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FIGHTING FRAUD



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June 15th – we wear purple World Elder Abuse Awareness Day!



The International Network launched World Elder Abuse Awareness Day (WEAAD) for the Prevention of Elder Abuse and the World Health Organization at the United Nations. The purpose of WEAAD is to provide an opportunity for communities around the world to promote a better understanding of abuse and neglect of older persons by raising awareness of the cultural, social, economic, and demographic processes affecting elder abuse and neglect.

Every year on June 15, World Elder Abuse Awareness Day (WEAAD) is commemorated in America and worldwide. Through WEAAD, we raise awareness about the millions of older adults who experience elder abuse, neglect, and financial exploitation. As many as 1 in 10 older Americans are abused or neglected each year, only 1 in 14 cases of elder abuse ever come to authorities' attention. Older Americans are vital, contributing members of our society, and their abuse or neglect diminishes all of us. WEAAD

reminds us that, as in a just society, we all have a critical role to play to focus attention on elder justice.

Elder abuse can be defined as a single, or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust which causes harm or distress to an older person". It is a global social issue that affects the Health and Human Rights of millions of older persons worldwide and an issue that deserves the international community's attention.

In many parts of the world, elder abuse occurs with little recognition or response. Until recently, this serious social problem was hidden from the public view and considered mostly a private matter. Even today, elder abuse continues to be a taboo, mostly underestimated and ignored by societies across the world. However, the evidence is accumulating to indicate that elder abuse is an essential public health and societal problem.

Elder abuse is a problem that exists in both developing and developed countries yet is typically under reported globally. Prevalence rates or estimates exist only in selected developed countries — ranging from 1% to 10%. Although

the extent of elder mistreatment is unknown, its social and moral significance is obvious. As such, it demands a multifaceted global response, one which focuses on protecting the rights of older persons.

From a health and social perspective, unless both primary health care and social service sectors are well equipped to identify and deal with the problem, elder abuse will continue to be under diagnosed and overlooked.





**TO STOP
 ELDER ABUSE**
 Call **1-800-652-1999**
 Nebraska Adult
 Protective Services

Medicare fraud affects everyone, so here's what to know and do

Medicare losses due to fraud, errors, and abuse cost taxpayers about \$60 billion every year. Providers might double bill Medicare for a single treatment, charge for things like a back brace you didn't get (or need); a company might offer you a fake Medicare drug plan; or a scammer might ask you to confirm your Medicare number — which they then use to commit hospice fraud.

Medicare fraud, abuse, and unintentional errors can also contribute to medical identity theft, losing your benefits, and paying higher medical costs. So, what can you do to help fight Medicare fraud while protecting yourself and your community?

- **Never share your Medicare number with someone who calls unexpectedly.** Medicare won't call or visit you at home to sell you anything. Medicare representatives will only ask for information if you contact them first.
- **Review and report Medicare fraud and abuse.** Spot mistakes or inconsistencies in your statements? Ask your medical provider or plan to explain. If you suspect fraud or abuse, call 1-877-808-2468 to reach your local Senior Medicare Patrol, or call Medicare at 1-800-MEDICARE.

- **Report medical identity theft.** If someone uses your information to get medical care or services, notify your provider or plan. And report the theft to [IdentityTheft.gov](https://www.identitytheft.gov) to get a personalized plan to help you recover.
- **Learn more about protecting and recovering from medical identity theft.** Join the FTC, the Identity Theft Resource Center, and the Senior Medicare Patrol Program on June 5, 2026 at 11am ET for a special Facebook Live during Medicare Fraud Prevention Week.

Tell the FTC if you spot any other scams, fraud, or bad business practices: [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov).

How are scammers trying to reach you?

Scams often start with a text, call, or an ad or message on social media. So, if you have a phone or you're on social media, chances are you've heard from a scammer recently.

Scammers love sending texts — so much so that last year's fraud reports to the FTC show more people reporting that a scammer contacted them by text than any other way. Scammers often send texts pretending to be businesses or the government (think fake

notices about package deliveries, loan applications, or unpaid tolls).

Phone calls are another common way scammers reach people. Scammers call to say things like “you've won a prize” or “you need to move your money to protect it.” Unfortunately, people reported losing a lot of money to these scammers last year.

But the highest reported losses overall last year came from scammers on social media, pushing things like scammy job offers and investment opportunities — which sometimes started with a romantic connection.

If you get an unexpected text, call, or message on social media, know that it could be a scam designed to steal your money or personal info.

