

## Issue #5

# Senior Defense Newsletter

The Senior Financial Defense Grant is a project undertaken by the Legal Services Developer Program within the Senior and Long-Term Care Division at the state of Montana. Its goal is to effectively address the needs of victims of financial exploitation in Montana, through victim services, enhanced reporting, training, and education. This newsletter is going out to committee members, former trainees, and friends of the project. Whatever your role, we are thrilled to involve you in this important endeavor and welcome your feedback and participation.



Figure 1: Short Tailed Weasel, Bridger Mountains, Bozeman

This is the fourth quarterly newsletter. Whether you signed up at a training, clinic, or at a presentation, we are happy you have taken an interest in our project and we are excited to tell you about our recent progress.

**Outreach** Montanans in the Capitol! Project Director and MT Legal Service Developer, Katy Lovell, and Project Coordinator, Richard Heitstuman presented *Keeping the Doors Open: Creative Ways to Fund Legal Services Development* at the National Bar Association's National Aging and Law Conference in Washington, D.C. this past October. Our presentation focused on working with multiple funding sources to sponsor projects, being flexible with plans, and improvising to get things done. It was an honor to present to like-minded professionals from all over the country and around the world.

**TeleClinics** Our new TeleClinic system, based off of Zoom video conferencing, is ready to be tested. Currently, the LSDP does not have the capacity to staff the Teleclinics. We are looking for a para-legal to help fill the void. Once they are hired, our systems are ready to deploy to interested locations throughout MT. We plan to partner with the Self-Help Law Center’s Courthelp Station Program to affectively double our number of TeleClinics, given the two systems use the same hardware and software.



Figure 2: Bob Marshal Wilderness, Seeley Lake

**2019 Clinics** The 2019 clinic season is in the bag! Our final clinic was hosted at the Alliance Adult Resource Center in Billings, MT, on October 23<sup>rd</sup> and 24<sup>th</sup>. It was our largest to date and the first time we have ever attempted a two-day clinic. There were challenges, but we were able to serve 86 people. Of the participants who completed our Clinic Evaluation, 85.25% were extremely satisfied with the clinic experience, 13.64% were satisfied, and 1.52% (one individual) was dissatisfied. We don’t usually receive ratings of “dissatisfied,” but we are addressing the concerns of the individual and others to ensure better experiences in the future.

Clinics have been well received overall. The satisfaction ratings for each clinic were as follows:

- Hamilton: 90% were extremely satisfied, 10% were satisfied
- Glasgow: 87% were extremely satisfied, 13% were satisfied
- Hardin: 82% were extremely satisfied, 18% were satisfied
- Wilsall: 85.7% were extremely satisfied, 14.3% were satisfied
- Libby: 84% were extremely satisfied, 16% were satisfied
- Billings: 85.25% were extremely satisfied, 13.64% were satisfied, 1.64% were dissatisfied

It is also important that our clinic volunteers have a positive experience as well. We hope to retain volunteers for future events, as well as provide quality, easy-to-earn pro bono hours. Our 2019 clinics were evaluated by our volunteers as follows:

- Hamilton: 67% were extremely satisfied, 25% were satisfied, 8% thought the clinic was “OK”

- Glasgow: 100% were extremely satisfied
- Hardin: 90% were extremely satisfied, 10% were satisfied
- Wilsall: 100% were extremely satisfied
- Libby: 66.67% were extremely satisfied, 33.33% were satisfied
- Billings: 66.67% were extremely satisfied, 16.67% were satisfied, 16.67% felt the experience was “OK”

Again, we don't usually receive ratings of “OK,” and will work during the off-season to improve the volunteer experience.

## Multi-Media Ad Campaign

We are out there! The Senior Financial Defense Grant, with the expertise of SederMedia, created two new radio ads as well as a new television ad. The Montana Broadcaster's Association is helping to make sure the ads are being played on all participating radio and TV stations. In October, our radio ads played 1,141 times at a value of \$18,432.00, and our television ad played 229 times at a value of \$13,690.00. In November, our radio ads played 3,615 times at a value of \$57,726.00 and our television ad played 736 times at a value of \$32,280.00. Already, the value of advertising is almost 10 times the cost. A huge thank you to the Montana's Broadcaster Association, we could not have had such a large impact without them.

