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Aloha CMA and CCFFH Operators,

The information contained in this official newsletter has been reviewed and approved by DOH/OHCA. It is being distributed to all CMAs and CCFFHs.

Newsletter #122

April 4, 2024

Romance Scams - More than a Heartbreak
SMP Volunteers, Our Priceless People
Events Calendar: SMP Activities Near You

18 Months Later...Lessons learned from Working on Diversity, Equity & Inclusion Initiatives

DEI is shaping how SMP Hawaii recruits and engages with volunteers, not just around language skills, but also learning cultural humility, an essential part of human connection, particularly with those unlike us. *See p.4: DEI Takeaways*

It Takes an Entire State to Protect Our Kūpuna - Join the Fight Today!

Senior Medicare Patrol (SMP), Hawaii State Department of Health, Executive Office on Aging



Kukui Nut (candlenut) is highly revered as Hawaii's State Tree. The Kukui Nut oil used in lamps, brings light to darkness. Kukui represents wisdom, protection and peace.

Welcome to our debut 4-page Kukui Gram! Our quarterly newsletter is designed to help older adults to avoid being scammed and to report any suspicious activity. It takes a village to raise a child, but it takes an entire state to protect our beloved kūpuna, so join the fight! Please send us your stories by 4:30pm on 6/01/2024 for the July 2024 issue.

Mahalo.

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Kukui Gram

DME Fraud: Tips to Protect You and the Medicare Program

As various scams come and go, durable medical equipment (DME) fraud is constant and growing. DME is a medical device or supplies that 1) are prescribed by your doctor, 2) can withstand repeated use, 3) serve a medical purpose, and 4) can be used in the home.

Common DME includes braces, orthotics, and mobility aids (canes, walkers, crutches, or wheelchairs).

Medicare Part B: 80% of the approved amount for DME from a contracted supplier, you pay 20%.

"SMP receives reports from members who agree to be mailed a back brace but receive multiple braces for a variety of body parts that are not needed," said Jeffrey Woodland, SMP Hawaii Volunteer Coordinator. "Many of these braces cost up to \$1,000, which increases the cost of Medicare for everyone."

Fraudsters begin by getting your Medicare number. Once they have that, they send genetic testing kits, fake COVID tests, or DME that you may not want or need.

You are then left to pay the large copayments for these items.

Those who share their Medicare number are also at risk of having their personal identities stolen.

Types of DME Fraud:

- Suppliers offer "free" DME, then bill Medicare fraudulently.
- Suppliers who want you to use "their" doctors who prescribe DME for financial kickbacks.
- Suppliers who send DME that you never requested/received.

Continued on p.2: DME Fraud

Romance Scams: Hold On To Your Heart - Your Personal ID and \$\$\$ Too!

Romance scams are on the rise and is reported to be one of the top scams in Hawaii, according to some leading financial institutions in the state.

According to the Federal Trade Commission (FTC), the amount consumers reported losing to romance scammers is up nearly 80%

compared to 2020. The total reported loss over the past five years has now reached \$1.3 billion. The median loss reported to the FTC for romance scams is 10 times higher than the median loss of all other frauds. With this type of scam, the victim is



Continued on p.2: Romance Scams

DME Fraud (cont'd)

Medicare Codes that start with an "L" indicate an orthotic DME.

- L0625-L0651: Lumbar Orthosis - Back brace
- L1810-L1860: Knee Orthosis - Knee brace
- L1900-L1990: Ankle-foot Orthosis - Ankle brace
- L3650-L3678: Shoulder Orthosis - Shoulder brace
- L3763-L3931: Wrist Orthosis - Wrist brace

Romance Scams (cont'd)

manipulated out of large sums of money over a long period of time.

What is a Romance Scam? A romance scam occurs when a con artist creates a fake identity to gain your affection and trust. The scammer then uses the illusion of a romantic or close relationship to manipulate and steal from you.

The scam occurs in-person, on the phone, online, or through video chat. Scammers create stories so they can quickly relate with you and use the internet to find information of where you may be vulnerable and will use that information to lure you.

