



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 9, Issue 1

Winter 2011

Medicare Insurance Scam

Maine people have reported getting phone calls from a person saying he/she is from some organization such as the National Medicare Foundation. The caller states that the purpose of the call is to be sure that Medicare recipients know that there is a new Medicare premium rebate program that is part of the new Affordable Health Care Act. The caller may say that the reimbursement can be as much as \$800, depending on the length of time one has been enrolled in Medicare. The consumer will also be told that payment will not be made unless the insured person makes an application to receive it. This is where they get the personal information.

The caller will say that he needs your name, just as it is printed on your Medicare card. Next, he wants your Medicare claim number. Then, he needs the Part A date (the date when you started receiving Medicare) and your date of birth. Now he wants the account number to which the rebate is to be sent. At this point, the caller has everything needed to steal you identity.

A caller who sounds official and is polite to older people is often able to get all kinds of personal information. Everyone should be aware of these warnings:

- ◇ No one representing the federal government or any other legitimate

business will ever call you and ask for your Social Security number, Medicare number, credit card number, or bank account number. Keep this information to yourself.

- ◇ Never invite a caller you do not know to come to your house, no matter what he says he is offering to do. If you really feel that you need to meet with this person, have him come to a public place and bring a friend with you.

If you do get scammed by this or any other fraud and know it, make four calls right away. These are:

- Local police or sheriff's department,
- Maine Consumer Protection Division at 1-800-436-2131,
- Inspector General's hotline at 1-800-447-8477, and
- Your local bank to let them know you gave out the account number.

It is easy to let your guard down, especially when someone seems to be trying to help you. If you did not make the call to the company, remember to never give out

personal data.



Look inside for more scams →

Waldo County Triad is a 3-way partnership of citizens, law enforcement, and other local organizations united for the improvement of the safety of older Waldo County residents through education and service.



Triad Look at How they Are Trying to Scam Us Now!

Other Medicare Insurance Scams

Free Equipment - Manufacturers of medical equipment may "free" product to individuals. All the person has to do is to provide a Medicare number. The manufacturer then bills Medicare for the item. Because Medicare requires a doctor's signature for equipment purchases, the company may just fake the signature. The individual may not need that item or may not even receive it.

Fake Tests - Lab tests may be offered at a community site by an organization that you do not know. These tests might be offered at a shopping mall or other place where lots of people would be. Instead of being the expensive type of testing done by a hospital or other legitimate laboratory, these tests cost the company very little to perform and the results may be worthless. These tests may be done for a fee that you pay or they may want your insurance number and bill the company for the tests. There are legitimate tests offered at community locations, just be sure you know who is behind the testing. Good sources would be a hospital or public health nurse.

Medicare and other insurance fraud is a big problem and one of the reasons the cost of the premiums keeps rising. You can help avoid health care scams from happening to you. Here are a few tips:

- Never sign a blank insurance claim form.
- Ask your medical provider how much the service you are getting will cost the insurance company and how much will come out of your pocket. When you get the insurance statement, check it to be sure that the charge is the same.
- Do not accept the offer of free equipment offered by mail, by phone or by a door-to-door salesperson.
- Know if your doctor ordered medical equipment for you.
- Only give your Medicare and other insurance information to those who are about to give you medical care.
- Keep a record of the dates of medical appointments and compare them to charges on the statement of services provided.

Stopping Fraud

These businesses offering financial services have provided funds to Waldo County Triad in an effort to help make seniors more aware of some of the many scams that rob people of their money and identity. Triad is most appreciative of this support.



Forrest W. Warren, President
Licensed Investment Advisor

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More Scams

Scams by Family & Friends

A recent interview study found that 5% of all people 60 and older say they have been financially mistreated by family members or other persons they trusted. Because many people are either embarrassed to tell others that they have been swindled or concerned that they will get someone in trouble by reporting, it is estimated that this problem is really much greater than 5%.

Sometimes the adult who steals from the parent or grandparent is unemployed and has moved in with that person and helps out in return for board and room. They may lie to the older person as to why they need money, perhaps saying that they have medical bills or need car repairs when actually they just think that they deserve payment for what they are doing. Often the older person keeps giving money to the child/grandchild regardless of the reason provided because they are not able to say "no".

The real reasons for the theft may be that the younger person is on drugs or has a mortgage that he/she cannot pay. To get money, some of the younger people are forging checks or using credit or debit cards without the knowledge of the older person. Some are stealing valuables and selling them. Some get power of attorney and misuse the position by spending out the older person's savings or transferring the car or home into their own name.

These types of theft are not being undertaken just by family members. Sometimes it is a hired caregiver, financial planner or others in a position of trust.

