

Scams Report



Arnold Shifrin
Director of Communications, SALT

Recurring Charge Scam

When purchasing an item online, you may unknowingly commit to making monthly payments to the vendor for an indefinite period of time. In your desire to complete the purchase, you might not notice a statement appearing in small print at the bottom of the checkout page that states the following: "By placing this order, you agree to indefinitely pay us \$XX.XX each month." The statement is preceded by a box that is checked by default. These transactions are also referred to as "subscription purchases."

When the charges are disputed, scammers defend their actions by claiming that the victims agreed to the subscription purchases at checkout. If necessary, the scammers are able to produce the "documentation" to justify the charges. It often takes years for victims to receive refunds. The customer service agents employed by the scammers to handle these disputes are very aggressive and threaten legal action against victims in an attempt to retain them as subscribers.

Some victims are told that the monthly charge will be cancelled if they log in to the vendor's website before a certain date each month. However, if a victim neglects to log in to the site by the specified date, the charge is not cancelled and will appear on the individual's credit card statement as a purchase for that month.

You might have the impression that all online subscription sales are considered scams. In fact, this is not the case. Many online companies fully disclose the conditions of their sales, thereby allowing consumers to make educated decisions before committing to a subscription purchase.

Examples of products and services commonly sold online as "subscriptions"

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|---|---------------------------|---------------------|
| • Online service providers (protect and repair computers) | • Baby items | • Video games |
| • Meal kits | • Underwear | • Feminine products |
| • Beer / wine | • Contact lenses | • Vitamins |
| • Razors / blades | • Men's / women's apparel | • Pet Food |
| | • Cosmetics | |

How to protect yourself from being a victim of this scam

- Carefully read all the language on every page of the vendor's site from the time you log in until you complete the purchase at checkout.
- Be especially alert for boxes that are checked by default. Uncheck any boxes that don't apply.
- If you sense that the vendor is attempting to deceive you, do not submit your order. Log off the site and find a vendor that provides consumers with all of the facts and conditions regarding its sales practices.
- Check your credit card statement every month. If there are any charges not authorized by you, immediately contact the card issuer and the vendor to arrange for a credit.
- If the dispute is not resolved to your satisfaction in a timely manner, file a complaint with the Consumer Protection Division of the Illinois Attorney General's office at www.ag.state.il.us or 1.800.386.5438, or the Federal Trade Commission at www.ftccomplaintassistant.gov or 877.FTC.HELP. Both agencies have been successful in settling cases with subscription-based companies for misleading customers.

-Resource: Bob Rankin

Upcoming SALT Meeting:

Monday, January 14, 2019

Julie Kenney, Public Information Representative,
U.S. Postal Service Inspection Service, Chicago Division

Ms. Kenney will speak to SALT on fraud prevention.

Keeping Children safe at home: A note for Grandparents

With winter wearing on and spring approaching, many people feel the urge to dive into spring cleaning both inside and outside their homes. It's also a good time to check out the supply of hazardous chemicals in cabinets, closets, basements and garages. According to the Centers for Disease Control and Prevention, each day more than 300 children in the U.S. seek treatment at an emergency department and two children die as a result of poisoning. Consumer chemicals with clear warning labels are an obvious hazard, but household cleaners and medications can be poisonous as well. Children are naturally curious and will investigate, often by eating or drinking, anything they can get into.

Educate yourself about the products you bring into your home. Read the labels, follow the directions for use, and become familiar with the hazards. Store hazardous household products and medications in their original packaging where children can't see or get to them. Post the nationwide poison control telephone number, 1.800.222.1222, at every phone in your home and program it into your cell phone. Calls are free and confidential, and the centers can be reached 24 hours a day, seven days a week. Call the number if someone may have been poisoned. If the poisoned individual collapses, has a seizure, has trouble breathing, or can't be awakened, call 911 immediately. Visit poisonhelp.hrsa.gov from the Health Resources and Services Administration for more information on poisoning prevention.

