

Finger Lakes ID Theft Coalition

Sponsored By:
Lifespan of Greater Rochester, New York





- Founded in 1971
- Mission is to help older adults and their caregivers *take on* both the challenges and opportunities of longer life.
- 30 different programs
- Programs in Finger Lakes counties:
 - Elder Abuse Prevention Program
 - Ombudsmen in long term care facilities
 - Livingston County RSVP
 - Women in Transition employment program in Ontario County

Finger Lakes ID Theft Coalition

Chairperson:

Carlos Rodriguez, Esq.

Retired NYS AAG/ Member, Lifespan Board

Coordinator :

Anne Smith, Lifespan

Fraud and Scams Specialist:

Jim Lynd, Lifepsan

Project Director:

Paul L. Caccamise

VP for Program, Lifespan



An Auspicious Beginning

National Secure Your Identity Week

October 16-22, 2011

GEOGRAPHIC AREA

- Cayuga
- Livingston
- Monroe
- Ontario
- Schuyler
- Seneca
- Wayne
- Yates

Why an Identity Theft Coalition?

- Nationally, losses to ID theft is \$53B; consumer out of pocket cost is \$631 per ID theft incident.
- 9.6 Million new victims in 2010
- Distinct shifts in the methodology
- Increased conflict for victims

What is ID theft?

- Identity theft – also known as identity fraud, ID theft and ID fraud – is fraud perpetrated by a criminal who assumes someone else's identity in order to profit illegally.

The Four Types of Identity Theft

- *Financial*
- *Criminal*
- *Governmental*
- *Medical*

Financial Identity Theft

Financial Identity theft is a crime in which the imposter obtains key pieces of information to obtain credit, merchandise and services under the identity of the victim. The victim is left with a ruined credit history and the time-consuming and complicated task of regaining financial health.

Criminal Identity Theft

Criminal Identity Theft occurs when a person who has been stopped by law enforcement falsely supplies another person's information in place of his/her own. This results in tickets and warrants being assigned to an innocent person.

Governmental

This is where an imposter uses the identity data of another person and supplies such data as part of an interaction with governmental agencies and databases

Medical Identity Theft

- Use of services
- Creation of medical record
- False insurance billing
- Impact of diagnosis
- Debt collections

Identity Theft is a Dual Crime

Who are the victims of this crime?

- Victim One –
The person who had their identity stolen
- Victim Two –
The governmental agency, business, medical practice, community, etc.

Impact on Victims

- Take over of your most precious commodity –your good name
- Financial loss
- Ruined credit
- Recovery process can take untold hours of follow up
- “ID theft investigation can take up to 500 hours.”
- 26% of victims: “Most affected by the emotional impact of ID theft.” (FTC survey, 2006)

Why focus on older adults?

- Can be especially vulnerable.
- “... in certain situation, criminals plan and carry out identity theft and fraud knowing full well that their victims are senior citizens.” (Alice Fisher, DOJ rep in testimony to US Senate Special Committee on Aging)
- More than 50% of those victimized by fraud and scams are age 50 or older.
- National estimates: 4.3% of older adults have been victims of ID theft in past 5 years (10,100+ in Finger Lakes counties)

Why focus on older adults? (cont.)

- Less savvy about use of internet and internet crimes
- More trusting online
- FBI: seniors are less likely to report ID theft because they don't know where to report it.
- May not even realize they've been victimized.
- Cognitive difficulties; dementia in some cases
- Embarrassment; fear of being declared incompetent
- More likely than the young to have savings
- Scams target seniors: SSA notices, Medicare fraud

Victims reactions

Unpredictable

Anger

Rage

Confusion

Frustration

Depression

Vigilante

ID Theft Affects Persons of All Incomes and Backgrounds





IDENTITYTHEFT NETWORKS PROJECT

- Maryland Crime Victims Resource Center
- Finger Lakes ID Theft Coalition is one of ten coalitions in US.
- Finger Lakes, Idaho, Wisconsin focusing on older adults.
- To Create a National Foundation and Focus to Assist Victims of Identity Theft

