



### “Waiting Package” Scam

**How it works:** You receive an email or text message that appears to originate from FedEx or UPS. The message states that a package is currently being held for you. You’re instructed to click on a link in the message for further details and to arrange for delivery.

**How to protect yourself:**

- If you receive an email or text message about a “waiting” package that you’re not expecting, immediately delete the message. Do not click on any links. This is a scam.
- If you click on a link, you’ll be asked to provide personal information in order to have the package delivered. If you comply and furnish the requested information, your identity has been stolen.
- If you click on a link, scammers can install malware onto your desktop or mobile phone. Scammers and anyone else to whom they sell your personal information will then have unlimited remote access to your device.
- If you’re uncertain as to whether a package is actually being held for you, contact the sender directly. Use a website or telephone number that you obtained and know is legitimate, not one that was given to you by someone else.

*-Resource: FTC*

### FTC Chairman Email Scam

**How it works:** You receive an email from someone claiming to be FTC (Federal Trade Commission) Chairman Joseph Simons. The message contains official-sounding language and graphic images that resemble those of federal agencies. The message states that you’re entitled to receive money from an inheritance or for coronavirus pandemic assistance. You’re instructed to click on a link in the message and furnish personal information so the funds can be disbursed.

**How to protect yourself:**

- The message did not originate from the FTC Chairman. The FTC will never send an email asking for your personal information.
- Regardless of how much money you’re told you’ll receive, do not reply. Immediately delete the message. Do not click on any links.
- If you click on a link, you’ll be asked to provide personal information in order to receive the money. If you provide the requested information, your identity has been stolen.
- If you click on a link, scammers can install malware onto your device.
- If you receive a message from the FTC Chairman about money you are entitled to receive, report it to the agency at [ftc.gov/complaint](https://www.ftc.gov/complaint).

*-Resource: FTC*

### Glen Ellyn Public Library “Phishing” Scam

**How it works:** You receive a telephone call that shows up on your Caller ID as “GE Public Library” and the phone number 630-790-6637. The caller pretends to be library staff and offers you a gift card if you download an app onto your device. This is a scam.

**How to protect yourself:**

- Hang up the phone. Do not attempt to download the app. This is a fraudulent attempt to obtain your personal information. The Glen Ellyn Public Library is not making these calls.
- If you are a victim of this scam, contact the Glen Ellyn Police Dept. at 630-469-1187, their non-emergency number.

*-Resource: Glen Ellyn Patch*



The

S.A.L.T.

Communicator

*Seniors and Law Enforcement Together*

Serving & Protecting Seniors Citizens

January 2021

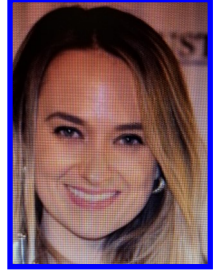
## Office of the Illinois Attorney General: Protecting the Public Interest of the State and its People

Presented at the December SALT Meeting via Zoom

Ms. Iwona Przonak Garcia shared with SALT the mission and extensive responsibility of the Office of the Attorney General (OAG) in advocating and litigating on behalf of all Illinois residents. As the chief lawyer for the state, the OAG has over 40 bureaus and specialty areas with main offices in Springfield and Chicago and six regional sites.

The OAG focuses heavily on consumer protection, but also protects civil rights. This is on display in their work negotiating the consent decree for the Chicago Police Department. All charities must register with the Attorney General Office and comply with financial reporting rules. The OAG promotes open government through upholding rules allowing the public to participate in 'open meetings' and access information in the public record. The Office also initiated the Home Energy Affordability and Transparency (HEAT) Act, to equip consumers with meaningful information so that they can understand how signing up with an alternative supplier affects their utility bills. The Consumer Protection division, though, constitutes the majority of their work conducted directly with the public. If an Illinois resident has a problem with a seller, online purchase, business or

Iwona Przonak Garcia,  
Community Outreach Liaison,  
Office of the Illinois Attorney General



service provider which cannot be resolved, he or she may file a complaint with the OAG. With several hotlines to report specific types of fraud or make inquiries, Ms. Garcia suggested that the most convenient method may be to file a complaint online at <https://ccforms submission.illattorneygeneral.net/>.