It is estimated that one million older Americans lose nearly \$3,000 per year in some form of financial theft. If you think this may be happening to you or someone that you know, do not think that this is an isolated case. Report it to the police or to Adult Protection at 1-800-624-8404.

Lottery and Prize Schemes

The FBI continues to receive reports of letters and e-mails being distributed in prize winning and lottery schemes. The schemes provide counterfeit checks with authentic-looking logos of actual banks.

In these scams, potential victims are told that they have won a sweepstakes or lottery, but to receive the lump-sum payout, the individual must pay the taxes and processing fees up front. The person is told that these costs can be taken out of the winnings if desired. Then, the scammers send a check to the victim to be cashed and returned immediately. This does not give time for the check to actually clear and so the victim's account shows this amount, until in a couple of weeks, the victim learns that the check was counterfeit. This leaves the victim's account short the amount of the check plus any fees the bank may charge. What looked like easy money just becomes a major problem.

The amounts of the winnings and the names of the banks on which the checks appear to be drawn vary widely. The quality of the counterfeiting work is very good so the check looks as if it is legitimate.

To avoid this scam:

- Remember that federal law prohibits the mailing of lottery tickets, advertisements or payments to buy tickets in a foreign lottery.
- Be very leery about the offer if you did not enter a sweepstakes.
- Avoid sweepstakes or lottery offers that require a fee prior to delivery of the prize.

Thank you!

Waldo County Triad thanks its partner
Univ. of ME Cooperative Extension
 for helping to keep newsletter printing and
 mailing costs lower so Triad can serve more
 Waldo County seniors.



Triad Services to Know About

The Friendly Caller Program

Waldo County Triad is dedicated to improving the safety of older Waldo County residents in their homes and communities. In a survey about safety given to persons over 50, a large number stated that one of their concerns was that they would fall at home and need help but no one would know it. Triad has worked with the Waldo County Regional Communications Center (911 Center) in the development of the Friendly Caller Program.

In this plan, a person calls the Communications Center every morning between 6 and 10 a.m. seven days per week to let a dispatcher know that everything is okay or that help is needed. If no call is made, then a dispatcher calls you. If there is no answer, then the dispatcher will call the person you have designated as the one who is to be notified to check on you. Failure to reach either you or the other person will mean that an officer will be sent to see if you are okay. Of course, if you plan to be away during the call-in hours, you need to let the Communications Center know.

There are quite a few people who are doing this right now. To participate in the Friendly Caller Program, you will need to fill out a form providing:

- your name & phone number,
- your street address,
- the name & phone number of a relative, &
- the name & phone number of the person nearby that you want called in the event you do not answer the phone.

To take part or for more information about the Friendly Caller program, call:

From Belfast --- **338-2040.**

From Outside Belfast ---
1-800- 660-3398.

If you would like this kind of reassurance, then call today.



Reflective House Number Signs

Triad has sold two-sided, reflective house number signs on a post for the past six years to anyone who wanted to have one. This year, Triad was able to distribute hundreds of the signs free of charge to people who are 70 and older. The free distribution program was initiated with a grant from Modern Woodmen.

It was substantially expanded through the generosity of many of the recipients of the signs who made donations in order that even more people could get them. We want to thank everyone who helped with the program.

The signs continue to be available for purchase. The cost is \$15 per sign. Ron Young, Chief of the Lincolnville Police Department, is the coordinator of the sign project. You can obtain a sign by calling the Lincolnville Town Office and asking for the police department at **763-3555**.

Warm Clothes for Older Persons

Many thanks to all who contributed to the Warm Coat project. We have collected about a thousand items including hundreds of coats and jackets, sweaters, scarves, hand-knit hats and mittens (even some from hand-spun yarn), and armloads of blankets.

All the donations, clean and in good condition, will be given out through the food pantries in Waldo County. Look for our boxes again next year in early October, and think of us at the end of this winter season when you put away coats away. We will be happy to receive clean, gently used warm items again next fall.

Waldo Community Action Partners

~We Care About People~

Creating opportunities for low-income people to improve their quality of life.

Transportation

Fuel Assistance/Telephone and Electric Lifeline/Emergency Assistance

Head Start

Housing/Weatherization/Central Heating Improvement/Home Repair

Loans

Food/Nutrition/Health

Hygiene Clinics and Dental Care

Neighbor for Neighbor Coalition

Car Seat Program

And more!