To help you avoid scams:

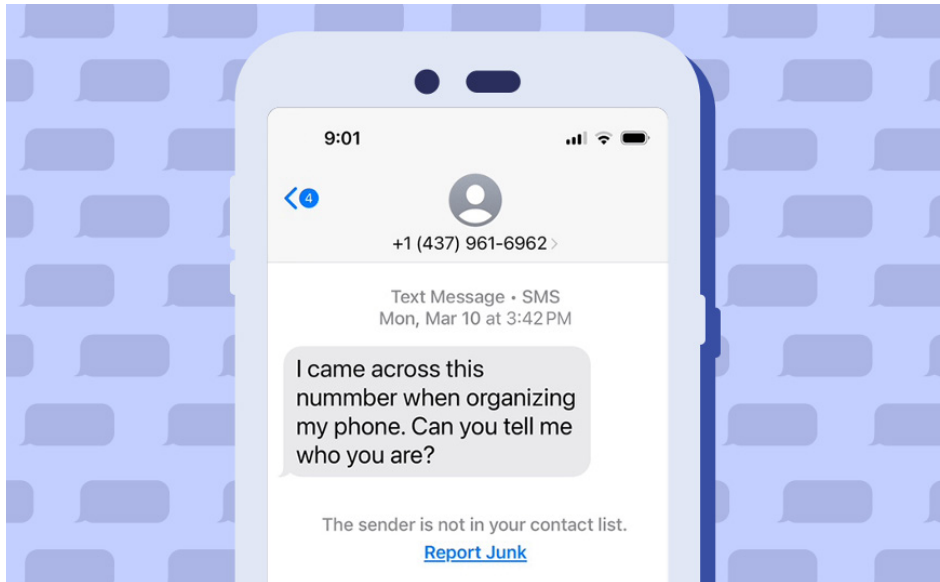
- **Report and delete unwanted texts.** Use your phone's “report junk” option or forward unwanted texts to 7726 (SPAM). Then delete the message.
- **Report unwanted calls.** If you didn't lose any money but want to report a call, visit [DoNotCall.gov](https://www.donotcall.gov). If you've lost money to a phone scam or have information about the scammer who called you, tell the FTC at [Report-Fraud.ftc.gov](https://www.report-fraud.ftc.gov).
- **Spot scammers on social media.** If you get a job offer on social media, or get promised “guaranteed” returns on investments, stop. Check it out. And learn to spot people using fake profiles to make a connection.

Follow the FTC on Facebook, Instagram, and X at [@FTC](https://www.ftc.gov) for more on avoiding scams.

How to Avoid ‘Wrong Number’ Text Scams

Criminals pretend to contact you accidentally to lure you into a crypto investment or other scheme

By Patrick J. Kiger



If you own a mobile phone, you've likely received a mysterious text from someone who acts as if they know you. But even though you quickly figure out that the person isn't a real acquaintance, out of politeness — or curiosity — you might end up interacting with them anyway.

"You'll get a text message that says, 'Hey, you coming for dinner tonight?'" says Amy Nofziger, senior director of victim support for the [AARP Fraud Watch Network](#). "And you're like, 'Oh, I'm sorry, I think you have the wrong number.' And they're like, 'Oh, OK, I'm so sorry to bother you. But I hope you're having a great day.' And then you start an innocent conversation."

That's what perpetrators of fake wrong-number text message scams are counting on. Once they've made a connection with an unwary target, they'll work to become friends with that person, or sometimes even cultivate a

remote romantic relationship, embellished with fake photos. It's all designed to get you to relax your defenses, so you're susceptible to a scam, such as a [cryptocurrency investment scheme](#).

Americans are already inundated with [unwanted text messages](#), many of them sent by the automated apps known as bots. Security software company Robokiller reported that 19.2 billion spam texts were sent in April 2025 — an average of nearly 63 for each person in the U.S. While it's unclear how many of those are wrong-number texts, consumer advocates warn that criminals — many of them based overseas — are frequently [phishing](#) for victims in this way.

How fake wrong-number text scams work

"Scammers are aware that the quickest means of communicating with a victim is by text message, so their efforts naturally

follow the societal shift to SMS messaging," says Josh Planos, a Better Business Bureau spokesperson.

Nofziger once received a text from someone who seemed to be trying to reach a veterinarian to make an urgent appointment for a sick dog. When she responded out of concern, she says, the scammer quickly shifted to a discussion about crypto. She's also received an "Oops, wrong number!" text from a likely scammer pretending to be a woman attempting to contact her yoga instructor.