Ms. Garcia suggested taking steps to avoid problems. Those seeking to purchase a product or arrange for service should conduct online searches: next to the name of the product or company name, add such words as 'review', 'complaint', or 'scam' and read reviews from more than one source. Also, paying with credit card offers more protection to consumers by giving them the right to dispute charges and temporarily withhold payment while the dispute is investigated. Wiring money is risky; governmental agencies and legitimate businesses will never ask for this type of payment. Additionally, no one should be asked for payment upfront in advance for mortgage assistance, debt relief or the like. And, consumers should be skeptical of free trial offers without first researching the company, cancellation policy and statement of charges.

## Consumer Protection Tips to prevent against scams

**COVID-19** Ignore offers for vaccination and home test kits | Hang up on Robocalls | Watch out for phishing emails & text messages | Watch out for fake contact tracers | Research before donating

Call 312.814.2595 or check the Attorney General online charity database: [charitableviewer.illattorneygeneral.net](https://charitableviewer.illattorneygeneral.net)

**ID Theft** Do not share personal information | Do not believe Caller ID; technology allows scammers to fake caller ID info | Be aware of imposters; scammers often pretend to be someone you trust | Don't click on unsolicited links or attachments from unknown sources or social media | Do not feel intimidated; scammers often try to create urgency if immediate action isn't taken | Read credit card and bank statements carefully and frequently, as well as health insurance statements | Empty mailbox frequently

Order a free credit report every year from the three credit reporting agencies (three per year) to ensure that the information on all credit reports is correct. Only one website is authorized to fill orders for the free annual credit report to which all are entitled under law: [annualcreditreport.com](https://annualcreditreport.com)

## Senior Medicare Patrol: Protecting the Program, Protecting Seniors

Presented at the November SALT Meeting via Zoom

Mr. Jesus Enriquez brought an important message to the SALT Council and meeting participants about Medicare fraud and its impact upon our nation. The Illinois Senior Medicare Patrol (SMP) is a statewide program administered by AgeOptions in partnership with aging service agencies throughout the state. SMP utilizes its funding to detect and report healthcare fraud.

To detect fraud, Jesus explained what constitutes fraud. Medicare staff process thousands of claims each day and it is highly possible that human error occurs when entering data, so Medicare consumers should try to differentiate between fraud and error. Potential billing fraud in the healthcare realm could take the form of billing for a service not received, for something different than what was received, for a procedure not medically necessary or for the same service or item twice.

Billing errors, from simple mistakes instead of overt intention to commit fraud, result from common human mistakes, such as accidentally entering the wrong name or variation of a name. This error is unintentional and can be easily fixed with the help of Medicare.

To pose an honest question, Jesus asked why a senior should worry about Medicare fraud. He began to answer by asking the group how much the United States government loses each year to healthcare fraud and abuse. The answer is a staggering figure: in 2017, over \$60 billion was lost to Medicare fraud, beating out the amount spent on the entire annual budget of some of the federal government's most important programs and departments. For example, the budgets in billions of dollars for the Department of Homeland Security is \$42.4; NIH Sponsored Medical Research, \$33.1; College Pell grants, \$22.5; NASA, \$19 and the EPA budget is \$3. ([www.aarp.org/money/scams-fraud/info-2018/medicare-scams-fraud-identity-theft.html](http://www.aarp.org/money/scams-fraud/info-2018/medicare-scams-fraud-identity-theft.html))

This degree of fraud steals from every American, and directly affects seniors personally. The impact on the system of this degree of loss weakens Medicare. As far as impact upon individuals, Medicare benefits may be



Jesus Enriquez

Outreach and Information Specialist,  
AgeOptions  
Senior Medicare Patrol

used up and unavailable in the future when the need for that service or particular equipment arises and Medicare does not approve the payment because it appears that the individual already received that service or item.