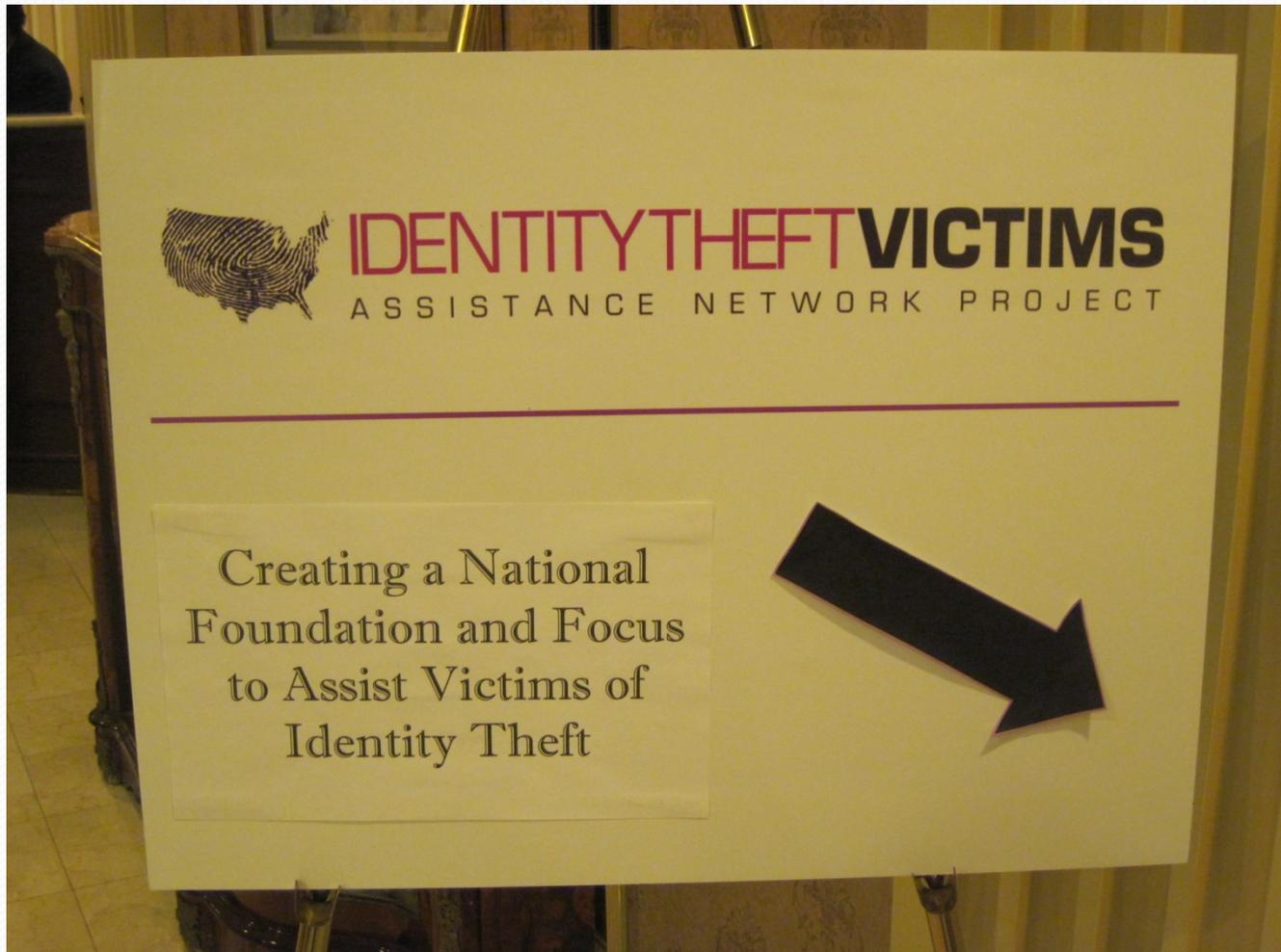
Goal of Coalitions

- Form network for public education and publicity
- Reach victims of ID theft
- Mitigate victimization through prevention
- Develop resources to help victims

