there is an issue we need to investigate, and families can call us. We also always start with the resident, visit with them, and make sure they give us consent to work on that complaint. Finally, we work to monitor local, state, and federal laws that affect long-term care residents.

We do find that, as Kate said, financial exploitation is a common form of abuse that residents experience when they are in long-term care. A lot of misinformation is spread about financial abuse and how to report and when you can report so this is a great guy to really clarify those points to make sure that residents get the help that they need as soon as possible. So, I do want to share with you just a case study from before we had this guide, before we took it and added in Kentucky information.

We had a resident named Dottie move into the nursing home in her small town. She was alert and oriented. she knew what was going on. She was very involved in the nursing home. She was friends with everybody. She elected to have her 20-year-old granddaughter act as her power of attorney. And, unfortunately, while she was living in the long-term care facility her granddaughter stopped writing checks to the nursing home. She was private pay at that time. She had significant savings said she received a pension and Social Security, but nobody was getting paid for her care. So, the facility, unfortunate, as is somewhat common in nursing homes was experiencing some great amount of turnover. The business office position had three new people in less than a year. Which meant that Dottie's bill just grew and grew and grew with no staff intervention. Nobody even told Dottie that her bill had been unpaid so that she can talk to her granddaughter and see what was happening. Finally, the bill reached over $100,000. She had a six-figure bill and the administrator issued at discharge notice for nonpayment. And still did not tell Dottie what had been going on. So, if you're in a nursing home you are required to send a discharge notice to your stay ombudsman program so that's how we heard about the situation. The ombudsman went and talked to the administrator in which I do remind them of the facilities responsible to protect residents from abuse including exploitation. And, as Kate mentioned, they are mandatory reporters. Not only are they tasked with protecting residents from abuse they are also required to report any suspected abuse and the facility had great suspicions that Dottie's granddaughter was using her funds for other things other than Dottie's care. So, yes, the discharge date little closer and close the staff finally filed a report with Adult Protective Services. But the follow of this is swift and severe. Dottie was devastated to find out her granddaughter had taken advantage of her like most residents, she did not want her to get in trouble. The granddaughter was arrested for financial exploitation and, her family really was upset with Dottie. She kind of became almost a pariah. Her family did not visit, and the community all knew about it and Dottie's emotional health just plummeted. She was so upset and now all of a sudden, her support system had been cut off. Fortunately, the ombudsman was able to pull out that discharge notice that she was allowed to stay in her home, but that financial and emotional damage was done. Her granddaughter was unlikely to be able to pay that restitution and it kind of broke up the family.

I can share that because this case was a few years ago before we had this guide, I am relieved to say that the family finally reconciled but there are so many places of the story for this guide could've helped the facility intervene and save Dottie from this kind of trauma. So, it is really important. This is an extreme example, six-figure bill is very extreme. It does happen. May have ways to prevent it. This guy could really be helpful in that case. So, I mentioned before financial exploitation is common. Kate mentioned that. Although most perpetrators are family or friends, facility staff can also exploit residence. This guide really focuses on facilities protecting residents from outside expectation, but the facility should also have a thorough policy to prevent abuse by staff. Misinformation is rampant when it comes to financial exploitation and really just when it comes to paying for long-term care in general. Before we publish this guide, it was kind of almost informal pickup facility would tell us we cannot report financial exploitation to APS until there is a discharge notice but we do not want to file a discharge notice but that is not true. You can file a report to Adult Protective Services as soon as you have a suspicion that someone is using a residence funds inappropriately. When we told them that it was almost always verbal or through email and it did not always seem to stick. So, fighting word of mouth and misinformation with word-of-mouth information is not effective.

