

Be Aware of Scams Targeting Veterans

As our population ages, unfortunately so do the scams. Scammers target vulnerable people through a variety of methods and exploit our emotions and values. Scams against veterans or that seek to assist veterans are a prime example. These scamming techniques could be a simple phone call, sending an email, sending a letter, or even going door to door.

Veterans, their dependents and others are also targeted through invitations to attend a seminar. A growing practice is to conduct a presentation at a well-known establishment which gives the appearance of a valid product and creates a safe environment. For example, a scammer may hold an investment presentation at a bank, a long-term care facility or assisted living program, or a retirement community and market the presentation to veterans. It is natural to assume that if the presentation is being held in such a location, it must be legitimate but this is not necessarily true. Another potentially deceptive practice is for a door-to-door solicitor to claim they are a veteran and are working for an organization that supports veterans. Their intent is to play on your appreciation for veterans with the goal of taking your money or stealing your personal information such as bank account numbers or credit card numbers.

The best way to protect yourself is to safeguard your personal information which includes your social security number, Medicare or Medicaid number, insurance card number or credit card number. Only provide personal or medical information to entities that you know are who they say they are. It is much safer to initiate the contact because you can be assured you are dealing with the appropriate organization. Be aware of “free” offers for health products, discounts, or services that require you to provide personal information.

Additional ways to protect yourself include:

- Never deal with someone who is not happy to answer your questions or does not allow you time to confirm the answers.
- When purchasing a financial product or any type of service, confirm that they are licensed or registered by asking to see proof. No proof, no purchase.
- If you are feeling pressured, tell the person that you won't make decisions without talking to someone else first. You always have the right to say no and to have that answer respected.
- Give yourself time to think about it.
- Discuss it with others such as family, friends, or call government agencies to confirm answers to your questions or to ask for help.

If you feel you have been a victim of a scam targeting veterans, contact:

Bob Stebbens, Iowa Department of Veterans Affairs, 515-242-0153, Bob.Steben@iowa.gov

To discuss concerns by or for a resident or tenant, contact the
Office of the State Long-Term Care Ombudsman at 866-236-1430

The mission of the Office of the State Long-Term Care Ombudsman is to protect the health, safety, welfare, and rights of individuals residing in long-term care by investigating complaints, seeking resolution to problems, and providing advocacy with the goal of enhancing quality of life and care.