P.O. Box 130
9 Field Street
Belfast, Maine 04915
Phone: (207) 338-6809
Fax: (207) 338-6812

www.waldocap.org





More Things to Know About

Hannaford/Edwards Cards Help Triad

Do you shop at a Hannaford or Edwards supermarket? If you do, you can help Waldo County Triad to improve the safety of residents age 50 and older. Triad sells the cards that are good for any products sold at Hannaford or Edwards stores. Triad is given 5% of the value of each card sold. A card costs \$25 and can be redeemed for that amount at either store. If you would like to help Waldo County Triad while buying items from one of these merchants, you can purchase cards from one of two sources:

Belfast: Spectrum Generations
Merriam Road, Belfast
Monday to Friday, 8:00 - 4:30

Unity: Pat Clark at **948-5610**

For more information on the card program, call Joyce at **338-2062**.

Donations to Triad

Triad wishes to thank the many people who made donations of time and/or money to help keep programs coming to Waldo County residents this year. Public support has allowed Triad to develop new opportunities for older residents while keeping the original ones.

Triad is an all-volunteer organization, so 100% of financial gifts go toward programs. If you would like to make a tax-deductible donation to Triad, please send it to:

Waldo County Triad,
PO Box 125
Belfast ME 04915

Healthy Waldo County

As part of the Healthy Maine Partnerships, Healthy Waldo County, works to promote healthier lifestyles through community involvement. The partnerships work on five main areas of health promotion: Tobacco, Substance Abuse, Nutrition, Physical Activity/Sun Safety, and Chronic Disease in the areas of: Early Detection and Access to Self Management Supports. Please contact us, 207-930-6761, if you have interest in helping promote the work of prevention in any of these areas, and stay tuned for more information.



**119 Northport Ave.
Belfast, ME 04915**
Phone: **207-930-6761**
Fax: **207-338-6207**
Email: vritchie@wchi.com
website:

www.healthywado.waldocounty.org.

A Local Healthy Maine Partnership

Emergency Planning

A little preparation for that winter storm that leaves your home without electricity can result in greater comfort during the period. Be sure you have things ready "just in case." Enough for three days is a good plan. Here are some items to include:

- Water - one gallon per person per day
- Non-perishable food for each person. (Consider canned or boxed juices, dried milk, crackers, peanut butter, canned/jarred or dried fruit, canned vegetables, and canned meats, and canned or foil-packed fish.)
- Hand-operated can opener
- Soap
- Moistened towelettes
- Band-aids
- Flashlight
- Battery-operated radio
- Extra batteries for the flashlight and radio
- Paper plates and cups to cut water use
- Extra blankets
- Prescription medications
- Clean, dry clothing including socks

If there is a baby in the home, add:

- Extra diapers
- Extra bottles

If there are pets in the home, add:

- Water
- Pet food
- Cat litter, if appropriate

If your home will be without heat during a power outage, you may need to go to another location to prevent hypothermia. Perhaps you have an agreement with a neighbor or family member about the place you would go in a power outage that would be heated. If not, listen to the radio to find out where the Emergency Management Agency has set up public shelters and when they will be open. If you have phone service during a power outage, you can find out where shelters are open by calling **211**. This is a hotline that maintains a list of all services around the state for any situation.



Things to Know

A Matter of Balance

Many older persons are concerned about falling and restrict their activities because of it. A Matter of Balance is an award-winning program designed to manage falls and increase activity levels. The 8-week program will be offered at the Waldo County YMCA in Belfast on Tuesdays from 1:30 to 3:30p.m., beginning January 18 and continuing each Tuesday until March 8. The cost for the series is \$20 for Y members and \$25 for non-members. The fee includes snacks and materials. Register before January 13 by calling 338-4598.

January is Stalking Awareness Month

Stalking is often a control tactic used when domestic violence is happening in a relationship. Domestic violence can happen in all kinds of relationships including those in which an adult child is living with an elder. Each year in the United States 3.4 million people over the age of 18 are stalked and more than 90% are victims being stalked by someone they know. One in four victims report being stalked through the use of some form of technology (such as e-mail or instant messenger). To help prevent stalking, guard your personal information carefully - never revealing social security numbers, bank account information or your daily activity habits. If you think you are being stalked, contact your local police. New Hope for Women can help with information and safety planning if you call the 24 hour hot line at 1 800 522-3304.

