

## Study Shows that Trust Rises with Age

Older adults are more likely than younger ones to perceive dishonest faces as trustworthy, according to a study at the University of California. The study explored whether older adults perceive facial cues related to trustworthiness differently from younger adults and to see why older people are more likely to fall victim to fraud.

Researchers showed photographs of trustworthy, neutral or untrustworthy faces to a group of older adults (ages 55 to 84) and younger adults (ages 20 to 42). Signs of untrustworthiness included averted eyes, insincere smiles and a backward tilt of the head. The participants rated each face based on

how trustworthy it seemed. Older adults were significantly more likely than younger ones to rate untrustworthy faces as trustworthy. MRI scans revealed that the area of the brain associated with “gut feelings” was much more active in younger people than in older people when they saw untrustworthy faces.

Misplaced trust can have severe consequences for older adults, especially when it comes to financial fraud. Older adults are trusting of people when they visit or call to sell something or state that they need the person’s information in order to help them in some way.

*Source: Meghan Mott, Ph.D., U.S. Department of Health & Human Services*



## Senior Medicare Patrol— Volunteer Opportunities



Administration & Distribution Participate in office projects & distribute SMP materials to senior centers!

Health Fairs Attend community events & answer basic questions about SMP!

**Help Stop Medicare Fraud!**

Presentations Promote the SMP anywhere seniors gather!

Counseling Help beneficiaries understand Medicare Summary Notices & other healthcare documentation!

### Educate seniors about Medicare Waste, Fraud & Abuse

- Mix & Match the things you want to do
- No required service hours to meet
- Learn about the Medicare program
- Meet people with similar interests!

To Learn More: email [Lauren.Anderson2@LouisvilleKY.gov](mailto:Lauren.Anderson2@LouisvilleKY.gov) or call 1-877-603-6558

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## SMP in Northern Kentucky– Brighton Center

In Northern KY the Brighton Center sponsors SMP activities. Brighton Center is a not-for-profit with modest beginnings in 1966 in a Newport storefront. Since then the Brighton Center has grown to provide a large range of services including; family support, homeownership and workforce development, education and training programs, substance abuse recovery; and early childhood education. Last year, Brighton Center served 75,629 people through 35 programs.

The SMP program at Brighton Center is staffed by Nina Prysock, Coordinator and Kathy Stevie, Clerical Assistant and great volunteers. SMP covers 8 counties made up of both urban and rural communities. In

2012 the Brighton Center SMP reached 3,874 beneficiaries through community outreach events, group education sessions, one on one counseling sessions and answering questions.

The Brighton Center SMP program wouldn’t be successful without our volunteers. Thanks to Bonnie Bolinger, June Crawford, Terry Deavy, Carol and Bill Fausz, Barb Gomes, Ray and Josey Kremer, Jerry Langguth, Bessie Mays, Larry McPherson, Bill McWhorter, Sharon Miskell, and Louise Roth for their hard work & dedication!



**BRIGHTON CENTER**  
A COMMUNITY OF SUPPORT

## From an SMP Volunteer- Thank a Veteran, and a Senior

Memorial Day not only kicks off Summer, we take time out of our busy lives and schedules to commemorate and remember the men and women who have fallen serving the United States Armed Forces. As SMP Volunteers we work diligently for seniors, to teach, to listen, and advocate for them. As someone familiar with Veterans and Medicare, I can say that Veterans and seniors share something startling in common; they are targeted and highly susceptible to scammers. A simple Google search showed an appalling number of scams targeting Veterans and it was shocking how similar those scams are to the ones that target seniors.



scams and how important it is to talk with, educate and advocate for both Veterans and seniors. We can make great strides along with these populations working together to protect one another. The strongest asset to detecting and reporting scams is the people targeted by scammers. These people can tell stories about all the shapes and forms scams take, share their experience, and we can learn from them to take steps to protect and educate ourselves and the people we know. This is our greatest defense. Today, thank a senior for their contributions to society and our history, thank a Veteran who sacrificed themselves to keep our nation safe, and lastly thank a volunteer because what they do matters, and it is working.

Volunteering for SMP familiarizes one with fraud, it teaches us to be aware of

## From the Kentucky SMP– Grandparent Scam

Louisville seniors have been targeted by criminals through “Grandparent Scam” phone calls.