Finally, dispose of unneeded household hazardous waste and unneeded or expired medications.

-Centers for Disease Control and Prevention, U.S. Health Resources and Services Administration, American Association of Poison Control Centers, as presented in the February 2018 issue of *Inside FEMA* (Federal Emergency Management Agency)

To dispose of expired medicines, please refer to the January 2018 issue of the *Communicator* or search dupagehealth.org/rxbox for locations. For hazardous waste disposal, the Regional Household Hazardous Waste Facility in Naperville is open from 9 a.m. to 2 p.m. on Saturdays & Sundays excluding holidays. The site is now located at 156 Fort Hill Drive, Naperville. You may call 630.420.6095 for instructions.

The facility accepts the following:

- Aerosol cans
- Automotive fluids (including oil, gasoline and anti-freeze)
- Asbestos materials (in a size that will fit in a 55-gallon drum, not in excess of 50 pounds)
- Batteries (including automotive, marine and sump pump)
- Fire extinguishers
- Flammables
- Fluorescent bulbs, CFLs (sealed and unbroken only)
- Household cleaners, drain openers and pool chemicals
- Mercury
- Paints and stains (oil-based only)
- Peanut oil
- Poison, pesticides and fertilizers
- Non-controlled and over-the-counter medications
- Propane tanks (20 pounds)
- Solvents and strippers
- Thermostats
- Unknown hazardous substances

Agency on Aging: Promoting the dignity of every older adult

Presented at the October 2018 SALT Meeting

The passage of the Older Americans Act in 1965 led to the National Aging Network which established Area Agencies on Aging across America. The Northeastern Illinois Area Agency is one of thirteen such agencies in Illinois.

Megan Napierkowski and Ginnie Moore educated SALT on the Agency on Aging's mission to make aging easier through the development, promotion and monitoring of a network of services for persons 60 or older, including Older American Act services, that enable older persons to live with dignity, safety and independence in their own homes and optimize the quality of their lives. The Agency is tasked with making grants available to local agencies to provide Older American Act services.

Many at the meeting were surprised at the extent of services which Megan detailed. The Agency on Aging provides funding for many services provided by DuPage County Senior Services, which includes Access Services, Long-term Care Ombudsman Program and Caregiver Resource Centers. DuPage County Senior Services also provides the Adult Protective Services program. Through Metropolitan Family Services, the Agency funds counseling and caregiver training and support groups for unpaid caregivers as well as persons 55 and over who are raising grandchildren.

The Agency also funds a little-known program for residential home repair. These funds are disbursed by DuPage County Senior Services and focus on minor home modifications and repairs to allow seniors to function safely in their homes.

Through DuPage Senior Citizens Council, the Agency funds Nutrition Services including Community Dining



Ginnie Moore, *left*,
Megan Napierkowski, *right*

Community Planners

Agency on Aging,
Northeastern Illinois

Centers and Home Delivered Meals, or Meals on Wheels. The Home Delivered Meals program delivers over 700 nutritious meals a day just in DuPage County. In addition to its very practical purpose, the service is designed to reduce isolation and foster connection among seniors and the community.

Also, the Agency subsidizes civil legal services through Prairie State Legal Services as well as a Senior transportation program, separate from Ride DuPage, which can provide rides for medical appointments, nutrition sites, banking and grocery shopping.

Ginnie explained that the Agency also focuses on healthy aging through evidence-based health promotion programs. She leads *Take Charge of Your Health*, a chronic disease self-management program, including *Take Charge of Your Diabetes*. She will teach these classes in the community if 10-16 participants are interested in forming a class. She can also train leaders for this class and *A Matter of Balance*, a fall prevention program.

The Agency on Aging administers over \$14 million annually to more than 20 community-based agencies in its eight-county service area. Older American Act services, offered from a combination of federal and state funds, on average only cover 40-60% of the total cost of the direct services provided. Local agencies must rely on grants, local funding and donations to cover the total cost of the services they provide to the communities they serve. They receive federal and state dollars, but must secure additional local funding for just over 50% of their budget.