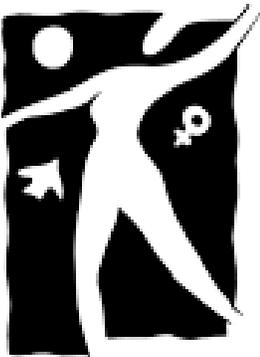
Preventing Fires

Household Dryers - Every year there are thousands of fires in American homes caused by the build up of lint in the clothes dryer. The type of ductwork that is the problem is the older style of corrugated plastic or foil types. These get lint in them and then as moisture passes through the duct, it compresses the lint that has collected in the ridges. As the lint becomes heavier from being saturated, the vent sags and makes a low spot. Over time, more and more lint collects in this place and the vent can become clogged. Since the air flow is restricted in the vent, the heat in the dryer gets to be very hot and the lint can eventually ignite. One way to take care of the potential problem is to take the vent down periodically and clean it out or to hire someone to do it. The other way to take care of the problem is to get rid of the flexible, corrugated pipe and replace it with a semi-rigid or solid metal vent.

*Taken from Is There a Fire Waiting to Happen in Your Clothes Dyer?
J. Edward Knight Insurance, Sept 16, 2010*

Electric Space Heaters - These units are inexpensive to purchase, can help reduce oil consumption, and can do a great job in keeping a person warm in a room rather than heating the whole house to 70°F. They need to be used with caution. People potentially get into trouble with them in a few ways. **Do not:**

- set the heater closer than 3 feet from something combustible,
- hang something over the heater to dry, or
- stand near the heater wearing a bathrobe or other garment that burns easily.



Elder Abuse is domestic violence.
For help or information call
NEW HOPE for WOMEN.
800-522-3304



Apartment & Cottages
Available

Penobscot Shores 207. 338. 2332
Ceasfront Retirement Living

10 Shoreland Drive, Belfast, Maine 04915
www.penobscotshores.com email: penshore@wchi.com



On-Going Opportunities

Rides to Medical Appointments

The Belfast City Police offers rides from a Belfast location to a Belfast doctor's office and return. Passengers must be ambulatory. To schedule a ride, call **338-2420**.

Stretch Around

Every Monday & Friday at St Margaret's Church on Court St, Belfast at 1:00pm

This is a basic physical activity program offered by volunteers of the hospital's Case Management Program. New participants can drop in. Before enrolling, each person needs to sign a form stating that their doctor has approved exercise, and needs to give their emergency contact names and numbers. For more information, contact Jo-Ann at **930-6733**.

Cancer Support Group

This group is designed for anyone who has cancer plus their family and friends.

**Waldo Co. Gen. Hospital Education Building
2nd Mondays - 4:45 to 6:15pm
Jan. 10, Feb. 14, Mar. 14**

For more information call Margie Spencer-Smith at : **930-2500 ext. 4795**.

Alzheimer's Support Group

An effort is underway to restart an Alzheimer's Support Group to provide family and friends of those with Alzheimer's disease coping skills and ideas for supporting their loved ones with this problem. For more information contact Bill Dopheide at 338-1730.

Support Group for Caregivers

If you are a caregiver, you are invited to the monthly support group sessions offered by the Waldo County Home Health and Hospice. Interested individuals may drop in at the time of any scheduled session.

Home Health & Hospice

(in the motel building across from hospital)

1st Thursdays - Noon to 1:00p.m.

Jan. 6, Feb. 3, & Mar. 3

For more information, call :

Margie Spencer-Smith at **930-2500 ext. 4795**.

Community Case Management

This is an ongoing program of Waldo County General Hospital for people with Heart Failure or Chronic Obstructive Pulmonary Disease. The goal is to learn to live more comfortably, to require fewer hospital visits and to reduce complications and symptoms. For more information, call Jo-Ann at **930-6733**.



Waldo County Home Health & Hospice

*Providing Quality Home Health & Hospice Care
in Waldo County and Beyond*

Our services:

Registered Nurses	☞	Interdisciplinary Hospice Team
Physical Therapy	☞	Emergency Response Team
Home Health Aids	☞	Medical Social Work
Speech Therapy	☞	Occupational Therapy

**For more information, call
338-2268 or 1-888-254-5133**



119 Northport Ave ☞ PO Box 407 ☞ Belfast, ME 04915

A Not-for-Profit Organization Affiliated with Waldo County Healthcare, Inc.



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- Broadreach Family Services
- Lincolnville Police Dept
- Maine State Police
- New Hope for Women
- Residence at Tall Pines
- Retired Senior Volunteer Program
- Searsport Police Dept
- Senior College
- Spectrum Generations
- Unity Ambulance Service
- Unity College
- U M Cooperative Extension
- Waldo Community Action Partners
- Waldo County Communications Center
- Waldo County Firefighters' Assoc.
- Waldo County Masons
- Waldo County Sheriff's Dept
- Waldo County YMCA

To change your mailing address, add another name to this mailing list, or to remove your name from this list, call Waldo County Triad toll-free at 1-866-426-7555

Change Service Requested

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