



Georgia Department
of Human Services

What's Age Got to Do With It?

Elder Investment Fraud & Financial Exploitation

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A photograph of a family of four outdoors. An older man with white hair, wearing a light blue button-down shirt, is on the left, smiling broadly. Next to him is a young girl with brown hair, also smiling. In the center is a young boy with brown hair, wearing a blue and white striped shirt, smiling. On the right is an older woman with white hair, wearing a red sweater, smiling. They are all looking towards the camera. The background is a soft-focus green landscape.

DHS Vision

STRONGER FAMILIES FOR A STRONGER GEORGIA

live longer. live safely. live well.

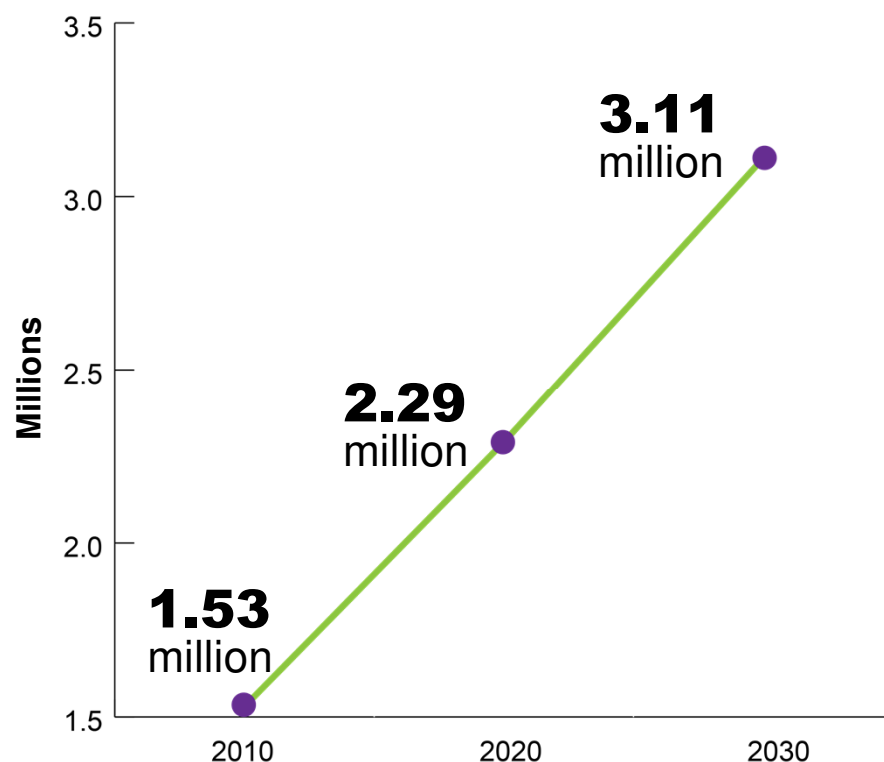
What does financial exploitation look like?

- Misuse of financial resources
- Theft of Social Security
- Usurped power of attorney
- Fake “prizes”
- Phony charities
- Benefits trafficking

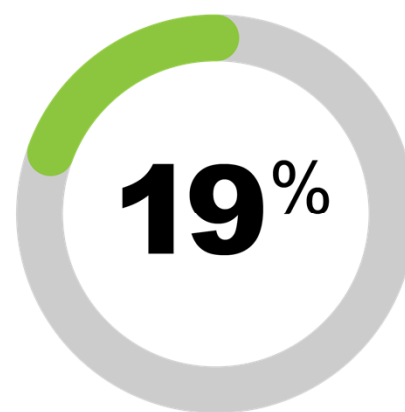


What does Georgia's future look like?

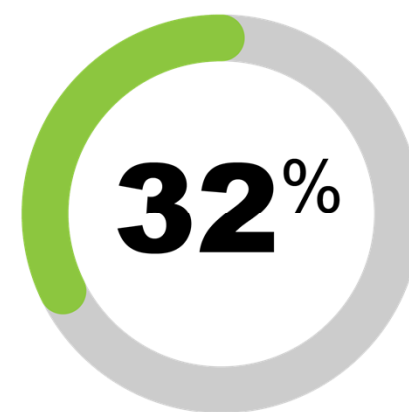
Georgians age 65+



% Financial Exploitation cases of total investigated by APS



2014



2017



At-Risk Adult Crime Tactics (ACT)

- Free, **2-day** training course for primary and secondary responders
- **6** students in first class in April 2011
- Classes of **80+** students recently
- Approved for **10** hours' Continuing Legal Education for attorneys
- Approved for **16** hours' Emergency Medical Technician credit
- **383** referrals to Adult Protective Services in FY2016. That number grew to **440** referrals in FY2017.



