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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 #138

May 7, 2025

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June 1-7

While we can't stop fraudsters, we can control our attitude. Learn about SMP, the latest scams and how to protect ourselves and our loved ones. Details coming about this year's focus: Safety Online. Visit www.smphawaii.org and get ready to safeguard your digital life.

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 May Kukui Gram!

Our newsletter is designed to help older adults to avoid scams and report any suspicious activity. It takes a village to raise a child, but it takes an entire state to protect our beloved kūpuna, so learn more of SMP. Please send us your stories by July 1, 2025 for the September issue. Mahalo.

Norma Kop

SMP Hawaii Director

www.smphawaii.org

808-586-7281 or

1-800-296-9422

info@smphawaii.org

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How do you know a site is safe?

Beware! Clicking on a link may expose you to data safety risks and other security threats. Here are a few ways to check if a link is safe:

- Analyze the URL using a link checker tool.
- Check for HTTPS in the website's URL.
- Look for contact information and address on the website or message.
- Examine community reviews of the website.

Call SMP Hawaii to learn more.



Kukui Gram

Imposter Scams on the Rise with AI: Don't Be Fooled

Do you have a phone? Are you on social media? Receive mail? If so, you've likely encountered this scam. Imposter scammers pretend to be someone in authority or from a legitimate organization. They often impersonate an FBI agent, Medicare representative, or another government entity. Using a fake identity, they'll demand private information like your Medicare number or banking details. They can even *spoof* the call, making the caller ID display as "Medicare" or "IRS" to appear official.

If you receive a call from a number not in your contact list, **don't answer it**. Here are some common types of tricksters:

Government Imposters:

Government agencies don't call us directly. If a government organization needs to reach you, they'll usually send a letter. During tax season especially, **scammers may impersonate the IRS**, claiming you owe taxes and threatening legal action. The Social Security Administration is also frequently impersonated, with scammers asking you to verify your SSN or offering fake benefit increases.

Grandparent Scam: Scammers call and pretend to be a grandchild or other loved one, asking for financial help. They'll ask you not to contact anyone and to send money immediately, usually through gift cards or other unusual methods. The rise of Artificial Intelligence (AI) has made this scam surge, as scammers can use it to clone the voices of our loved ones, making them sound legitimate. If you receive a call like this, immediately check in on that loved one and don't send money or gift cards.

Medicare Imposters: A Medicare imposter claims to be from Medicare and asks you to confirm your Medicare number. They may threaten to cancel your health benefits if you don't share your number or claim there are issues with your coverage. It's common for them to offer "free" products or services. Medicare will never call us. When – not if – you receive a call or text claiming to be from Medicare, don't answer and permanently delete it. **Report** these scams to SMP Hawaii!

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SMP Hawaii counseling helps individuals with suspected Medicare fraud and agency referrals for non-healthcare scams. Sometimes it's just listening, caring and validating a person's emotions. *Kukui Gram* caught up with a few of its volunteer counselors to ask them of their experience assisting older adults 1:1. Counselors Sonja, with less than a year; Cyndi, at least a year and Arlis, 3 years or more:

Why did you decide to volunteer as a Counselor?

Sonja: I've heard too many stories from friends that made me realize just how pervasive this problem is. While my father wasn't "scammed," he did fall into a pattern of repeatedly donating to charities because they kept reaching out to him. He had dementia and couldn't remember that he had already given. In one year alone, he donated his much of life savings! I knew I needed help covering his long-term care expenses, so I worried he might give away everything. When I saw the "Swat Da Buggah" ad on TV, it resonated with me on a personal level that I wanted to help others. I finally had the time to do more, especially as some of the work I had been doing was being defunded. It felt like the right moment to find new ways to contribute.

Cyndi: When I retired in 2020 from public service, I still wanted to remain active in the community and find something that would also challenge my brain. My background is counseling and talking to people in difficult situations and SMP seemed like something I could use my background and learn new things. And I kept seeing those "Swat Da Buggah" ads.

