



AGING TODAY

Thieves Work Home From Home Too



By Bob Roth, Managing Partner of Cypress HomeCare Solutions

Almost, one year into this pandemic our 20-20 hindsight has become crystal clear. I am sure we have all had our own epiphanies throughout this journey. As I work daily to protect our aging seniors, the topic that I ponder most often is the paradox of our digital age.

On the one hand, technology has made it so we can still work, “see” our friends and family, and maintain as much normalcy as possible. That same technology, however, has created new opportunities for the victimization of our seniors. The very population whom we stay at home to protect.

The cyber criminals often prey on senior citizens as their primary target. These vulnerable older adults, who have assets in a retirement account from a lifetime of hard work are the low hanging fruit for these fraudsters.

Seniors have increasingly become targets during the pandemic. It is very clear; we have a convergence of circumstances that has led to the perfect storm. There is an abundance of bad actors who when faced with financial hardship prey on our aging loved ones who lack technical experience. Forced outside their comfort zone, many older adults have never done their banking on-line, let alone scheduled their doctors’ appointments on-line.

Due the pandemic the elderly are not gathering with friends who sometimes act as gatekeepers and sounding boards to advise them on possible scams. It is a vicious cycle; the social distance can become social isolation which leads to more time spent on-line and increases the likelihood of falling victim to a scam. There is also the shame and embarrassment that leads many of our seniors to stay silent instead of advising friends on how to avoid the same scam.

A scam that has been reoccurring lately is one that involves technology. An unassuming older adult can be on-line and have a pop-up window appear warning the user that their computer is at risk and that they need to call the number flashing on the screen now. Once the senior is on the phone with a potential bad actor, the scammers talk the caller into allowing a remote access application to establish control over the computer. Every piece of that senior’s personal information from the computer is available for the taking and the victim’s savings and identity are not at risk.

Unfortunately, older adults will continue to face a barrage of online scams as we enter year two of the pandemic. Fraudsters are seeking to reroute stimulus checks, sell fake test kits, and the latest snake oil as a cure. Our seniors must be aware of calls, texts, emails, and social media posts that request financial or other personal information.

Here are 7 ways to avoid Coronavirus scams:

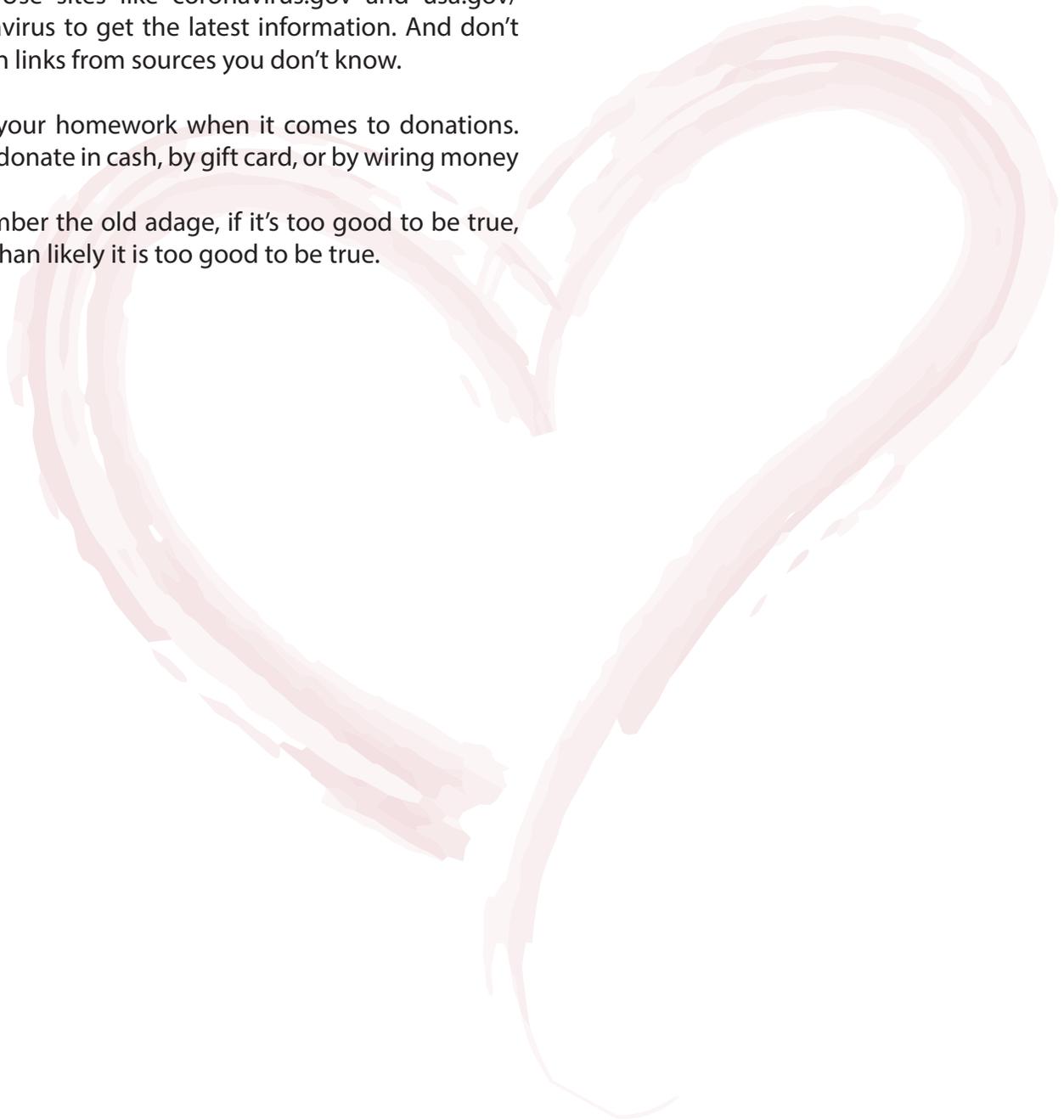
1. Learn how to tell the difference between a real contact tracer and a scammer. Legitimate tracers need health information, not money or personal financial information.
2. Do not respond to texts, emails or calls about checks from the government.
3. Ignore offers for vaccinations and miracle treatments or cures. Scammers are selling products to treat or prevent COVID-19 without proof that they work.
4. Be wary of ads for test kits. Many test kits being advertised have not been approved by the FDA, and aren’t necessarily accurate. Almost all authorized home tests don’t provide rapid results and require you to send a test sample to a lab for analysis.

5. Hang up on robocalls. Scammers are using illegal robocalls to pitch everything from low-priced health insurance to work-at-home schemes.

6. Watch for emails claiming to be from the CDC or WHO. Use sites like [coronavirus.gov](https://www.coronavirus.gov) and [usa.gov/coronavirus](https://www.usa.gov/coronavirus) to get the latest information. And don't click on links from sources you don't know.

7. Do your homework when it comes to donations. Never donate in cash, by gift card, or by wiring money

Remember the old adage, if it's too good to be true, more than likely it is too good to be true.



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