They may say, "How are you? Have I missed your call?" or even just, "Hello." Some have telltale misspellings or grammatical mistakes.

Such scams often succeed because criminals are skilled at exploiting their targets' friendliness. "You would be surprised at how many people who get a wrong number text are amenable to trying to help the person who they think has dialed a wrong number," says Erin West, a former deputy district attorney in Santa Clara County, California, who has organized Operation Shamrock, a coalition of law enforcement officials who work together to combat crypto-related scams.

But what seems like an innocent mistake by the sender actually is the first move in what can be a long-running scam, according to West. Once the scammer gets a person to respond, more messages usually follow. "It goes on over a period of weeks, or even a month, where this scammer will develop a relationship," she says. "It could be a romantic relationship, or a friendship, or a mentor relationship with the victim." It's a tactic known as financial grooming or [pig butchering](#).

Money enters the discussion

Once that bond is formed, experts say, the criminal usually transitions to luring you into a crypto invest-

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ment scam. The scammers pretend to be living a high-end lifestyle, West notes, “then they say, ‘The reason I’m able to afford this is that I invest in cryptocurrency. Have you ever considered doing that?’”

By that time, they’ve also gleaned plenty of personal details from conversations about your personal finances — whether you own a home, for example, or have relatives who might lend you some cash — that indicate how much of a payday you might provide.

In crypto schemes, they’ll typically try to convince you to invest in what looks like a legitimate account; it may even indicate that you’re getting a huge return on your investment. In reality, those funds are stolen, West says. When you try to withdraw money, she adds, you might be told that you need to pay taxes on it first. Some victims end up losing hundreds of thousands of dollars, she adds: “This is a scam designed to absolutely clean out every last penny that a victim has.”

How to protect yourself

Be wary of texts from people you don’t know. If you get a text from a stranger, the safest thing to do is ignore it and don’t reply. As the BBB warns, if you engage with a scammer even briefly, they’ll mark your phone number as active, which could lead to even more texts from scammers.

Don’t click on links in text messages. “You run the risk of instantly starting a malware download on a device,” says BBB’s Josh Planos. “On mobile, where the true URL is nearly always shortened, it’s very difficult to know where you’re actually about to be directed once you click the link.”

Don’t respond. Don’t even respond with “STOP” if the messages say you can do this to avoid future messages, the FBI advises. “If you respond, it lets them know your

phone number is active, and it will increase future text scams,” notes Steve Weisman, an attorney and fraud authority who reports on scams for his website, scamicide.com.

Block suspicious numbers. When you get texts that you think might be from scammers, block the numbers to prevent them from being used to contact you again.

Guard your personal information. Be careful with disclosing your full name, your home address, your Social Security number, your credit card and banking information, and other personal details. Definitely don’t share them with someone you only know from texting.

More resources

The Federal Communications Commission recommends tipping off your wireless service provider by forwarding suspected scam texts to 7726.

Get [tips from the FCC](#) on how to stop unwanted robocalls and texts.

File a fraud report at the FBI’s Internet Crime Complaint Center, [IC3.gov](#).

Contact the AARP Fraud Watch Network [Helpline](#), 877-908-3360, a free resource with trained fraud specialists who provide support and guidance on what to do next and how to avoid scams in the future.



If you care you’re almost there – if you see the signs take the time.

REPORT ELDER ABUSE

Report Abuse and Neglect of the Elderly or Vulnerable Adults

Call 1-800-652-1999
Nebraska Adult Protective Services



*Calls can be made anonymously

Report scams to the
FTC at ReportFraud.ftc.gov.

Watch out for Gift Card Scams

Criminals often demand payment in gift cards or steal the value of cards at retailers.

By Deirdre van Dyk



Buying gift cards makes holiday shopping easy. Unfortunately, scammers like them, too — mainly because the cards work like cash. “Once the money is gone, it’s gone,” says Melanie McGovern, director of public relations at the International Association of Better Business Bureaus.

And it’s easy for scammers to instruct their victims to purchase them. Unlike [cryptocurrency](#) — another payment form favored by criminals — “most people know how to use gift cards,” says Jennifer Pitt, a senior fraud and security analyst at Javelin Strategy & Research, which advises clients in the financial services industry.