Resources:

**Agency on Aging
Northeastern Illinois** 630.293.5990
ageguide.org

**Illinois Department
on Aging (Senior Help Line)** 800.252.8966
state.il/aging

**DuPage Senior
Citizens Council** 630.620.0804
dupageseniorcouncil.org

**Metropolitan Family
Services** 630.784.4800
metrofamily.org

**DuPage County
Senior Services** 630.407.6500
dupageco.org

Prairie State Legal Services 630.690.2130
pslegal.org

Did You Know?

One of the important responsibilities entrusted to Township government in Illinois is the care of over 71,000 miles of roads outside federal, state and local jurisdiction. Within Milton Township, our Highway Department maintains 80 miles of such roadways. This compares to the amount of roadway managed within the entire Village of Glen Ellyn. And, while many live within and pay a percentage of their roadway tax to their own municipality, all drive on Township roads. Our crew keeps roads that are not kept by the state, DuPage County, private associations, or cities and villages in good repair and clear of snow and ice. In addition to ensuring the safety of travel on these roads for all who traverse them, the Highway Department also maintains Township roads by patching and resurfacing asphalt, setting up safe drainage, shoulder surfacing along roadways, trimming trees and mowing grass in fairer weather, picking up litter and assuring proper traffic control signage.

Gary Muehlfelt, Milton Township Highway Commissioner, has developed excellent intergovernmental cooperation with the municipalities within and adjacent to the Township. The Highway Department exchanges manpower and equipment to make each entity more efficient. In 2009, Milton's Highway Department was instrumental in coordinating all 9 townships to form an intergovernmental agreement with DuPage County DOT to secure the best possible price for bulk rock salt. It also worked with DuPage County in 2017 to resolve drainage issues in the northeast section of the Township. Additionally, it works with Fire Districts to ensure that newly-built subdivision streets in the Township accommodate the larger fire fighting equipment used today and trims parkway trees to a height sufficient to accommodate the new and larger equipment.

DuPage County Resources for Seniors

The Communicator continues an ongoing series by highlighting a program offered by DuPage County Senior Services. To obtain further information on this or programs featured in prior issues, please visit dupageco.org and click on Senior Services, or phone 630.407.6500.

Choices for Care

This program provides consultation to all nursing facility prospective applicants, 60 and older, to explore options for long term care which may include home and community-based services or nursing facility care. A comprehensive assessment helps identify needs, reviews service options and cost, and assists in developing a plan of care. A prospective nursing facility applicant can then choose services that are appropriate and affordable. Options discussed can include nursing home placement, Supportive Living Facilities, assistive living, in-home services, Community Care Program and Home Delivered Meals. There is no charge for this service.

Did You happen to know?

In the State of Illinois, in order to legally park in a handicap spot, the authorized holder of the disability parking placard must be present and also enter or exit the vehicle at the time the parking privileges are being used. It is a violation of Illinois law to park in a space reserved for a person with disabilities if the authorized holder of the disability license plate or parking decal does not enter or exit the vehicle at the time the parking privileges are being used. (625 Illinois Compiled Statutes (ILCS)5/11-1301.3)

This means that a person authorized to display the disability placard who has parked in a handicap spot cannot send in a relative or friend to run an errand but rather must personally exit the vehicle. If a friend is running an errand for someone with a handicap placard, the friend can park in a regular spot and leave the car to run the errand.



Want to read a past issue of this newsletter?

www.miltontownship.net

Want to call the Township?

630.668.1616

Want to visit the Township?