How do you describe your counseling experience?

Arlis: I initially wanted to volunteer with SMP Hawaii in an Admin role which I was hoping it would be possible even if I'm on a neighbor island and the SMP Hawaii Office is in Honolulu. But as it turned out, there was a need for more counselors so I decided to give it a try.



Sonja hiking in the Faroe Islands.

Sonja: The staff at the Executive Office on Aging and all the volunteers I've met have been amazing – so welcoming and supportive. The volunteers come from diverse backgrounds and I look forward to getting to know them better. I really appreciate that the staff encourages volunteers to "own" the process. Everyone's input is valued, and that makes a big difference. Also, I have to say it's really nice to feel so appreciated!

Cyndi: I have learned so much that I didn't even think I needed to know. Medicare is a very complicated system, so the more we know, the more we can take charge of our health care. The people who work at the SMP program are some of the nicest people you want to meet. If I reach out to staff/volunteer, the staff are always helpful and supportive. Even when I'm asking for a caller and it doesn't have anything to do



Arlis, right, with fellow volunteer Malinda and staff Norma at the Hawaii County on Aging in Hilo.

with Medicare issues, there's guidance and help from the office. There's a lot of flexibility in both learning about Medicare and counseling, either on the Helpline or by volunteering at different events.

Arlis: As with anything new, there's a learning curve but there is also tremendous support from the SMP Hawaii staff and the other counselors. The SMP online training and reference materials are so helpful and easy to follow. If I'm unsure about a procedure or how to handle a call, I can always ask one of the other counselors for help. Our team is happy to assist, explain or suggest a better way of doing something. As with anything new, it does get easier with practice.

What advice would you give someone who's interested in counseling?

Sonja: There are many ways to contribute and it's worth exploring all the different roles to gain a deeper understanding of the organization. I personally enjoy the individual interaction.

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Tracker: Hawaii Data	2023 Jan - Dec	2024 Jan - Dec	2023 Jan 1 – Mar 3	Phishing Type of Scam
Live Scams Published	797	695	78	scam where criminals trick you into giving them your personal information (passwords, credit card numbers) by pretending to be a trusted company or person, often through fake emails or websites.
Reported Loss	\$592,923	\$1,257,976	\$33,365	Phishing continues to be one of the top scams in the world – Know these stats to protect yourself!
Median Loss	\$745	\$1,836	\$428	
Reported Dollar Loss	16.58% Phishing: 563 Online Purchasing: 114	18% Phishing: 437 (63%) Online Purchasing: 104 (15%) Employment: 29 (4%)	Online Purchases (24) Phishing (17) Employment (7)	

This number is the percentage of people who reported losing money. Of the reports received from Hawaii based consumers, 16.58% of the scam reporters in 2023 reported losing money to a scam, 18% in 2024.

Statistics Refer to State of Hawaii Area. To report or find a scam, please visit <https://www.bbb.org/scamtracker>

Medicare Fraud: It's not your fault!

If your Medicare number is stolen, there are so many things that can happen. You can pay for things that you never actually get; or you can get hurt when you get tests, medicine or care you don't need. Whether you have given it out or it has been accessed through a breach make sure you:

- Contact Medicare: Call the Medicare helpline at 1-800-MEDICARE (1-800-633-4227) and report the situation.
- Contact SMP Hawaii: 1-800-296-9422 Email: info@smphawaii.org We'll collect your information and research further, referring your case to the appropriate agency.
- Monitor Your Medicare Statements: Regularly review your Medicare Summary Notices or Medicare Advantage Explanation of Benefits, and call SMP Hawaii to report any unauthorized services/claims you find.

Oh no, I gave out my Medicare number. What do I do now?