According to the Federal Trade Commission (FTC), at least \$212 million was stolen through gift card-related [scams in 2024](#). (The actual losses are likely far higher than the official numbers indicate, since many victims don’t report these crimes.) Scammers tend to favor gift cards from major retailers such as Apple, Target, eBay, Walmart, and [Amazon](#), among others. The U.S. Department of Homeland Security (DHS) [has warned](#) consumers that “gift card fraud perpetrated

by Chinese organized crime groups is spreading across the globe and can be attributed to losses in the hundreds of millions of dollars.”

How gift card scams work

In some cases, criminals drain the value of gift cards before they are purchased. They’ll steal cards sitting in unattended store racks, record the numbers and PINs, then repackage and replace the cards. When someone buys and activates a card, they swiftly drain the value. A 2024 AARP survey found that more than a quarter of consumers have given or received a gift card with zero value.

In many scams, however, gift cards are the preferred method of payment. Whether pretending to be a seller online or an official notifying you of a supposed debt, they’ll ask you to buy gift cards and read them the serial and personal identification numbers (PIN) on the back of the cards.

Scammers may pretend to be from the IRS, for example, and say you owe money that can be paid with a gift card. This is a scam, says Pitt: “No legitimate government agency will ever accept payment in the form of a gift card.”

Other scams where perpetrators may ask for payment in gift cards:

Tech support. You may receive a pop-up ad or an email from

scammers pretending to be from a tech company, warning that a virus has infected your computer or that a [security service on your computer](#) is about to expire. They’ll ask you to pay for their assistance with gift cards.

Someone needs a favor. A boss or colleague asks you to [do them a favor](#) and buy gift cards for clients or to get them out of a jam. Just read them the numbers on the back of the cards after you purchase them. They’ll reimburse you later.

Online romance. A [romantic partner](#) you’ve bonded with online, but never met in person, may suddenly seek a loan for a supposed crisis.

Online shopping. An online vendor may ask for payment in gift cards. Criminals also lurk on resale and auction websites, ostensibly offering goods at an attractive discount. They may also create fake [shopping websites](#) imitating a known retailer. Once they get you interested in buying, they’ll ask you to pay with a gift card. As soon as they get the card number and PIN, they vanish, and so does the money on the card.

You won the lottery. A phony [representative from a sweepstakes](#) tells you you’ve won big, but need to pay taxes and fees. Only scammers ask you to pay fees, back taxes or bills for services with gift cards.

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How to protect yourself from these scams

Don't pay for anything with gift cards. Pitt suggests offering a different payment method if someone asks for payment via gift card, "Something like a credit card ... that can easily be tracked or refunded. If they say, No, it's a scam." Only use gift cards for gifts.

To avoid buying a card with no value:

Mind where you buy. When buying cards, purchase them directly from the business that issued them. If you buy online, "Don't purchase it from a company that says 'we specialize in digital gift cards.' ... Right now, it's too hard to tell which ones aren't legitimate," says Pitt.

Double-check the value. It's always a good idea to check that the funds are there before leaving the store, says Melanie McGovern, director of public relations at the International Association of Better Business Bureaus. And if you are buying several gift cards during the holiday season, "Make sure each and every one is scanned at the register," says McGovern.

Look for tampering. DHS advises consumers to note whether the gift card package has been tampered with, as well as if the personal identification number "cover has pieces missing, is fully missing, is not flat/smooth or contains wrinkles."

Keep the receipt. Hang on to the receipt as documentation. It might help if something goes wrong.

Protect your personal information. Be cautious not to share your bank account numbers or Social Security numbers with anyone in exchange for a gift card.

How to report problems

Immediately **contact the retailer** that issued the gift card you used to pay a suspected scammer. If money remains on the card, you might be able to get it back. You often will find contact information on the card.

Report the theft to local law enforcement, as well as the FBI's [Internet Crime Complaint Center](#). The more information authorities have, the better they can identify patterns, link cases and ultimately catch the criminals.

Call the free [AARP Fraud Watch Network Helpline](#) (877-908-3360) to speak with trained specialists who can provide support and guidance on what to do next and how to avoid scams in the future. The AARP Fraud Watch Network also offers [online group support sessions](#) for individuals who have been victims of a scam.

This story, originally published in 2021, has been updated with advice from experts.

Deirdre van Dyk is an AARP associate editor. She previously worked at USA Today and Time, where she covered business, government, sustainability and innovation.



If you spot
a scam,
report it to
the **FTC** @

ReportFraud.ftc.gov