

Issue #2

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.

This is the 2nd 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 Events or Activities Our staff was lucky enough to attend the Montana Financial Education Conference, a remote conference featuring speakers from some of the nation's top authorities on financial exploitation. At the clinic, experts like Paul Greenwood spoke about the nation's top financial scams and schemes. We also heard a little more about the financial industry's view of financial exploitation. Knowing more about all sides of the problem helps our grant ensure that we are basing our effort on the facts and not just our own biases.



Figure 1: Hill Country, Big Belt Mountains, Nelson, MT

Figure 2: A Snowy View, Northern Big Belts, Nelson, MT



DPHHS has added a new division called Faith and Community Based Services. Their new director, Tracy Moseman, contacted us to find out a little bit more about what we do and how we can be referenced on their website. We hope to work with Tracy in the future when we

advertise for clinics and other services, as religious organizations have long been a source of participants for our clinics as well as our “Working with Older Adults” trainings. Check out FCBS’s website at [Faith and Community Based Services \(mt.gov\)](https://www.fcbsservices.mt.gov) for more information.

Thanks to a tip from our friend and grant partner, Victoria Green, Grant Coordinator for the Elder Justice Project, we were able to train the Senior Companions Program, an absolutely incredible project run by Kelley Moody at the Rocky Mountain Development Council. Senior Companions pairs volunteers aged 55 and over with older adults that require assistance with daily activities, like shopping for groceries or driving to appointments. Please check out their website for more info <https://www.rmdc.net/what-we-do/senior-services/americorpsseniors/senior-companion-program.html>. Project Director, Katy Lovell, and Project Coordinator, Richard Heitstuman, had the distinct pleasure of training two groups of Senior Companions on the signs of financial exploitation, as well as how to avoid, stop, and report it.

The Senior Defense Grant has created a new tool, the “Money Mule Scams Tipsheet.” The informational tool summarizes what money mule scams are and how seniors can protect themselves from them. As is the case with all of our tools, it promotes reporting such scams to the proper authorities, as crimes against seniors too often go unreported. The tipsheet is still being reviewed before it is circulated, but if you would like to see a draft, please contact Richard.heitstuman@mt.gov.

Clinics Our clinic season is well under way and we have shared our schedule with as many partners as we can think of. So far, the schedule

Figure 3: Nature in the Yard, Helena, MT





Figure 4: A Place to Myself, Priest Pass, Helena, MT

has been shared with the state law library, the state bar, AARP, MLSA, the Homemaker Program at RMDC, MSU Extensions, the state tribal liaison, the clerk and recorder's office, the pro bono program at Alexander Blewitt III School of Law, and many more. If you hear of anyone who needs

the schedule and doesn't have it, please the Project Coordinator, Richard.heitstuman@mt.gov

Our first two clinics were planned as being 100% remote. Our first clinic, hosted in January, went well, but there were some issues with volunteers not following up on changes to the documents. This results in more work for our legal folks, which somewhat negates the benefit of these clinics for our program. Because this clinic was completely remote, it was difficult to get participants and volunteers to return surveys and evaluations. Therefore, we did not have any data to analyze for this clinic.

The next clinic, hosted in March, proved to be a lot more successful, as our staff traveled to Missoula and were present to assist student volunteers as they worked with seniors. This resulted in better appointments during the clinic as well as less clean up for our staff afterwards. One issue we did run into was grouping students in groups of three, which made it more difficult for students to work together cohesively and efficiently. While all participants were remote, our volunteers were present in-person. Therefore, we were able to collect volunteer evaluations. 80% of students who returned an evaluation were "extremely satisfied" with the experience, 20% were "satisfied." Our most common suggestion for improvement was for a more in-depth training before the clinic. This could be a sign of insufficient training, but it is worth mentioning that the ones who reported feeling under-trained were first year law students, which may suggest we simply recruited the wrong level of students.



Figure 5: An Early Morning, Big Belts, Nelson, MT

Lunchtime Training Series

Our training series continues, featuring local and national professionals training on a litany of different topics pertaining to senior advocacy. This quarter, we hosted the following trainings:

- *Issues in Healthcare and Longterm Care* by Eric Carlson
- *Medicare 101* by Janet Stellmon
- *Medicaid 101* by Lynn Vogl
- *Money Follows the Person* by Michelle Christensen
- *Exploitation by a Stranger vs. a Known Individual* by Richard Heitstuman and Susan Gobbs
- *APS 101* by Trevor Tangen
- *Guardianships and Conservatorships* by Chris Walker
- *Medicare Fraud, Waste, and Abuse* by Renee Labrie-Shanks
- *Aging in LGBTQ Community* by Andy Nelson
- *Financial Exploitation* by Richard Heitstuman
- *Long Distance Caregiving* by Katy Lovell

Check out our website's training page to view the training recordings [Training Resources \(mt.gov\)](https://www.mt.gov/training-resources). Please keep in mind that it does take some time for our trainings to be reviewed and posted. If you would like to view a training that is not currently posted, please contact Richard.heitstuman@mt.gov for a link to the video.