ANE Work Group

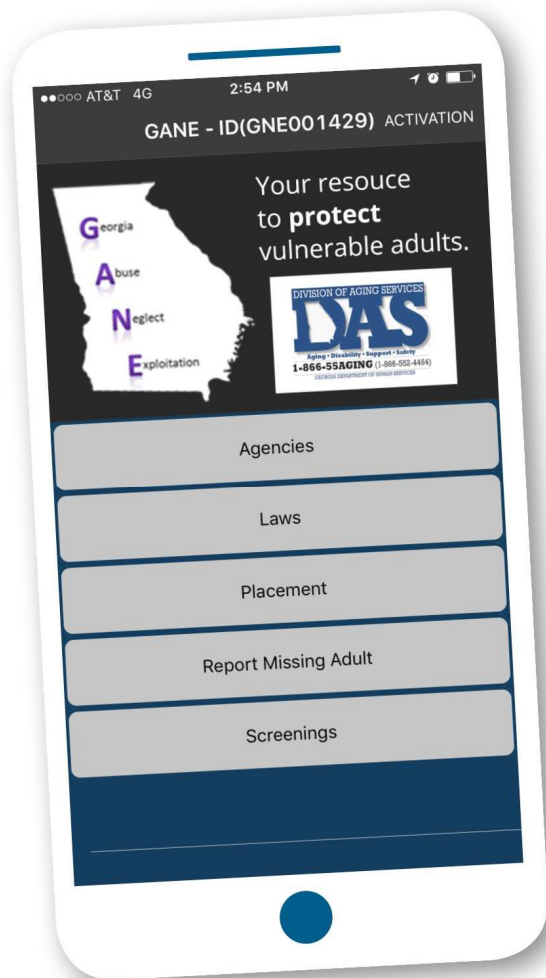
- About 100 professionals representing state, local and federal entities
- Designed to break down silos between law enforcement / social services / state and federal regulatory agencies
- Two subgroups – the Financial Exploitation Work Group and the Legislative Work Group
- Instrumental in passage of House Bill 78, so that authorities can investigate alleged abuses of the elderly, including financial exploitation, as crimes



Financial Exploitation Work Group

- Financial professionals
- Law enforcement
- Prosecutors
- Certified fraud examiners
- The Attorney General's Medicaid Fraud Control and Consumer Protection Unit
- The Secretary of State's Securities Division
- Adult Protective Services





GANE App

Grew out of Financial Work Group meetings and summits.

Special features for law enforcement and other professionals:

- Temporary Emergency Respite Fund (TERF) tab
- Emergency placements by ZIP code
- Screening questions and algorithms
- Push notifications



Legislative Work Group

The Legislative Work Group was instrumental in the passage of the Uniform Power of Attorney (POA) Act (O.C.G.A. § 10-6B-1), which expands on requirements of what an agent is:

- Obligated to do (e.g., keep detailed records and receipts)
- Not allowed to do (e.g., use power of attorney to create a new Last Will and Testament for the principal)

Location of the law in the state code is *very important* for enforcement.



Legislative Work Group

Other legislative efforts:

- H.B. 72 (enacted 2015) allows cases to be tried in jurisdictions where victims live (O.C.G.A. § 16-5-104).
- H.B. 899 (enacted 2014) makes operating an unlicensed personal care home a crime (O.C.G.A. § 31-7-12.1).
- Future legislation includes a bill that specifically addresses benefits trafficking.



Case History – DeKalb County

Vulnerable victims:

- Elderly woman and son, both with health issues.
- Caregiver comes in to live with them.
- Later brings in relatives to help.
- Gains control of family finances, Power of Attorney.