This guide has been an authoritative resource or an authoritative voice for ombudsman, families, facilities to fight misinformation and better protect residents from financial exploitation. So, how we made the guide work for us and how you can make it work for you. I know, I imagine some of the people on this call are representing facilities or other senior service providers. And I would really encourage you to download that guide and see where you can plug in your state specific laws, regulations, resources. Even if you just downloaded it and have that guide in your own building or in your own office. We were really fortunate we were able to write a grant with the Kentucky Board of attorneys to take the guide and put it into Kentucky's laws and systems. And then I think it is really important if you're going to write this in a way you share with others that you sent it to the people involved. To review and revise but we wanted to make sure that the information we are sharing was accurate even though it is not legal advice that we have that disclaimer just like the Consumer Financial Protection Bureau does, but we did want them to look at and make sure that Adult Protective Services looked at it and said, yes this is how this works. We did that with our regulatory body which is OIG and a facility administrator we worked with. Then we did a print and publish publication and we shared with our regulation agency, and they sent it out in their newsletter, and we were able to get a lot of facilities interested in learning more and we were able to send the guide out to them for them to share with their staff. That was kind of the big piece of us secreting Kentucky specific guide was the opportunity to go into the facility and provide a training to the staff there.

So, you have the opportunity I would encourage you to try to show the administrator or staff training supervisor the guide, talk to them how that would benefit their staff in their residence. An offer that administrative steps of training. Especially ask them who would be on your abuse team, do you have an abuse team, how do you approach financial exploitation cases. Then if they need help getting those started that could be something that some service providers are able to do. Then, as an ombudsman we see a lot of stories. We see a lot of strange cases and unique situations. I always tell the ombudsmen in Kentucky to try to use specific cases that you know of to really make it relevant to the facility staff. One of the stories that I almost always tell is about a resident that when Obama was in office, he developed a program who are on Medicaid to receive a cell phone and limited monthly minutes. Residents who are on Medicaid were eligible for that benefit. A lot of residence filed, the facilities help them talk, but got cell phones, they got their minutes. They were better able to communicate with family and friends. This gentleman had a cell phone, one of those cell phones and a staff person had a family emergency and overheard about it and offered to let the staff person uses phone to call their child's school and she did, and she gave it back and she was so grateful. He was happy to be able to help a lot of residents feel like they don't have opportunities to help others out there living in long-term care so was a really great experience. But, then one step person had another situation a few weeks later, rather than go to that resident, truly rather than go to the facility staff phone line she went into that residence room, found his cell phone, used it to call whoever it was and use the rest of his minutes. That is such a unique story, but it is an example of somebody using his finite resources for their own benefit and thereby taking them from him. He no longer had minutes for the rest of that month to communicate with his family and his friends order called the ombudsman to tell them what had happened. It is not always somebody not paying a bill or somebody taking cash out of a residence pocket. Is any kind of resource that resident needs? So, keeping that in mind, sharing relevant stories with your audience is really important.

So, once we have this, we publicized it, we had a few facility trainings. We had another case come up. This facility had received the guide, but we had not done a full training. they do not have a team necessarily to address exploitation and abuse. This gentleman, Perry, was 20. He has severe mental illness. His mother was his guardian for the longest time or is his guardian, was his guardian and took care of him at home until he turned 20. She was not able to provide adequate supervision anymore, so she moved him into a rural personal care home in Kentucky. His Social Security disability was supposed to go to the personal care home to provide for his care, but they had not received the first two months of payment. So, the facility had been trying to call the mother to ask for the payment and she did not understand exactly what was going on. They called the ombudsman; the ombudsman called and spoke with the resident’s mother, and she felt like she really had not been informed of that financial obligation before she moved her son into the personal care home. In fact, her household relied on his income for rent and groceries and utilities which is so common and a lot of households with somebody receiving direct care. The loss of that check can really have an impact on the household. So, you know, the facility to call Adult Protective Services to report financial exploitation and an APS investigator and state trooper opened the case I communicated with the mother. After the investigation she did begin sending his income to the personal care home. But that did not really suffer issue of not having the money to pay for her own needs and her family's needs in their home. Fortunately, because the facility had called APS, APS was able to help connect her with other social services that would help provide her with resources so that her children at home could continue to receive the groceries, school supplies, but thinks that they needed. So, this guide really helped that family in all kinds of ways. Getting Adult Protective Services helped the family not only keep their resident Perry in a home that was able to take care of him, but it also helped his family maintain their household. We have seen, in some cases, family will bring that person back home because they just cannot make it work without that residence disability or Social Security check but that is a real concern that that person then may not be getting the care that they need.