Seniors can take assertive steps to protect the system for their own future, and that of their children and grandchildren, as well as their own future benefits:

- Learn about Medicare fraud
- Protect SSN & Medicare cards and share only with one's own physician or medical staff
- Use a calendar or journal to record all doctor visits and services
- Do not accept medical supplies or service from anyone soliciting over the phone or door-to-door
- Report suspicious activity to the Illinois SMP
- With the issuing of new Medicare cards, shred old cards showing SSN on card

Detection of fraud just takes careful review and some effort. Recipients should read the quarterly Medicare Summary Notice (MSN) or, similarly, an Explanation of Benefits (EOB) from their insurance company. They should watch for services or equipment not ordered by their doctor, and items ordered which were not received. Recipients should be aware also of double billing for the same item or other billing errors; a healthcare journal would be helpful for this.

If a senior suspects something is amiss, SMP recommends that the individual not wait up to three months for the next MSN but rather phone or log in to check his or her personal notice. If the error appears to be on the part of the provider, a call to the provider's billing department should resolve the error. If the provider will not explain or correct the error, or if the bill holder is beginning to suspect fraud, Senior Medicare Patrol urges a call to Illinois SMP at AgeOptions.

**Senior Medicare Patrol: [www.illinoismp.org](http://www.illinoismp.org) or 800.699.9043**

Request a Medicare Summary Notice (MSN) any time at 1.800.Medicare

View eMonthly Summary Notices monthly at [www.MyMedicare.gov](http://www.MyMedicare.gov)

## COVID-19 Fraud

Jesus Enriquez of Senior Medicare Patrol also reported specifically on COVID-related scams for which seniors should remain alert.

Those perpetuating scams are targeting older adults and seniors with long-term health conditions. Fraudsters are attempting to bill Medicare for sham tests or treatments related to the coronavirus. They first target their audience through unsolicited phone calls, emails, home visitations and text messages, as well as social media ads. Protecting oneself against COVID scams is similar to protecting against Medicare fraud:

- Only give Medicare number to a doctor or other health care provider
- Protect Medicare card and treat it as one would a credit card
- Medicare number should never be provided to anyone attempting to contact a person via phone, text or email
- Be extremely cautious of anyone coming to one's door offering free coronavirus testing, treatment or supplies
- Ignore online promotions for prevention products or cures for COVID-19
- Be cautious when purchasing medical supplies from unverified sources, including online advertisements and email/phone solicitations

### How does COVID-19 impact Medicare Beneficiaries?

Medicare covers lab tests for COVID-19 with no out-of-pocket costs, as well as FDA-authorized COVID-19 antibody (or 'serology') tests. This includes diagnostic tests for a current or prior COVID-19 infection or suspected current or past COVID-19 infection. Medicare also covers all medically necessary hospitalizations, including someone diagnosed with COVID-19 who might otherwise have been discharged from a hospital after an inpatient stay, but instead needs to stay in the hospital under quarantine. The individual would still pay for any hospital deductibles, copays, or coinsurances that apply. Medicare will cover the cost of a vaccine, which is now just beginning to become available.

Medicare has temporarily expanded its coverage of telehealth service to respond to the current pandemic. Now beneficiaries can have access from home via a range of communication tools, such as a smartphone or computer, to interact with providers such as doctors, nurse practitioners, clinical psychologists, licensed clinical social workers, physical therapists, occupational therapists, and speech language pathologists. A senior may receive evaluations from such providers via telehealth appointments, management visits (common office visits), mental health counseling and preventative health screenings without a copayment with Original Medicare.

