

## 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](http://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](http://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](http://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](http://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](https://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](https://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>