

Issue #10

Senior Defense Newsletter

The Senior Financial Defense Grant is a project undertaken by the Legal Services Developer Program within the Senior and Long-Term Care Division at the state of Montana. Its goal is to effectively address the needs of victims of financial exploitation in Montana through victim services, enhanced reporting, training, and education. This newsletter is going out to committee members, former trainees, and friends of the project. Whatever your role, we are thrilled to involve you in this important endeavor and welcome your feedback and participation.

This is the tenth quarterly newsletter. Whether you signed up at a training, clinic, or at a presentation, we are happy you have taken an interest in our project and we are excited to tell you about our recent progress.

Figure 2: Bobcat tracks, Big Belts, Nelson, MT



Figure 1: Atop the Knoll, Big Belts, Nelson, MT



Continued Education Senior Financial Defense Grant staff were able to attend a recent training on dementia, focusing on the techniques popularized by Teepa Snow, nationally recognized advocate and educator. While dementia and limited capacity clients are not the norm for our organization, we certainly encounter and work with seniors that may be suffering from dementia-related loss of capacity, and it was refreshing and exciting to gain new insight in working with affected seniors. The knowledge gained will allow us to work more effectively with those affected by dementia, ensuring that an ever-widening segment of the senior population can seek assistance from our program.

Clinics After a terrific remote phone clinic with student volunteers in January, our clinic season is off to a great start. Our next clinic will be on April 28th. It will be another remote clinic, advertised

for Confederated Salish Kootenai Tribe members as well as local non-tribal seniors. We look forward to working with new and returning student volunteers. The 2021 clinic season will look as follows:

Date: April 28th
Location: Remote Only
Time: 9am-5pm

Date: May 20th
Location: Yogo Inn, 211 E. Main St.,
Lewistown, MT
Time: 9am-5pm

Date: June 3rd
Location: Community Center, 416
Cottonwood Ave., Deer Lodge, MT
Time: 9am-5pm

Date: July 14th
Location: Eastern Plains Event Center,
313 S Merrill Ave., Glendive, MT

Time: 9am-5pm

Date: July 16th
Location: Miles City Community College
(Room 106 & 107), 2715 Dickinson St.,
Miles City, MT
Time: 9am-5pm

Date: September 9th
Location: Ravalli County Fair Grounds,
100 Old Corvallis Road, Hamilton, MT
Time: 9am-5pm

Date: September 30th
Location: Emigrant Community Hall, 30
Murphy Ln., Emigrant, MT
Time: 9am-5pm

Please contact Richard.heitstuman@mt.gov with any questions. We are happy to share the completed schedule or specific clinic fliers with anyone who could benefit from the information. Space at each clinic is limited, so interested seniors and tribal members must call well in advance of the clinic to secure an appointment; call 800-332-2272, Legal Services Developer Program, for appointments and information



Figure 3: Brooklyn Bridge Trail, South Hills, Helena,

Online Presence and Outreach

The online document templates and their corresponding instructions are being updated and revised as necessary. Our AmeriCorps, Akemi Nakagawa, recently updated our Transfer on Death Deed instruction forms, which are available [online](#). We are also working on updating our Simple Will form to address burial issues in more depth. The final copy will be posted to our website once complete.

The Project Director, Katy Lovell, and Project Coordinator, Richard Heitstuman, had the distinct privilege of presenting a training to the Bureau of Trust Fund Administration, which focused on spotting exploitation and what types of resources are available for tribal victims.



Figure 4: Snow Ball, Boulder Mountains, Rimini, MT

At the request of one of our partners, the Guardianship Toolkit link was shared with court visitors and public attorneys in Gallatin County. We are thrilled to see our resource being used and look forward to seeing the extent of its reach throughout the state. Our relationship with partner organizations continues to be advantageous for the grant as well as for our partners.

Our Project Director conducted an interview with the Mighty Moe radio station. Throughout the interview, she described some common scams to look out for, how to spot exploitation, and how to report suspected abuses to the proper authorities. Radio is a great tool for our grant in that it reaches homebound, remote seniors that may not get the information any other way. Our media presence doesn't stop there however. The Legal Service's Developer Program's Phone Clinic program was featured by a newspaper in the Seeley-Swan area. The process was described and our contact information was provided. We are hopeful the exposure will put more seniors in front of our trained professionals and volunteers, enabling us to discover and address more instances of financial exploitation.



Figure 5: Exploring, Big Belts, Canyon Ferry, MT

Finally, our civil rights ad campaign is still running strong. This campaign is focused on describing exploitation, POAs, Guardianships, and the importance of estate planning, and does so through radio and television advertisements. Since November of 2020, our TV ads have played 5,094 times at a value of \$698,600 and our radio ads have played 14,605 times at a value of \$231,084. It is our hope that this campaign

will inform more seniors about the threat of exploitation as well as prompt current victims to contact us (as our information is provided in each ad).