Some other ways that you can help protect residents from financial exploitation. Multidisciplinary teams are a great, great, great group to star in your area if you don't already have one. These tasks forces can Adult Protective Services, state guardianship if you have it, the ombudsman program, and other victim advocates to discuss cases and treads at elder abuse begin Lexington, Kentucky, Fayette County has an excellent multidisciplinary team. You can find out information about these teams. You can search for that in Google and the Justice Department has a whole page. The link is also on the slide.

As Kate said the state's attorney general, your states attorney general can be a great resource as well. Kentucky's governor Andy Beshear was formerly our Attorney General, and he was protecting seniors from financial exportation was one of his focuses. During his time in that office break so he had annual conferences and we shared our book with attendees there and fenders and it was a great opportunity for facility staff, for community members for families to learn more about how they can protect a loved one or their residence from exploitation. And then you should have an elder abuse coalition in your area. Every state has area age agency on aging offices that should be holding these meetings and they may be an opportunity for you to get involved to learn more about resources and in Kentucky a lot of our committees have conferences, Fayette the bluegrass committee has an emergency fund for victims who need emergency housing options and hands-on help. They work with hotels in the area to have a place for somebody to go and then home health agencies so that there was somebody to go take care of that person while they were in the hotel to protect them from their perpetrator.

And then as Kate said, there are so many great resources on the consumer financial protection Bureau's website. We have shared the guides to managing someone else's money with residents and families who feel overwhelmed with what guardianship is and what it means and how they can make sure that they're following the law and following their loved ones wishes. And then, I think it is great if have the opportunity to connect with your local ombudsman. You could go to the state, consumer voices the national advocacy group that works on behalf of long-term care residents and they have a map where you can click your stay and see him and who covers the county you live in. And you can get their contact information there. You can contact our office and I can talk to you about either connecting you to your ombudsman or more information about how we use this guide. That is our office phone number. And nhoa@ombuddy.org is the general mailbox we use and if you wanted to contact me directly that is my email address. I will turn it back over to Whitney for questions but thank you all so much for being with us today.

**>> WHITNEY BELL:** Thank you, Kate and Denise. We have now reached the Q&A portion of the webinar. If you have not done so during the presentation, please enter any questions or comments in the chat box or the Q&A box.

During our Q&A portion, we have a few more poll questions, we do ask you answer these while our panelists are asking and answering your questions. We did receive a couple of questions asking if the PowerPoint will be available and when the recording will be available. We will not make the PowerPoint available. However, the recorded version of this webinar will be available on our website in about a week.

Now, going to head over to our first question. This is for you, Kate. Some of the nursing homes are abusive to patients and the Administration does nothing. How can we attack this problem??

**>> KATE KRAMER:** Thanks for the question, Whitney. That definitely is a challenging question when there are care team members or volunteers of an assisted living community and nursing home who are financially abusing or seem to be financially abusing a resident. One of the first things would be to report your concerns to the administrator or the team member who is responsible for receiving those reports, but it sounds like in your question that has not been very effective. So, the problem is not resolved you should be able to file a grievance or complaint or both. Then, depending on where the person lives, you can report to different agencies that oversee them. If it is a nursing home, you can report to the state survey agency that oversees Medicaid certified nursing homes. You could also report to the state licensing board for the perpetrator. For example, say the perpetrator was a licensed nurse or another type of licensed professional, you could report to the board that licenses that person to file a complaint. If they live in an assisted living committee you could report to the assisted living licensing board or, again, to the state licensing board for the specific perpetrator if they are a licensed professional. Hopefully, that is helpful. Denise, you can chime in.

