

***ELDER FINANCIAL ABUSE: PREVENTION,
DETECTION & RESPONSE***

AN OVERVIEW AND CASE EXAMPLES

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ELDER FINANCIAL EXPLOITATION

- Nationally recognized concern
- More than \$2.5 billion taken annually
- Money disappears quickly
- Impact can be severe:
 - Often irreversible;
 - Little monies recovered;
 - Often little prosecution; and,
 - Life savings or 'nest egg' could be gone.
- Need to 'stop the financial bleeding'
- Prevention and early detection are critical

POTENTIAL IMPACT

- Physical, including:
 - Food;
 - Medical care, medications or supplies; &/or,
 - Home based services.
- Emotional, such as:
 - Ability to trust others;
 - Fear and/or anxiety; and/or,
 - Embarrassment and/or depression.
- Environmental, including:
 - Utilities, mortgage/rent and/or taxes;
 - Home repairs and/or maintenance; and/or,
 - Placement and long term care needs.

CASE EXAMPLE #1

- Mrs. Smith lived with her 2 grandsons, John & Jake.
- Due to her physical and cognitive decline, she had relied on them to provide more assistance.
- John assisted some but was not at home much of the time.
- Jake provided little assistance & was a known heroin user.
- Credit union personnel had noticed an increase in checks written on her account and overdraft fees.
- CU was concerned about the elder's well-being but were not sure what they could do to assist.

How Should the Credit Union Have Responded?

CASE EXAMPLE #1 (Continued)

Credit Union Response

- When CU staff heard that elder's utilities were at risk of shut-off, they reported to the local PS Agency.
- PS identified that elder's monies were being used mostly to support grandson's drug habit & other needs.
- Not only were utilities at risk, but elder could not afford needles to administer her insulin as grandson used for drugs.
- As grandson was not disposing of the used needles, elder had begun to reuse the needles for her insulin.
- PS was able to obtain a substitute decision maker that now handles not only elder's financial matters but also other decisions.

CASE EXAMPLE #2

- Over the past year, Mr. Jones had not been going to the credit union for transactions due to his failing health.
- On this date, the CU contacted Mr. Jones to discuss that his account was overdrawn, which was unusual for this elder.
- The CU representative informed Mr. Jones that his account appeared to be overdrawn due to frequent use of an ATM card.
- Mr. Jones indicated that he did not know what an ATM card was, how to use it and he did not leave his house.

How Should the Credit Union Have Responded?

CASE EXAMPLE #2 (Continued)

Credit Union Response

- XYZ CU reported the matter to Protective Services.
- PS and the CU discovered that a neighbor's son Alan had been using the ATM card.
- Alan had this confused elder sign an ATM card application, and returned it to the CU claiming to be assisting the elder.
- When the ATM card arrived in the mail, Alan retrieved it and made up a PIN number.
- Because of Alan's actions, the elder had been going without sufficient monies for food or medication copayments.

CASE EXAMPLE #3

- **PS became involved when a report was filed with concerns that an elder was being evicted from an assisted living.**
- **Assisted living owed \$70K+ as elder's ex-wife not paying bills as promised.**
- **The elder subsequently had a guardian & conservator appointed & the elder was hospitalized d/t behavioral issues.**
- **Issues uncovered since have dramatically impacted elder's care and well-being.**

CASE EXAMPLE #3 (Continued)

- **Attempts to place the elder at a nursing home have been unsuccessful: ineligible for Long Term Medicaid:**
 - **Significant monies moved by ex-wife between various accounts at local credit union.**
 - **Large unexplained checks drawn from accounts.**
 - **Home signed over to ex-wife during 5 yr lookback period.**
 - **Other unexplained CU accounts and stocks identified.**
 - **Elder's income diverted to other unknown account at CU.**
- **The elder has been at hospital for more than 8 months with no payment source for hospital and no facility willing to take him. Multiple appeals have been denied:**
 - **\$200K+ owed to hospital (also 1:1 aide d/t elopement risk).**
 - **Elder declining - physically, emotionally and cognitively.**