ID Theft Coalition Conference

Washington, DC

Oct 2-5, 2011









IDENTITY THEFT VICTIMS

ASSISTANCE NETWORK PROJECT

“Medical identity theft can disrupt your life, damage your credit rating, and threaten your health if inaccurate information ends up in your medical records.”

-HHS Inspector General Daniel R. Levinson





+) of indicators
s → timeliness
"real time"
sources)
collect
differently
+!
follow
vs what o



Aime Seymour

 **IDENTITY THEFT VICTIMS**
RESOURCE NETWORK

"Alone we can do so little;
together we can do so
much."
-Helen Keller



Federal:

LE

FBI
IRS
Postal Svc
ICE
Reservations
VA
NIA
LE
Fincen

V/S

Advocate **INGO**
VOCA Recipients
LAW enforcement/Advocates
NOVA/NCVC
OVC + OVW

CJS

US Ag
Judges
Pub Def
US Probation
Tribal Justice
NAGG
MHT
NIMHT

Pub

USA
FIC
SS Ad
HHS

State:



Dept. of Public Safety
State Police
Dept. of Corrections Victim Unit
DOC

VOCA Administrator
State Victim Coalition

LE

VSVC

State CJ Assns

- pros
 - LE
 - probation
- Court System
Academies + Training

SMH
ID THE VICTIM SURVIVOR

count/pros

Local:

Sheriff
Chief of Police
Local/City Police Dept

Imm. SVCS
NGOs/comm base orgs
L/E Victim Advocate
Mental Health Providers
medical community

JJS
County + City Attys/Prosecutors
Magistrates (Local Judges)

Local MH providers
-sa

CJS
US by [unclear]
Judges
Prosecution
US Protection

Pub Agencies
10/14
CNC
PE
SS/MS
VAC

Civil
20/14/14/14/14
N/A/2
N/A/2

State CS Areas
- POS
- CE
- Protection
Court Spn
Prosecution

ID THEFT VICTIM/SURVIVOR

Pub Agencies
Probation
Dept of Family Services
DNR
Legislat

Bar Assn
Legal Aid
probation
Legal Aid
Civil

State Univ
Law School Clinic
Schools of
Technology
Museum

Dark Sun
State Division of
[unclear]

County

+



Resources - Local

- Lifespan Fraud and Scam program (J. Lynd) –can now extend into Finger Lakes counties
- Local law enforcement
- NYS Attorney General's office
- “Carlos in Your Corner”

Resources - National

- Federal Trade Commission (FTC)
- Western Union
- American Association of Retired Persons (AARP):
Money

<http://www.aarp.org/money/>

- National Criminal Justice Resource Center

<http://www.ncjrs.gov>

National Resources (cont.)

- Office for Victims of Crime (OVC) HELP for Victim Service Providers Web Forum

<http://ovc.ncjrs.gov/ovcproviderforum/index.asp>

- Identity Theft Resource Center[®] (ITRC)

<http://www.idtheftcenter.org/>

- United States Postal Inspection Service: Identity Theft

<https://postalinspectors.uspis.gov/investigations/MailFraud/fraudschemes/mailtheft/IdentityTheft.aspx>

National Resources (cont.)

- Association of Certified Fraud Examiners (ACFE)
<http://www.acfe.com/>
- Social Security Administration (SSA) - Identity Theft
<http://www.ssa.gov/pubs/idtheft.htm>
- United States Secret Service: Financial Crimes Division
<http://www.secretservice.gov/criminal.shtml>

Average time to complete: 10 minutes

Identity Theft Victims' Complaint and Affidavit

A voluntary form for filing a report with law enforcement and disputes with credit reporting agencies and creditors about identity theft-related problems. Visit ftc.gov/idtheft to use a secure online version that you can print for your records.