**>> DENISE WELLS:** We always tell staff because I feel like sometimes this is a staff person who reports abuse to their supervisor, and it does not get taken seriously. I always tell staff that they can also call like a set Adult Protective Services and report abuse as well as like Kate said a regulatory agency, they can call the ombudsman program. Kentucky has the nurses abuse registry that that person can be put onto to make sure they don't perpetrate any more abuse. But definitely call other resources and other agencies to make sure that the abuses stopped.

**>> WHITNEY BELL:** That is really great advice. We have another question come in. Okay, this is also for you. What if the resident reports to APS and APS does not feel they need to act. Are there any other options or follow-up suggestions?

**>> KATE KRAMER:** I touched on this a little bit, but it can be really frustrating when this happens. One thing you can do is follow up with Adult Protective Services and asked them if there is certain information that you could provide to help with their investigation to help them take the next step.

Again, asking to talk about that case with the supervisor and really keeping very detailed notes about who you are talking to, when you talk to them, was the contact of the conversation so you have for your own records sort of a paper trail of what the steps are that you have taken. And the national Adult Protective Services Association has some resources on this. They have a fact sheet with information about different steps that could happen after you report suspected abuse and that can be helpful just to understand what might be going on behind the scenes and why some things take longer than sometimes it feels like they should when you are the reporter. I hope that is helpful. Denise, do you have anything to add? I think that as you said in your presentation following up with Adult Protective Services can be really important.

**>> DENISE WELLS:** We report to Adult Protective Services when a resident gives us permission and we almost always follow-up because we will call the central intake line, give them the report and that we call back 24 hours later and asked them if they accepted it for investigation. If they did not, we find that we can ask why it was not accepted. And then if it is a situation where sometimes are Adult Protective Services people say, we did not see anywhere where you outlaw and what the harm was of the associate not happen. so that we rewrite the report are we really, we report it with that information. And then sometimes if it is not something that is under the purview of Adult Protective Services there are some other resources for you. Like ombudsman program, because we go by what residents want and what a resident gives us consent to do, we are not having to follow the same regulations and strict guidelines as Adult Protective Services or the regulatory agency in your state. We can investigate something and advocate for change if Adult Protective Services or the regulatory agency is not able to.

**>> WHITNEY BELL:** Great, I think we have time for one more question. Do you also see cases of Elder Abuse in "Independent Retirement Living" communities (not nursing home/assisted living)?

**>> KATE KRAMER:** No absolutely. Elder financial abuse happens no matter where you live or who you are. I think it is something that really impacts people from all walks of life and in all situations and they are our family members and friends who may be taking advantage of someone. There are also scams that are perpetrated by strangers they can target anyone by phone or email. That is definitely a very prevalent issue no matter where the person is living and no matter what age the person is either. Financial abuse can affect anyone.

**>> DENISE WELLS:** I agree with Kate, and I honestly think this guide would still be useful in an independent living setting for staff there. Just to have that information so that they can help recognize signs of abuse. Those staff, in most states as Kate said, they would be included in a mandatory reporting by which would mean if they had that suspicion, they saw the red flags of abuse they would be obligated to report it. This guide can help them do that effectively.

**>> WHITNEY BELL:** Great, thank you. We did receive a couple of questions that are very specific to a situation that people are going through. So, instead of addressing them here I am sharing two email addresses, one is Denise’s, and one is for Older Americans office. If you have specific questions, feel free to email those to either Kate or Denise and they can point you in the correct direction to find the answer that you need.

We are coming up at the end of our webinar. So, thank you all very much for attending. Be on the lookout for an invite email from the office for older Americans on an upcoming webinar on November 10 but managing someone else's money, tips and tools for financial caregivers. Thank you so much. That concludes today's webinar.