Training Our series of trainings for professionals that work with seniors is well underway! We have completed 11 trainings so far, 9 of which are already posted on our website (check them out [here](#).) The topics that we have covered so far are *How to be Safe Online, ID Theft Recovery, Financial Exploitation, Hospice, Legal Advice vs. Legal Information, Public Housing and Covid, Consumer Protections, Hardship Waiver, Indian Wills, Veteran's Benefits, and Accounting for Financial Disputes*. These trainings have been attended by the staff of our Area Agencies on Aging, Ombudsmen, Social Workers, and employees of our partner organizations. We expect them to be viewed online by professionals and seniors alike. These trainings will serve seniors long after the grant has concluded, and for that we are very grateful.

Advocacy The Senior Financial Defense Grant had the opportunity to provide direct assistance to some great MT seniors this quarter! Estate planning documents



Figure 6: A Thick Run, Big Belts, Nelson, MT

were picked up from, drafted over the phone with, and delivered back to a homebound senior in Helena. We worked on a case with a potential ID theft victim, providing them with the information and protocols for reporting and recovery. A senior in Drummond, MT was prevented from paying for CC charges he was not liable for. The senior and the local senior center also received resources for and information about financial exploitation. Another senior was nearly the victim of a scam involving phony bills for television and communication companies. Assistance was provided with reporting and tools addressing these types of scams and additional reporting agencies were distributed.

The State of Affairs As fast as advocates inform seniors of new scams or threats, new ones are being created and implemented. One such new tactic was revealed during a case we assisted with this quarter. A senior in a very rural part of Montana was being direct-billed for satellite television. The service was canceled, but the bill was still drawn from the account the next month. The senior called and corrected the mistake, only to see a similar charge next month, this time drawn out of the account to pay a different satellite provider. The senior

again called the bank and disputed the charge, but the next month, there was another charge by a telecommunication company for the same amount, drawn the same date. The senior was very proactive and worked with the bank and the satellite companies to correct the charges and to find out who the billing service provider was for the original satellite company. We assisted the senior by providing information to help “freeze” their credit as well as assisted with reporting to various organizations that accept reports.



Figure 7: A Closed Road, Brooklyn Bridge Trail, South Hills, Helena, MT

Recently, we have heard of more instances of the “grandparent” scam, in which a senior is contacted by someone impersonating a grandchild, or other relative, who is in trouble and needs financial assistance. In the instances that we have seen recently, seniors were asked to go to the store to buy gift cards and send them to their “relative” to help with their situation (many claim to be arrested or evicted). It is important that we as advocates talk to seniors about common scam variations and the dangers of digital payments like gift cards, reloadable cash cards, and wire transfers.

Finally, our partners in the medical field have reported a new rash of Medicare scams. In this variant, scammers call Medicare enrollees to inform them of a new piece of medical equipment that they are eligible for, like knee braces, walkers, etc. Sometimes callers will ask the senior for their number, but many times they will read them an incorrect enrollee number, prompting the senior to correct them and provide their actual Medicare number.

Pro Tip = Seniors need to know that organizations like Medicare, Medicaid, Social Security, etc., will never call and request information like their enrollment number. If information is ever requested by a caller claiming to be from a government organization, hang up the phone, look up the government organization’s number, and call them directly. If there is a legitimate need from the organization, they will be able to help and you won’t be relying on the word of a caller.

Until Next Time

That’s all for now. The next newsletter will be sent out in July of 2021. If you need to contact the Senior Financial Defense Grant for any reason, you can reach out to the Project Coordinator, Richard

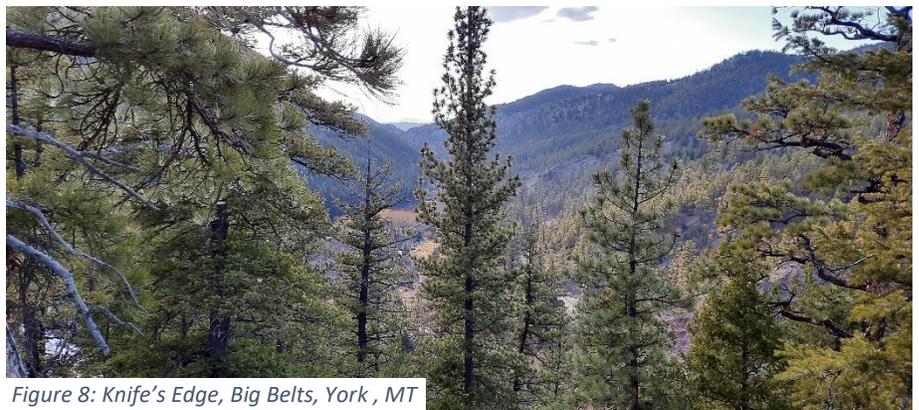


Figure 8: Knife’s Edge, Big Belts, York, MT

Heitstuman, at Richard.heitstuman@mt.gov or you can call the Legal Services Developer, Katy Lovell, at 406-444-7787.