Before completing this form:

1. Place a fraud alert on your credit reports, and review the reports for signs of fraud.
2. Close the accounts that you know, or believe, have been tampered with or opened fraudulently.

About You (the victim)

Now

- (1) My full legal name: _____
First Middle Last Suffix
- (2) My date of birth: _____
mm/dd/yyyy
- (3) My Social Security number: _____
- (4) My driver's license: _____
State Number
- (5) My current street address: _____
Number & Street Name Apartment, Suite, etc.
City State Zip Code Country
- (6) I have lived at this address since _____
mm/yyyy
- (7) My daytime phone: (____) _____
My evening phone: (____) _____
My email: _____

This section is for the victim's information, even if he or she cannot complete the form.

Leave (3) blank until you provide this form to someone with a legitimate business need, such as when you are filing your report at the police station or sending the form to a consumer reporting company to correct your credit report.

At the Time of the Fraud

- (8) My full legal name was: _____
First Middle Last Suffix
- (9) My address was: _____
Number & Street Name Apartment, Suite, etc.
City State Zip Code Country
- (10) My daytime phone: (____) _____ My evening phone: (____) _____
My email: _____

Skip (8) - (10) if your information has not changed since the fraud.

The Paperwork Reduction Act requires the FTC to display a valid control number (in this case, OPB control # 3084-0042) before we can collect - or sponsor the collection of - your information, or require you to provide it.

GOALS AND OBJECTIVES

- Establish a Regional Coalition.
- Key Focus: ID Theft Prevention and Intervention.
- Increase Awareness of ID Theft.
- Target Population: Older Adults and Aging Service Providers.
- Outreach to Victims and Potential Victims.
- Network to Provide Direct Services to ID Theft Victims.
- Assist Older Adults in addressing ID Theft.
- Assist Local Law Enforcement Agencies to obtain Restitution and Recovery of Victim's Assets.
- Refer Victims for Services to deal with Psychological Impact of Financial Exploitation.

Role of Coalition Members

- Attend Bimonthly Coalition Meetings and Coalition-Sponsored Activities.
- Assist Lifespan in developing a network of services and providers with a focus on ID Theft prevention and intervention.
- Contributing ideas to increase awareness of the risks of ID Theft among the elder population .
- Assist in identifying venues for group presentations on ID Theft throughout our 8 county area.
- Utilize the Aging Services Communication Network to publicize the goals and objectives of the Coalition.
- Create a Network of Service Providers who will assist elder ID Theft victims .
- Assist in measuring the impact of the Coalition activities .

Grant Deliverables

- Establish a regional Coalition
- Create a training/education package on ID theft
- Publicize issue
- Presentations to 1400 older adults/ 200 professionals
- Develop a network of providers to assist victims
- Series of radio programs on ID theft

Expectations of Members

- Training by MCVRC?
- Participate in meetings/activities
- Help identify senior groups/ venues for older adults/professionals for presentations
- Attend site visit meeting with MCVRC

Current Membership

- Offices for the Aging
- Finger Lakes Elder Abuse Coalition
- Monroe County Elder Abuse Coalition
- APS representatives
- Legal Assistance of Western NY
- Law Enforcement
- Western Union
- Lifespan
- Livingston County DA
- NYS Attorney General's Office

Coalition Tasks/Task Groups

- Develop standard education “presentation package”
- Collection of data re activities/victims reached/victim needs
- Recruitment of additional key members
- Schedule presentations for public/professionals

Coalition Tasks/Task Groups

- Assist in:
 - Serving victims of ID theft
 - Tracking coalition activities
 - Data collection
 - Documenting need/gaps in service

Future Meeting Schedule

- Bimonthly Coalition meetings

“Alone we can do so little;
together we can do so
much.”

-Helen Keller