Case History – DeKalb County

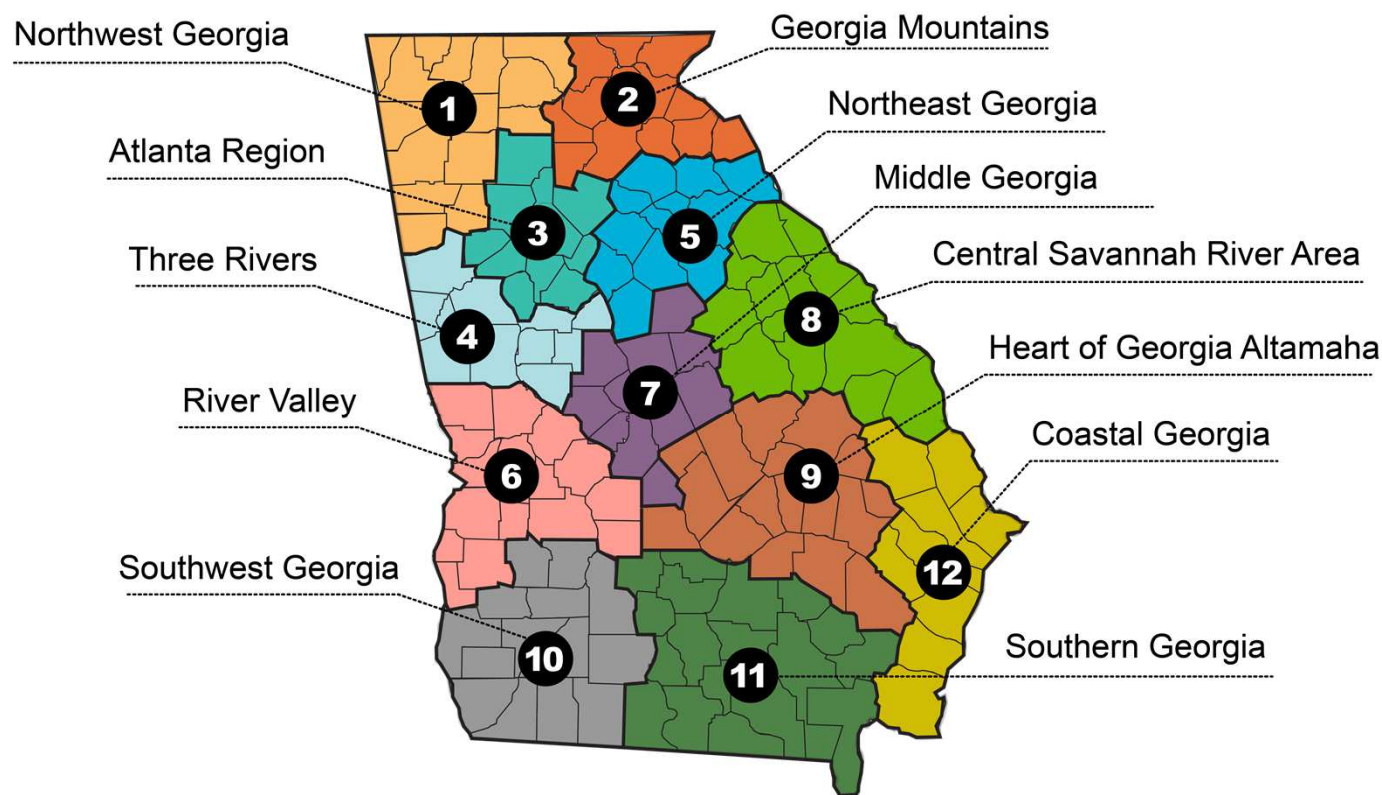
Alert response:

- Caregivers make conspicuous withdrawals and purchases.
- Financial institution employee notices unusual, possibly unauthorized transaction.
- Adult Protective Services notified, begins investigation.
- Others who notice irregularities (such as manager of apartment complex) report them to APS.



A statewide perspective

Area Agency on Aging Regions



Reporting Abuse in Georgia

- To report, neglect, and exploitation of an older adult or disabled adult who lives in a private residence, Contact your local police, and Adult Protective Services at **1-866-552-4464** (press “3”), or go to www.aging.ga.gov and click the Report Elder Abuse tab.
- To report abuse, neglect, and exploitation of an older adult, disabled adult or resident in a facility, contact Healthcare Facility Regulation: **1-800-878-6442**.
- To access information on long-term supports and services, services in the home and community, or support for individuals and family members who are aging or living with a disability, contact Georgia’s Aging and Disability Resource Connection (ADRC) to locate an office in your area: www.georgiaadrc.com



Thank you!