*-[www.medicare.gov/medicare-coronavirus](https://www.medicare.gov/medicare-coronavirus)*

### [Upcoming virtual SALT Meeting](#)

Monday, January 11, at 10 am

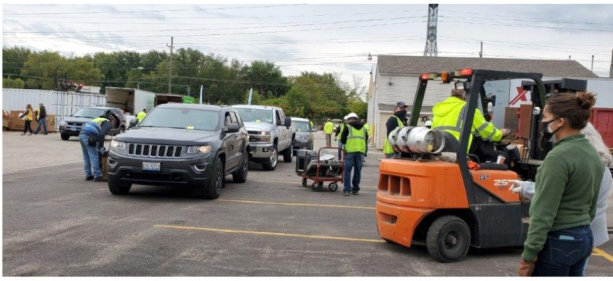
Our featured speaker will be Chief Bill Schultz of the Wheaton Fire Department.

Please check our SALT website for the Zoom link within a week of the meeting.

The **[Milton Township SALT website at \[miltontownshipSALT.com\]\(https://miltontownshipSALT.com\)](#)** offers a trove of resources in our community. Check out our tabs on Transportation, Food Security, Housing, Safety & Communication, Legal & Financial services, Health options as well as the Age Guide.



Milton Township Highway Department hosted its first ever Recycling Extravaganza on Saturday, October 3rd with SCARCE (School & Community Assistance for Recycling and Composting Education)



Milton's CERT Team assisted by directing traffic to different collection points at the Highway Department site on Poss Street in Glen Ellyn. All drivers remained in their vehicles so that volunteers and drivers remained separate from each other.

The Highway Department and volunteers helped unload over 400 cars to safely recycle 35,023 pounds of electronics, as well as latex paint, scrap metal, fire extinguishers, ink cartridges, crutches, hearing aids, and more.

Commissioner Gary Muehlfelt looks forward to hosting the second annual event in 2021.

### Driving Safely near School Buses: An Important Reminder

SALT is grateful for the partnership of local police departments and Sheriff's office. Recently, a police officer, noting an uptick in the number of senior drivers failing to stop at a stopped school bus with flashing lights, asked SALT to remind readers that it is illegal in the state of Illinois (and actually throughout the nation) to pass a stopped school bus which has its flashers on.

To refresh our collective knowledge, from 625 ILCS 5/11-1414, *Approaching, overtaking, and passing school bus:* *The driver of a vehicle shall stop such vehicle before meeting or overtaking, from either direction, any school bus stopped on a highway, roadway, private road, parking lot, school property, or at any other location, including, without limitation, a location that is not a highway or roadway for the purpose of receiving or discharging pupils. Such stop is required before reaching the school bus when there is in operation on the school bus ... visual signals ... The driver of the vehicle shall not proceed until the school bus resumes motion or the driver of the vehicle is signaled by the school bus driver to proceed or the visual signals are no longer actuated ... The driver of a vehicle upon a highway having 4 or more lanes which permits at least 2 lanes of traffic to travel in opposite directions need not stop such vehicle upon meeting a school bus which is stopped in the opposing roadway...*



Want to read a past issue of this newsletter?

[www.miltontownshipsalt.com](http://www.miltontownshipsalt.com)

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](mailto:p.cannova@miltontownship.net)

Want to "go green" and receive The Communicator electronically? Email [p.cannova@miltontownship.net](mailto:p.cannova@miltontownship.net) with your name, postal address, and email to switch to email-only delivery!

## Quick Reference Guide Office of the Illinois Attorney General Key Contacts

Consumer Fraud Line 800.386.5438

Identity Theft Line 866.999.5630

Health Care Line 877.305.5145

Charitable Trust Line 312.814.2595

Crime Victims Assistance 800.228.3368

Linea Gratuita Español 866.310.8398

Civil Rights Bureau  
[civilrights@atg.state.il.us](mailto:civilrights@atg.state.il.us)  
877.581.3692

Workplace Rights Bureau  
[workplacerights@atg.state.il.us](mailto:workplacerights@atg.state.il.us)  
844.740.5076

[IllinoisAttorneyGeneral.gov](http://IllinoisAttorneyGeneral.gov)

COVID and Medicare

Office of the IL Attorney General: Protecting the Public

Senior Medicare Patrol: Protecting Yourself & Medicare

*Inside this issue*

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