In a recent case reported to SMP Hawaii, the adult daughter said her mother was conned into holding a cashier's check by her new boyfriend until he could be released from the hospital. "He told Mom he would visit her but to please hold onto a bogus \$570,000 check that one of his government contracts paid him. He convinced her to withdraw

Tips to detect a DME scam:

- Look for odd DME charges on your medical statement.
- If you rent/return DME, be sure to get a dated receipt.
- Keep Medicare, Medicaid, and Social Security cards safe.
- Do not accept products or services from strangers who call, email, or knock on your door.
- Do not give out your Medicare number at a presentation.
- Do not accept money, gifts, or unnecessary DME or supplies from a supplier in exchange for your Medicare number.

To read the entire article visit www.smphawaii.org

"He convinced her to withdraw \$48,000 from her bank and another \$100,000 from her credit union. Mom lost all that money. Just like that."



\$48,000 from her bank and another \$100,000 from her credit union, which she did. Mom lost nearly \$150,000 just like that!"

Scams are unique and mostly dependent on what the con artist has learned about you. Their goal is to get your money.

Examples of scam tactics:

- If scammer feels that you are empathetic, they may ask for a loan for an emergency they have.
- If the romance scammer knows you have feelings for them, they

Beware of Pyramid Schemes

A Leeward Oahu couple recently called SMP Hawaii about a pyramid scheme they were victims of. They lost \$16,000 over a 6-month period. The couple said they were invited to join a group linked to a humanitarian restoration project.

Meetings were held via Zoom; however, the "leader" joined by audio only, no camera.

Members paid \$1,000 each month to receive benefits, which included assistance with mortgage and credit card payments, and special cards to help cover small purchases.

Monthly payments were done by cashier's check and picked up at their residence.

When the husband began to feel like it might be a scam, he convinced his wife to stop participating. The wife then received a text from the group liaison stating that she was no longer a part of the group.

The "leader" then stated they would report the husband to police because they felt he was harassing them.

The couple said they want to warn others, but especially the Filipino community. They have been targeted and told the group would accelerate recruitment in the Philippines.

Visit www.smphawaii.org

may ask for money to visit in-person.

- If they feel they have your trust, they will say they/a family member is in trouble and needs your help.

For tips and warning signs or to get help, visit www.smphawaii.org

Mahalo to Pearl Hawaii Federal Credit Union for this information.

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SMP Hawaii Volunteers: Priceless People Making a Difference in the Lives of Older Adults

They are the unsung heroes of SMP Hawaii, who work diligently in their various roles, helping older adults, families, and caregivers.

SMP Hawaii joins a nationwide initiative to recognize volunteers from April 21-27 during National Volunteer Appreciation Week.

Serving as counselors, exhibitors, presenters, information distributors or clerical help behind the scenes, our volunteers are priceless.

- In 2023, SMP Hawaii educated 12,000+ person through outreach.
- Trained counselors helped nearly 700 kūpuna with urgent requests.
- SMP volunteers contributed over 6,500 hours, valued at \$208,665 based on 2023 federal volunteer hourly rates.

SMP Hawaii asked volunteers why they joined our team, the benefits they enjoy the most, and any advice they have for others.



"I volunteer because it keeps me informed and alert of fraud and scams. In turn, I share this with my family, friends, and community. I want others to be aware of scams and be more diligent when they happen. SMP volunteering has introduced me to interesting, informative, and great people. It also keeps me involved and active. It is very important to 'give back.' So, GET INVOLVED!" – Grace K.

"I volunteer because I detest scammers. They prey on the most vulnerable, defenseless people in our society. When I retired as the financial officer of Tripler Army Medical Center, I needed something to do with my time to be productive. Since I did insurance billing, I felt I could do my best by working with SMP because they are Medicare fraud fighters. I find that as a counselor, exhibitor, and presenter, I can use my knowledge to assist those most vulnerable.



If you want to have a satisfying experience, I recommend using the SMP TRAX learning modules. I believe the training also makes you a better person." – Nash K.

