

Senior Identity Theft Workshop Tweets

On May 7, 2013, the [FTC hosted a workshop on senior identity theft](#). Staff tweeted the day-long event from its @FTC account. Hashtag was #idtheft.

Tweets are posted in chronological order for ease of reading. They remain in their original order on the FTC's Twitter account for as long as the site allows.

Opening Remarks

FTC Chairwoman Edith Ramirez welcomes everyone to the workshop. #idtheft

Today we're focusing on 1 of most prevalent types of fraud affecting seniors - #idtheft, says Ramirez. She notes examples of victims.

Ramirez: Many seniors spend lifetime building credit/saving money – but then id thieves steal hard-earned savings or ruin good reps. #idtheft

Workshop goal is to explore potential solutions to this problem. Will discuss most effective strategies used in past. – Ramirez #idtheft

Ramirez says FTC has extensive program for educating, empowering consumers for both protection & mitigating consequences of #idtheft.

FTC publishes wide variety of materials such as: Taking Charge: Fighting Back Against Identity Theft: <http://go.usa.gov/TwvJ> #idtheft

Chairwoman Edith Ramirez discusses the issues of senior #idtheft at an FTC workshop. pic.twitter.com/kg1DnpCywk

The FTC also sues biz that fail to maintain reasonable security measures. Agency has brought over 40 cases since '01. – Ramirez #idtheft

Complaint tracking & analysis gives FTC insight as to where agency & its partners should focus efforts, says Ramirez. #idtheft

Ramirez: Identity thieves pose unfortunate, but very real, threat to older Americans. Your efforts help prevent them from being victims. #idtheft

Chairwoman Ramirez thanks everyone for taking time to be at workshop – especially FTC staff that put event together. #idtheft

Panel 1

Our first panel is starting: Tax & Government Benefits Identity Theft. #idtheft

L to R: Toporoff (FTC); Smith (IRS); Lee (IRS); Lindner (SSA); Morgenstern (Legal Aid Cleveland); Kerr (NAEA); Morton (Green Dot) #idtheft

Smith: IRS dedicating significant resources 2 growing problem of tax #idtheft. Protected \$20 billion in revenue last year.

IRS has over 3,000 employees working on #idtheft cases, says Smith.

Panelists discussing various examples, complications, and emotions involved for victims of senior #idtheft.

Kerr notes a widow who couldn't file taxes b/c identity thief used deceased husband's personal info to file earlier in year. #idtheft

Social engineering is one of the tools identity thieves use to gain access to personal info, says Lindner. #idtheft

Elderly less likely to notice tax #idtheft if they earn too little to be required to file taxes. – Lee

Moderator: What can people do to prevent becoming victims of #idtheft?

Morgenstern: I can't stress enough how important it is for people, esp seniors, to open mail & figure out if legitimate or not. #idtheft

Panelists discussing whether taxpayers should file their returns electronically or by paper. #idtheft

Panelists advise consumers to file tax returns early, if possible. ##idtheft

First step you should take if you think you're a victim of #idtheft/SSN misuse is to report it to local SSN field office, says Lindner.

Second step, says Lindner, is to report SSN misuse/#idtheft directly with SSA OIG: 1-800-269-0271.

You can also block access to your SSN, says Lindner. File online:
<http://socialsecurity.gov/blockaccess> #idtheft

Moderator: If you're a victim of tax/gov #idtheft, when do you need to change your SSN?

Lindner: If there's enough basis & continued misuse, SSA will do everything can to help. New SSN doesn't nec give you fresh start.

Moderator: What are some ways Green Dot & others in industry are securing cards and protecting seniors from possible abuse? #idtheft

Morton: Green Dot has invested millions in fraud detection to stop & thwart #idtheft on prepaid cards.

Most fraud in prepaid cards re: senior citizens involves stolen identity & unauthorized card opened in victim's name, says Morton. #idtheft

Photo: Panelists at FTC senior #idtheft workshop discuss tax & gov benefits identity theft. pic.twitter.com/26FZtPbxDk

Panel 1 is over. First break of the forum. We'll be at 11 a.m. #idtheft

The FTC is hosting day-long workshop on senior #idtheft today. Next panel discusses medical identity theft. Webcast: <http://bit.ly/VaRgWX>

Panelists L - R: Cox (FTC); Dixon (World Privacy Forum); McKee (HHS OIG); Kam (ID Experts); Slade (Medical ID Fraud Alliance) #idtheft

Medical identity theft can interfere with your health, and can kill you, says Slade. Issues are far beyond financial loss. #idtheft

Dixon says seniors are primary target of medical identity theft. #idtheft

Medicare number is SSN. Once no. becomes compromised, can't put genie back in the bottle, says McKee. #idtheft

Identity theft is a heinously profitable crime, says Dixon. It targets most vulnerable victims. #idtheft

Dixon: Having SSN on Medicare card is a huge risk factor for elderly. #idtheft

Moderator: How will Affordable Care Act affect medical #idtheft?

Kam: Under ACA, more health information will be stored online. #idtheft

Entire healthcare industry struggles with how to resolve issues of medical #idtheft, says Slade.

McKee: Billions of dollars lost to fraudulent Medicare billing comes from all of us. #idtheft

Data breaches and theft from family or caregiver may lead to medical #idtheft, as well as telemarketing scams, says McKee.

Slade: Medical #idtheft is often not fault of the senior. Protect your health info same as you would your financial info. Keep it private.