**2020 Clinic Locations** Though our schedule is not set yet, we do have a list of locations that we hope to visit in 2020. Those locations will likely include Helena, White Sulphur Springs, Emigrant, Plentywood, Great Falls, Polson/Pablo, and Deer Lodge.

**AARP is on board for another season!** AARP has long been an



Figure 3: Marsh Creek, Helena

important partner for the Senior Financial Defense Grant. Our funding source is phenomenal, but it does have rules about what can be purchased with grant dollars. In order to feed our volunteers and provide refreshments for participants, AARP has once again stepped up to the plate and agreed to sponsor our 2020 clinics. At \$2,100, the sponsorship should meet our food needs for each clinic.

**Pro Bono Work with Alexander Blewitt III Law School**

On January 9<sup>th</sup> and 10<sup>th</sup>, the Senior Financial Defense Grant and the Alexander Blewitt III Law School strengthened their partnership by hosting our first-ever live phone clinic. With the help of our grant staff, 8 student volunteers and the Pro Bono Coordinator, Kelsi Steele, we were able to complete 26 phone clinic appointments that had been on our waiting list. It is our hope that we can continue doing events like this to expand our operational capacity and serve even more of Montana's seniors.

## T.O.D.D. – The New Beneficiary Deed

Beneficiary Deeds have officially been replaced by Transfer on Death Deeds in Montana (see MCA Title 72). Besides the name and a few other changes, they function largely the same as Beneficiary Deeds did in the past. While the law contains a very basic template for a T.O.D.D., the Legal Service Developer Program is hard at work creating a new T.O.D.D. template for clinic use.

Figure 4: New World Gulch, Bozeman



## NCLER Practice Tool – Equifax Breach Settlement Info

NCLER has published a new tool which helps consumers navigate the process of applying for reimbursements from Equifax after a data breach exposed millions of Americans' information. Equifax is also offering extra, free credit checks as well as ID theft recovery aid. Check out the link below for more information.

<https://ncler.acl.gov/getattachment/Resources/Equifax-Practice-Tip.pdf.aspx?lang=en-US&eType=EmailBlastContent&eId=fdbc5e2b-7abb-4630-bd35-966ae391c25c>

## The State of Affairs

Recently, Montanans have been targeted by another round of Medicare-related scams. Seniors are receiving calls claiming that Medicare is replacing old cards with new, chip-compatible ones. Some scams claim that the senior's old Medicare number is invalid and needs to be updated. The senior is asked for their Medicare card number and in some cases, social security number and bank account information.

The following is quoted from the Montana Senior Medicare Patrol:

“Medicare will never call and ask for personal information over the phone. If [you] a beneficiary instigates a call, Medicare will need your number and birthdate in order to help you. However, they will not initiate calls and ask for personal information.

If you receive a call asking for personal information, whether it be from Medicare or any source, always err on the side of caution. According to Montana SMP, if something is urgent it probably isn't legitimate. Gather more information and hang up. Never call the number back that was given, but rather look the number up independently either in a phone book or on the internet.

If you're really suspicious and want to know if they are legitimate, or if you have given out personal information and it has to do with healthcare, please call your local Montana SMP at 1-800-551-3191.”

**Pro Tip = If you have a home security system such as camera surveillance or an alarm, don't advertise the make, model, or brand of your system. This makes a determined burglar's job easier; if he knows what type of system he is facing, he can potentially find out how to disarm it. If you want to put up signs warning of your security system, use generic ones that don't mention the system's specifics.**

Figure 5: Bob Marshal Wilderness, Seeley Lake



The Senate has been hard at work on a new bill that would require Telephone companies to do more to prevent unwanted robocalls as well as increase prosecutions for robocall violations. Having just been signed into law, the “Traced Act” will provide stiffer penalties for companies/individuals that utilize illegal robocalling and spoofing technologies.

Penalties can now amount to as much as \$10,000 per call, they can be imposed without warning, and the statute of limitations with regards to robocall violations has been increased from 2 years to 3, giving investigators more time to build cases against these criminals.

**Until Next Time** That's all for now. The next newsletter will be sent out in March of 2020. If you need to contact the Senior Financial Defense Grant for any reason, you can reach out to the Project Coordinator, Richard Heitstuman, at [Richard.heitstuman@mt.gov](mailto:Richard.heitstuman@mt.gov) or you can call the Legal Services Developer, Katy Lovell, at 406-444-7787.