1492 N. Main St
Wheaton

Questions or comments?

p.cannova@miltontownship.net

S.A.L.T. Council Members

Chuck Smith, Chairman · Jodi Hefler, Vice Chairperson · Penni Cannova, Social Services Coordinator, Milton Township · Arnold Shifrin, Director of Communications · Officer Jill Uhler, Wheaton Police Dept. · Officer Kayte Witten, Wheaton Police Dept. · Officer Joe Nemchock, Glen Ellyn Police Dept.

DuPage Sheriff's Office

Sergeant Bob Harris · Corporal Troy Agema - Sheriff Liaisons

Chief Bill Schultz, Wheaton Fire Dept. · Fire Administrator John Chereskin, Glen Ellyn Volunteer Fire Dept. · Sue Davison, Glen Ellyn Senior Center · Chief Philip DiMenza, Winfield Fire Dist. · Chief Dennis Rogers, Warrenville Fire Dist. ·

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Grandchild safety + hazardous household products

The extensive network of the NE IL Agency on Aging

Guidance for coverage under Medicare

Inside this issue

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Seniors and Law Enforcement Together

Serving & Protecting Seniors Citizens

January 2019

Medicare Guidance: What a Consumer Needs to Know

Presented at the November SALT Meeting

Sue Davison, of the Village of Glen Ellyn, guides seniors as a Senior Health Insurance Plan (SHIP) Counselor. She visited SALT to advise on wise actions to take regarding Medicare.

Sue first spoke on the Advance Beneficiary Notice (ABN) Medicare Form. The ABN, also known as a waiver of liability, is notice that a provider should give to a patient before a service is received if, based on Medicare coverage rules, the provider has reason to believe Medicare will not pay for the service. The notice must list the reason why the provider believes Medicare will deny payment. A patient may receive an ABN if covered under Original Medicare, but usually would not if covered under a Medicare Advantage Plan. Providers do not have to supply an ABN for services or treatments that are never covered under Medicare, such as hearing aids.

The ABN allows the patient to decide whether to receive the care in question and to accept financial responsibility for the service if Medicare denies payment. If a doctor feels that a particular test is needed to explore a diagnosis, and the patient is offered this form and asked to sign it, Sue advised that the patient revisit their doctor to see if an alternative code could be used for the test or procedure deemed necessary or an alternative course of action explored. She emphasized that this does not apply to an inpatient stay or services but rather only outpatient services.

Regarding inpatient care, Sue stated that each medical patient must advocate for him or her self, or identify a good advocate, to understand whether care is covered by Medicare. Doctors are more often choosing to



Sue Davison

Senior Service Coordinator &
Senior Health Insurance Plan Advisor,
Village of Glen Ellyn

identify someone as an observation patient rather than as a fully-admitted patient based on diagnosis and Medicare guidelines. A patient must be admitted to a hospital for three consecutive overnight stays in order to qualify for further stay at a skilled nursing facility, if further care is needed. A patient should ask about whether they can be classified as inpatient. An observation patient is not an admitted patient and any overnights spent as an observation patient will not be covered by Medicare. Discharge to another kind of facility for ongoing care, such as a rehabilitation hospital, is covered by Medicare under different rules. Sue described the reasoning for the growth in patients listed as observational. Hospitals are penalized for readmissions so seek to have more patients classified as outpatient — one cannot be readmitted if never admitted as an inpatient. Advocates should seek to understand the recommendation of a doctor, whether inpatient or observational, in order to understand whether a following stay will be covered by Medicare.

As a final and separate point, Sue emphasized that each year seniors should check their prescription plan on mymedicare.gov. By entering names of medicines and dosage amounts, consumers can easily compare the cost of their plan to others year-to-year including local and mail order pharmacies. Formularies change each year so one person's medicines may not be on the same plan the next year. Note that if no action is taken, the person is automatically reenrolled in their same plan. Sue also advised checking the website, goodrx.com to compare prescription prices.

SALT notes with great sadness the passing this fall of former Chairman Mr. Joe Vanest. Joe's legacy lives on in his beautiful family and in all of the lives that he touched, including those of every senior he supported in his work.