Education around "free" offers is really important - be wary. Often it's a scam, says Dixon. #idtheft

Photo: Panelists discuss how seniors can identify and protect themselves from medical #idtheft. pic.twitter.com/zQ5JV9jhma

McKee: Look for charges for medical services you didn't receive. Also be on the look out for someone trying to collect co-pays. #idtheft

Reminder: If you're watching our webcast and have questions for panelists, tweet them to us & we'll submit them for you. #idtheft

Panelists discussing the pros and cons of electronic medical records including cost, privacy and security. #idtheft

Survey shows that 3 of 5 orgs associated with maintaining medical records don't take appropriate steps to protect data, says Kam. #idtheft

We need consumers to play a better role in fraud prevention, says Slade. We need to better educate them. #idtheft

We're wrapping up the first part of our senior #idtheft workshop. Send questions for panelists now.

Panelists discussing what victims of medical #idtheft can do. For FTC resources, see: <http://go.usa.gov/Tf5e>

We'll back for senior #idtheft workshop tweeting at 1:30pm EDT. Thanks to everyone participating thus far!

We're back with senior #idtheft workshop. Here's the webcast link: <http://bit.ly/VaRgWX>

Panel 3 will discuss #idtheft in long-term care.

Panel L to R: Schifferle (FTC); Kurtz (HHS); Karp (CFPB); Stiegel (ABA); Walters (AARP) and Wells (Consumer Voice) #idtheft

Karp: Physical limitations &/or cognitive impairments may make seniors in nursing homes/other care facilities vulnerable to #idtheft.

Kurtz : #idtheft in long term care facilities incl staff accessing SSNs, credit cards, misusing checks, going through locked cabinets, etc.

Wells provides examples of #idtheft including a bookkeeper who had access to personal info of residences in hospice care.

Stiegel discusses Power of Attorney - giving someone else ability to make decisions for you - & problems with abuse. #idtheft

Moderator: How do we prevent senior #idtheft in long-term care?

Wells provides best practices: Be proactive. Be aware of what you leave out/around. Know where your financial docs are located. #idtheft

Seniors that need in-home care may have various providers coming/going. Should secure all financial & other personal info - Wells #idtheft

Karp talks about the grandparent scam. Get tips on avoiding this common scam from the FTC: <http://go.usa.gov/TfHw> #idtheft

When looking at long-term care facilities for a loved one, look at policies on safeguarding valuables & background checks - Kurtz #idtheft

Walters: Credit freeze = consumer opts 2 have credit report limited. Call each bureau, may have to pay fee. Protect from new fraud. #idtheft

When preparing a Power of Attorney, you can incl provision for a third party review of agent's actions, says Stiegel. #idtheft

Karp: CFPB is creating guide to address issues of #idtheft & financial exploitation in long-term care facilities.

It's important to educate and provide resources to both the senior & their caregivers about #idtheft. – Wells

Seniors need think ahead & put tools in place so they have reliable decision maker should they become incapacitated, says Karp. #idtheft

Have questions for panelists? Submit them to us using #idtheft & we'll share with the moderator.

Karp: Financial institutions should B on guard to look for signs of #idtheft & financial exploitation - can use suspicious activity reports.

All the FTC education resources on #idtheft are available here: <http://www.ftc.gov/idtheft>

Photo: Panelists examine scope of #idtheft in long-term care facilities.
pic.twitter.com/rTVroKVXBs

FTC testifies on credit reporting accuracy study, #FCRA enforcement, credit education:
<http://go.usa.gov/TfSA>

We're back. Our final senior #idtheft panel covers reaching & educating older consumers.
Webcast link: <http://bit.ly/VaRgWX>

L2R: Leach (FTC); Van der Bellen (WUSA-9); Keenan (AARP); Tuck (Applied Research&Consulting); Tax (SAGE); Ginzler (Jewish Council) #idtheft

Tax: LGBT less likely 2 have kids, more likely single = less family support as they age, can B more susceptible to financial scams. #idtheft

On getting message out, Keenan says we need to break through the noise if we're going to transfer our passions into actions. #idtheft

Tuck: People self identify with life stage & that can determine how they take in messages. #idtheft

Ginzler: It's not just who you need to get the message to, but also who that person might be in contact with. #idtheft

Keenan says we have to make the message personally relevant. #idtheft

Excellent panels and perspectives @FTC today on the subject of #senior #idtheft.
#FinancialLiteracy pic.twitter.com/WINTh5GhSO

You need to have age appropriate and income appropriate messages. - Keenan #idtheft

Moderator: How can the news help get the message out? #idtheft

Van der Bellen: Make good pitches to reporters. *Why* is your issue news? #idtheft

Charles Harwood, Acting Director, Bureau of Consumer Protection, gives closing remarks on senior #idtheft workshop.

Harwood wants to map out strategy for moving forward w/ assisting victims of senior #idtheft.

Harwood focuses on 4 areas: Advocacy - keep up efforts; better #data security; more education; & continue to develop new solutions. #idtheft

Photo: Harwood thanks everyone for participating in senior #idtheft workshop.
pic.twitter.com/WqJ400TP5Y

Questions/comments about our senior #idtheft workshop? Send them to [seniorIDtheft\(at\)ftc\(dot\)gov](mailto:seniorIDtheft@ftc.gov).

For FTC resources on preventing and dealing with identity theft, see <http://www.ftc.gov/idtheft>. #idtheft

If you think you're the victim of #idtheft, file a complaint here: <http://www.ftc.gov/complaint>