"I wanted to have more purpose in life and have fun at the same time. SMP has given me the tools to help others with a subject that I had little knowledge of, and I have also made new friends in the process. A big benefit is learning about different scams so I can keep myself safe. There's also great satisfaction when helping a scam victim or anyone with information. Help is always available from the staff and fellow volunteers. Try the various roles to see which is a good fit. You may surprise yourself! – Arlis M.



"I volunteer because it's a great way to help my community and I often have some extra time on my hands. I enjoy the social interaction. I like to learn; I like making friends. There are many opportunities out there; find a spot where you can contribute, gain kinship and enjoy meeting others who have kindness, caring, and a willingness to help people. It's easy to do and the rewards are priceless. – Linda D.



"I volunteer because I wanted to help people, especially our kūpuna.

My 90-year-old father-in-law was tricked into giving his credit card number to join a club that he was never going to use. I was very upset that he had been taken advantage of, but it wasn't until I volunteered with SMP that I felt I could do something to help others avoid similar scams. I like the people I meet. Some of these are events like SMP exhibits or presentations. It's a fun, collegial group and we get a sense of satisfaction from the work we're doing." – Linda S.



Happy Mother's Day May 12
Happy Father's Day June 16

Medicare Minute: Five Facts About Medicare

1. Medicare has 4 parts (A,B,C,D)
2. Medicare is the largest national health care program.
3. If you don't enroll when first eligible, you may have to pay late enrollment penalties for a lifetime.
4. When first eligible, you must choose between Original Medicare (A/B) or Medicare Advantage (C).
5. You are not the only one confused by Medicare!

Medicare offers many choices that can be overwhelming if you are not sure, how to find the one that's right for you.

Hawaii SHIP can help.

Call 808-586-7299 or 1-888-875-9229 or visit www.hawaiiSHIP.org

Thanks to our AARP Partners:
<https://www.aarp.org/health/medicare-insurance/enrollment-guide/about/essentials/facts/>

DEI: Connecting through Listening, Learning & Language

DEI is not easy to teach because it is subjective and personal, based on one's own experiences.

If you can't explain it simply, you don't understand it well enough –

Albert Einstein.

SMP Hawaii now looks through a DEI lens to clearly focus our work.

Having volunteers help to translate has made the most of their talents and skills to better serve those who speak English as a second language.

Translations start with using lay

terms and simplifying to make the learning easier and more fun.

The SMP Hawaii library now has resources available in some language spoken in Hawaii.

With the use of technology growing, SMP Hawaii educates and connects underserved groups to services that they qualify for.

DEI is shaping the way we think, plan, measure, and evaluate our work to better serve Hawaii's beautifully diverse populations.

New Ombudsman on Maui

The Hawaii Long-Term Care Ombudsman Program welcomes Kristell Corpuz as the new Ombudsman located on Maui.

Kristell has a master's in public administration from UH Manoa and 15+ years working with community outreach and program management.

She is looking forward to working with Maui's kūpuna and their family to learn and advocate for improvements.



Long-Term Care Ombudsmen advocate for residents in nursing homes, assisted living facilities, adult residential care homes, expanded adult residential care homes, and community care foster family homes.

With a focus on quality of life/quality of care, they protect resident's rights. Kristell will visit 73 sites and 800 residents.

The LTCOP is under the Department of Health -Executive on Aging and is recruiting for volunteers on all islands.

For more info, contact Lynn Niitani at 808-586-7291 or visit <https://www.hi-ltc-ombudsman.org/join-us/>

CALENDAR OF EVENTS

April 4: Presentation: Properties Profiles - Wahiawa

April 17: Presentation: Alu Like - Waimanalo

May 4: Exhibit: Mililani Town Association Senior Fair

May 11: Windward Coast Emergency Prep. Fair - Windward Mall

For more information, please contact SMP Hawaii

2024 SMP Hawaii Volunteer Team Meetings, 2nd Mondays

April 8, May 13, June 10

via Zoom 10:00 am - 12:00 pm

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