- Know that it's not your fault. Scammers are tricky! They put on pressure, lie, and earn your trust. Don't feel guilty.
- Call your local Senior Medicare Patrol (SMP) and tell them what happened. They will help you with the steps to take to report your Medicare number stolen.

- Change Your Medicare Number, if necessary: In certain situations, Medicare can issue a new number. Discuss this option with the Medicare representative when you contact them.
- Stay Alert: Be wary of any unsolicited calls or messages asking for further personal information. Scammers may use your Medicare

number to try to obtain more details.

By taking these proactive steps, you can better safeguard your personal information and minimize the impact of a data breach. Contact SMP Hawaii to learn more. **Remember, we are all vulnerable to fraud and if it happens to you, it's not your fault!**



2025 National Volunteer Appreciation Week April 20-26

Mahalo to Our Caring Volunteers

For All that You Do to Protect Hawaii's Kupuna

We Truly Appreciate You!

On August 16, 2022, the Inflation Reduction Act (IRA) was signed into law bringing relief for many Medicare beneficiaries who pay a lot for their prescription drugs. New cost-saving benefits are happening each year from 2023 to 2029. These changes are designed to lower your prescription drug copays and out-of-pocket costs.

2023

- Caps your copay at \$35 per month for certain insulin medications.
- Covers 100% of some Part D vaccinations such as the shingles vaccine.

2024

- Eliminates the “donut hole” so Medicare Part D will now cover 100% of prescription drug costs once you’ve met \$8,000 limit per calendar year.
- More people will qualify for Extra Help program to offset copays/deductibles.



Happy Mother’s Day ~ May 11

Happy Father’s Day ~ June 15

2023

- Payment plan to spread prescription drug copays out through the calendar year.
- Lowers maximum out-of-pocket costs from \$8,000 to \$2,000 per calendar year.



2026

- Significantly reduces costs of 10 lifesaving drugs. For a comprehensive list of drugs and their newly negotiated prices, please visit www.hawaiiiship.org.

The Inflation Reduction Act is a major step to improving Medicare coverage for millions of Americans.

financial strain and increase access to needed medications to support their health and well-being. If you have questions regarding Medicare or how these benefits may affect you, contact Hawaii SHIP at 1 (888) 875-9229 or visit www.hawaiiiship.org.

SMP Counseling Empowers *Continued from page 2*

Being a counselor keeps me on my toes. I study the materials and continuously expand my knowledge. I appreciate learning through role-play and case studies during our monthly calls. Some callers just need to vent; it may take an hour or more to fully understand their situation to effectively counsel them. In the end, being a counselor is rewarding.

Cyndi: I want to keep learning new things to exercise my brain. I’ve almost no knowledge of medical things so there’s new language to learn; pretty scary at first. To feel like you’re helping guide someone to help themselves find answers is very gratifying.

Arlis: Being a counselor isn’t as intimidating as you may think. There’s great satisfaction when a solution or referral can be given to someone who thought nothing could be done. The relief and empowerment in their voice is incredible as you hear conversation then changes to

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For story ideas

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CALENDAR OF EVENTS

May 3:	Windward Coast Emergency Preparedness - Windward Mall	10 am - 12 noon
May 3:	Mililani Town Association Senior Fair	10 am - 2 pm
	Mililani Recreation Center 5	
May 16:	Presentation - Windward YMCA 2 Kailua	1- 2 pm
June 8:	Presentation – 100 th Infantry Battalion	1- 2:30 pm
June 16:	Presentation - Grace Bible Church	10 am - 2 pm
July 24:	Presentation – Lanakila Multi-Purpose Senior Center	9:30 - 10:30 am
Aug 2:	GEN Aging In Place – Ala Moana Hotel	8 am - 2:15 pm
Aug 8:	Oahu Kupuna & Disability Resource Fair	10:30 am - 2:30 pm
	Pearlridge Center	

2025 SMP Hawaii Volunteer Team Meetings, 2nd Mondays via Zoom 10 – 11:30 am

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