Scammers are calling the homes of senior citizens and posing as grandchildren.

In one call reported to the SMP the scammer began the conversation by saying “Grandma?”. The senior citizen responded with “Michael?”. Now

the scammer knew that the senior citizen’s grandchild is named Michael. Next, he weaved a lie about a car accident in Peru and needing hospital care there- but he didn’t have any money.

Next, the scammer asked the grandmother to wire him \$2,000 for hospital care in Peru. The grandmother, worried for her grandchild, went to the bank to wire the \$2,000 to the criminal. Luckily for this family, a staff member at the bank thought the story sounded suspicious. Before the staff person would wire the money she asked the grandmother to call her grandson directly. At first, the grandmother was reluctant because the caller said that his phone was destroyed in the car accident. The staff person insisted and the grandmother called her grandson. The

real Michael answered and told the grandmother he was not traveling and was perfectly fine.

This is just one example of the Grandparent Scam. The story the scammer tells changes, but the request is always the same. They ask the senior to wire money to another country and not to mention it to other family members. Scammers are very talented at making people believe the lies that they tell in order to steal money. They prey on generous and sincere seniors by posing as the people the seniors care about most- their family.

There are red flags when scammers call posing as family members; their voice doesn’t sound familiar, the seniors didn’t know of the travel plans, the caller requests large sums of money, or the caller asks that the senior not mention the call or wiring the money to other people.

If you receive suspicious calls the best thing to do is to hang up and report the call. Write down the telephone number and the details of the story. Then contact the Senior Medicare Patrol at 502-574-6960 to report it. The SMP wants to remind seniors to be vigilant in watching for scams, protecting personal information, and reporting suspicious activity to the proper authorities.



### The SMP Mission

Empower & assist Medicare beneficiaries, their families & caregivers to prevent, detect & report healthcare fraud, errors & abuse through outreach, counseling & education.

### Have Questions?

Call us!  
1-877-603-6558  
Michelle: 502-574-6960  
Lauren: 502-574-6164

## What’s New with Medicare in 2013

National Council on Aging (NCOA) has published a list of what’s in store for people with Medicare in 2013:

**1. Medicare can help you** to quit smoking, get in shape or just take better care of yourself! People with Medicare can get many free preventive services to improve their health. Part B covers 8 counseling sessions for people who want to stop smoking. Part B also offers obesity screening and counseling.

**2. Find an easier-to-read summary of benefits.** Medicare redesigned its quarterly summary notices for Parts A and B to use clearer language, more definitions, and a larger font. The summaries

also include step-by-step instructions on how to check them for accuracy, make an appeal, or report any potential fraud.

**3. Save money when you reach the prescription drug coverage gap.** You will get a 21% discount on generics and a 52% discount on all brand-name drugs covered by your Part D plan.

**4. Pay less for mental health treatment.** People with Part B will pay less coinsurance for outpatient mental health care treatment. You will pay 35% and Medicare pays the remaining 65%. Also, Part D plans now cover some drugs used to treat chronic mental disorders, epilepsy, or cancer.

**SMP Volunteers prevent Medicare fraud, preserve Medicare for future generations, and help save taxpayer dollars.**

### Where we’re going:

SMP is visiting Senior Centers in these counties this spring!

- Russell
- Powell
- Madison
- Nelson
- Hardin
- Edmonson
- Simpson
- Clinton
- Adair
- Casey

## Where We’ve Been - Senior Scam Jam Events hosted by the Kentucky Department of Financial Institutions



Michelle distributing SMP Information

The Kentucky Dept. of Financial Institutions and KY AARP hosted 3 “Senior Scam Jam” events for senior citizens in Somerset, Frankfort and Owensboro in 2012. Here, seniors learned about techniques con artist use to steal money and information so they can recognize these tactics and protect themselves.

Each event featured many forms fraud can take and how knowledge is the best defense. Participants chose from workshops about mail fraud, insurance fraud and predatory lending, then heard

presentations about investment fraud and identity theft. All participants received free handouts and materials, including an area contact sheet so seniors would know who to call with questions.

On the evaluation forms, attendees rated the event as highly useful and many seniors commented that they could apply the information they learned to their lives right away. “We’re all vulnerable-even when we think we’re not!” wrote one participant.

Source: Kentucky Department of Financial Institutions