Figure 6: Steep, Northern Big Belts, Nelson, MT



Grant Updates

We are happy to introduce our new Grant Evaluator, Niki Zupanic! Niki is the owner of Zupanic Strategies, a company that provides grant services here in Helena. Niki has already proven to be a great asset to the team,

as she is always willing to work with us and is striving to provide the type of evaluation that we can learn from.

We are also happy to inform you all that our AmeriCorps member, Annalisa Bell, will be staying with the program for another year. Annalisa is an excellent, reliable member of the team and we are so excited to get to keep her around. We did interview two other applicants, but Annalisa's experience and reliability makes her our top choice.

Our fearless leader, Katy Lovell, gave birth to her third baby boy this weekend, Nolan Lovell. Congratulations Katy!!!!!! She will be out of the office for a while as she is recovering and spending some time with her family. If you need something from Katy during this time, please reach out to Richard Heitstuman for assistance.

Advocacy I think all members of the SDG team would agree, advocacy is our favorite part of the job. The grant was involved in several advocacy cases this quarter. We had several folks reach out to the grant about help with estate



Figure 7: On Top of the Rock Pile, Priest Pass, MT

planning. Those callers (and emailers) are informed of our 2022 clinics and are referred to the Legal Services Developer Program for intake.

We also received multiple reports of identity theft. We provided those seniors with a copy of our ID Theft Recovery tool and worked with them to understand their next steps in stopping and recovering from the theft.

One case that stuck out this quarter involved a man from eastern Montana who previously had some credit card fraud on his account. The man canceled the card and thought the exploitation was over; however, his bank contacted him and informed him that more fraud had been discovered on his account. They also told him that they would not be refunding any funds that he had proven were fraudulent, and that he would have to close all accounts with their bank. We worked with him to stop the identity theft and put a freeze on his accounts. We also referred him to the proper banking regulatory offices in Montana who were able to help with the unusual behavior of his bank. It is our pleasure to report that this individual has been refunded all fraudulent funds and was not kicked to the curb by his bank (although he did choose to bank with another organization). An exciting example of our work paying off for a financial exploitation victim.

The State of Affairs

This issue's state of affairs will focus on an ongoing case, referred to our program from a grant

partner. The person in question was curious about making some home improvements to make the aging process easier. They saw an ad for "Your Home Improvement Company," a company that promises to install things like walk-in tubs, handrails, etc., in order to



Figure 8: A Long Hike, Northern Big Belts, Nelson, MT



Figure 9: Top of the Top, Priest Pass, Helena, MT

make the aging process easier for seniors and their families. The person in question contacted the company and had a representative visit their home to provide a quote on some bathroom improvements. The salesperson refused to tell them a price until the end of the appointment, and when he did disclose the price, it seemed quite high. He also required a down payment of 50%, which the senior in question paid by check. After feeling uneasy about the situation, the senior did some research and found out that, according to friends and local contractors, they were getting overcharged for the services. The senior called the company to cancel the appointment (which she was told was allowable within 3 business days), but they had already cashed the check. The senior did not sign a contract and has no obligation to the company, but getting the refund has proven to be very difficult. We are still working on this case, but it brings to light a lot of issues that we all need to be cognizant of.

Pro Tip = Companies that target seniors, like “Bath Planet,” are relying on the senior not doing any research outside of their offer of service. They want to be the only offer the senior receives, so they don’t have any competition. Always get second opinions on proposed projects and be sure to check out the company with the Montana Department of Labor and Industry as well as with the Better Business Bureau and your local Office of Consumer Protection. If you are working with a service provider, be sure to get their offers in writing and be sure to *review* and sign a contract for any services rendered.

Until Next Time That’s all for now. The next newsletter will be sent out in July of 2022. If you need to contact the Senior Defense Grant for any reason, you can reach out to the Project Coordinator, Richard Heitstuman, at 406-417-8648, Richard.heitstuman@mt.gov, or you can call the Legal Services Developer, Katy Lovell, at 406-444-7787.