



Presentation to San Mateo County Veterans Commission

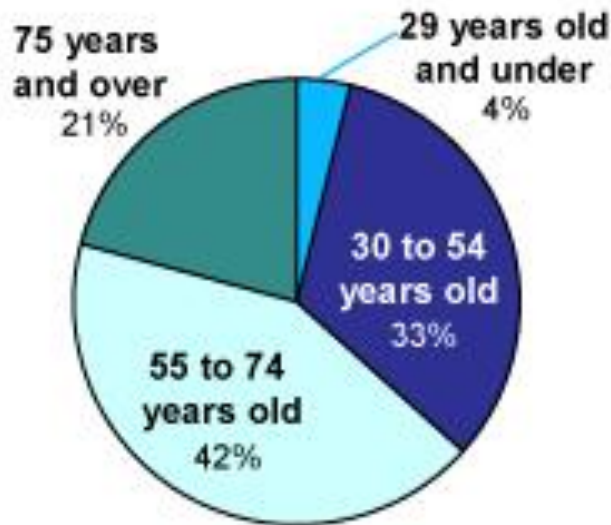
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COUNTY OF SAN MATEO
HEALTH SYSTEM

Population of Veterans Over 65

U.S. Veteran Population by Age Group, 2013



Source: A full citation is provided in the blog post

- VA Census estimates that about 13m veterans and their single surviving spouses are aged 65 or older.
- That number is expected to rise as Vietnam era veterans age.
- A 2006 study that examined the prevalence, types, and intervention outcomes of elder abuse cases among a sample of veterans noted that 5.4% of evaluated veterans had a case reported on their behalf.

[Graph source: Marketsize.com via data available from VA and data points via Cleveland Clinic Journal of Medicine: Impact of Elder Abuse on a Growing Veteran Population]

Veterans and Elder Abuse

- Statistics related to elder abuse in our veteran community hard to find
- Common veteran elder abuse victim profile:
 - Male
 - Isolated
 - Exposed to combat



Veterans and Elder Abuse

- Study:
 - Academics conducted study at VA Los Angeles Geriatric Outpatient Clinic over a 3 year period
 - 575 veterans were followed
 - Victim statistics:
 - Financial abuse and self-neglect
 - Over 80+
 - Caucasian and African American
 - ½ victims had dementia and 8 were clinically depressed
 - Common abuser: family member

Types of Abuse

Six Types of Elder Abuse Exist

Physical Hitting, kicking, pushing, slapping, burning, or force causing injury	Sexual Engaging in sexual act without consent	Emotional Harming self-worth or emotional well-being, name calling, & scaring
Neglect Failing to meet basic needs like food, housing, clothing, & medical care	Abandonment Leaving elder alone or no longer providing care	Financial Illegally misusing an elder's money, property, or assets

Our focus today

Learn how signs of elder abuse differ from normal aging to prevent elder abuse before it happens.



[Source: Veto Violence]



Veteran Pension Scams



COUNTY OF SAN MATEO
HEALTH SYSTEM

Veteran Aid in Attendance: What Is It?

“Veterans and survivors who are eligible for a VA pension and require the **aid and attendance** of another person, or are **housebound**, may be eligible for additional monetary payment. These benefits are paid in **addition** to monthly pension, and they are not paid without eligibility to Pension.”

- [Source: Department of Veterans Affairs website]

Veteran Aid in Attendance Scam: May Look Like



Tired of Declining Seminar Attendance?

Little-Known Veterans Benefit Rule Attracts Prospects with **\$350,000 in Assets** – and Your Seminar is **100% PAID FOR!**

Veterans have **\$350,000** in Assets on average*

The advertisement features a photograph of a man in a military uniform and cap, holding a small American flag. The text is presented in a clean, sans-serif font with key figures in red for emphasis.

Examples of possible pension poaching scams:

- Organizations that cold call veterans, charge money for assisting with a VA pension claim, and take credit card information from Veterans over the telephone
- People who charge as much as \$6,000 upfront to represent claimants before VA, with a percentage of any eventual back payment from VA as a portion of the ultimate fee

Veteran Aid in Attendance Scam: How It Works

Veterans benefits “experts” promise to qualify elders for the Aid and Attendance benefit.

- These “experts” may or may not be insurance agents, and they often self-identify as volunteers or retired County Veterans Service Officers.
- VA accredited attorneys → assets into irrevocable trusts
- Veterans benefits “experts” → hard-earned money into annuities

Veteran Aid in Attendance Scam: How It Works

By putting assets into annuities or irrevocable trusts (and sometimes both), the seniors are tying up money they may need down the road for care.

Also, the elder may not be able to qualify for Medicaid.

Veterans Aid and Attendance Benefit—Pension Poaching

How it should work:

- Client becomes aware of benefits
- Contacts and works directly with Veterans Affairs or County Veterans Service Office (CVSO) to review qualifications

- CVSO assists with filling in all forms and application submission

- VA approves benefit
- Veteran receives benefit

For help, contact the County Veterans Service Office:
 San Francisco: (415)934-4200
 Nationally: (800)807-5799

For more information or feedback, call the Institute on Aging's Elder Abuse Prevention Program: (415) 750-4187 or go to California Advocates for Nursing Home Reform (CANHR) at <http://www.canhr.org/>

ELIGIBILITY
OUTREACH

APPLY

RECEIVE
BENEFIT

FRAUD
DETECTION

TAKE
ACTION

The scam:

- Scammer does direct mail, phone calls, or seminars to veterans
- Client becomes aware of benefits
- Scammer establishes credibility

- Scammer establishes credibility
- Scammer has veteran reallocate assets to prepare for application
- Client is assisted with application process

- VA approves benefit
- Veteran receives benefit

- Veteran cannot access the reallocated assets
- VA Audit
- Veteran ineligible for other government benefits

- Report scammers and file complaints to:
 - CDI: (800) 927-4357; <http://www.insurance.ca.gov/01-consumers/101-help/>
 - AG: <https://oag.ca.gov/consumers>

Who are the scammers:

- ⇒ "Non Profit Volunteer"
- ⇒ "VA Attorney"
- ⇒ Sales representatives at Senior Center & Assisted Living Facility

- ⇒ Irrevocable trusts
- ⇒ Deferred or Immediate Annuity
- ⇒ Gifting

- ⇒ Scammers move on to their next victims

- ⇒ Incident occurs that family needs money
- ⇒ Family suspicious of transactions
- ⇒ Interferes with other government benefits

- ⇒ Call Adult Protective Services (APS) or Ombudsman
- ⇒ Dept. of Insurance (CDI)
- ⇒ Attorney General (AG)

Veteran Aid in Attendance Scam: What Can You Do?

- If it sounds too good to be true, it probably is.
- Encourage friends to reach out to their County Veterans Service Office to find out more about VA benefits that may be due to them.
 - <https://www.calvet.ca.gov/VetServices/Pages/CVSO-Locations.aspx>
- Contact the California Department of Insurance if you think you or a loved one may be a victim of this scam or any other type of insurance scam.
 - By phone: 800-927-4357
 - On the web: www.insurance.ca.gov

[Source: CA Department of Insurance]

Veteran Aid in Attendance Scam: What Can You Do?

- Never give personal information such as account or credit card numbers over the phone.
- Ask to see an insurance agent's credentials before conducting business with them. Report any suspicious activity to the California Department of Insurance.
- Educate senior centers, long term care centers, libraries and senior centers about pension scammers and their presentations.
 - If your local senior support center would like a presentation on veteran benefits, please have them reach out to your County Veteran Service Office.

San Mateo County Elder and Dependent Adult Protection Team

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