Elder financial abuse is a growing threat to the economic security and wellbeing of older adults. Studies done in the past have demonstrated that the financial loss to seniors could be as much as $3 billion a year. Financial exploitation also causes emotional stress due to feelings of embarrassment, altered finances, and resulting isolation. With the rollout of COVID-19 vaccines, a new category of scams has followed. Impostors are acting as officials and vendors trying to receive payment for vaccine appointments, places in line, and other false parts of the vaccination process. To learn more about this issue, we asked Dianne Woodburn, Legal Services Supervisor and Supervising Attorney for Queens Legal and Social Work Elder Abuse Prevention and Intervention at JASA, and Donna Dougherty, Senior Director of Legal Services for Elder Justice at JASA, questions about vaccine-related scams. JASA is a New York City-based agency that has provided much needed and critical services to older adults for over 50 years. Since 1981, JASA's Legal Services for Elder Justice has provided free civil legal services to Queens residents 60 and older who are at risk. They prevent evictions, foreclosures, and homelessness, obtain necessary health care, stop financial exploitation and provide assistance with public benefits. Here are JASA’s responses to our questions about avoiding common vaccine-related scams.

Your legal team is currently focusing on COVID-19 vaccine scams. Can you elaborate more about these types of scams?

JASA:
Our legal team is focusing on all types of scams that target older adults during this particularly vulnerable time when many seniors are isolated. These scams include not only COVID-19 vaccine scams but also: grandparent scams, Medicare or health insurance scams, funeral and cemetery scams, homeowner/reverse mortgage scams, telemarketing and phone scams, investment scams, sweepstakes and lottery scams and counterfeit prescription drug scams.

COVID-19 vaccine scams often take place online – for example, fake websites that offer the ability to buy a COVID-19 vaccine ahead of time. Another type of COVID-19 vaccine
scam involves an unsolicited call to a senior, with the scammer telling the senior that he or she will schedule the senior for an appointment to receive the vaccine but needs payment in advance. The third type of COVID-19 vaccine scam is known as phishing. In this case, an email is sent to a senior purportedly from a reputable agency or company in order to induce the senior to provide their personal information. For example, the email may seem as if it is coming from Moderna or another company producing COVID-19 vaccines. The scammer then solicits the older adults’ personal information by telling them that it is necessary in order to “schedule the vaccine appointment.”

How are these scams sent? Are they through phone calls, emails, or websites?

JASA:
For most of our clients, these scams are coming through phone solicitations. That may be because many of our clients do not visit many websites or respond to emails. However, scammers will use all of these methods.

What are some ways to determine if it is a scam or a legitimate organization?

JASA:
A legitimate agency will not ask for personal information, including but not limited to:
● Date of Birth
● Banking information
● Social Security number
● Credit Card Information
● Request for money; especially through Zelle or a money order

Legitimate websites are usually secured – look for Https or a padlock icon. Legitimate agencies will not pressure you into making an immediate decision or ask to receive information by mail. One way to check an agency’s legitimacy is by asking for call back information and seeing if the contact details provided are valid.

Is there any way to avoid these scams?

JASA:
● Only visit secured websites
● Do not give personal information over the phone
• Speak to your families – have a safe word that you give your grandchildren i.e. “Pumpkin,” so that you can be sure it is really a family member on the phone and not a scammer
• Attend webinars and trainings that keep you informed regarding scam prevention
• Make sure other senior peers and older friends are not isolated. If you are comfortable, grant family members the ability to monitor your emails
• Do not click on suspicious links – especially those that promise vaccines
• Be alert, be suspicious and ask questions. Always speak to someone you trust before sharing personal information on the internet.

How can families help protect their older relatives from these scams?

JASA:
Families should check in with their loved ones, take an active role in their lives and ensure they are not isolated. They should talk to older relatives about what is going on during the day and establish an agreement that older relatives will not make critical decisions without speaking to the family first.

What can advocates do to address these recent scams?

JASA:
Advocates can continue to participate in outreach events, trainings and webinars, operate helplines and hotlines and work with local legislatures to get information about scams out to their constituents. Advocates and agencies can also work to disseminate public service announcements. Most importantly, advocates can check in on their clients.

Any other advice regarding watching out for scams during the pandemic?

JASA:
Make sure clients are not keeping themselves isolated and are not making decisions based on fear. Find out where vaccines are legitimately being offered and share this information with them. Speak to trusted advisors, for example government regulatory agencies ([Attorney General], Consumer Affairs, etc.), your doctor and the Department of Health.