



National Association Of TRIADS, Inc.

Broward TRIAD July 1, 2012 Issue 10



Hi Everyone

I hope you all have been good since our last Newsletter. Today's Newsletter is chock full of good stuff. So find yourself a nice comfy chair and a good cup of coffee or a nice cold drink (no alcohol of course hehe) and take your time to read through this edition. As always remember this is your Newsletter so if you don't see something you think should have been here or you have something we can all benefit from please don't be shy, send me an e-mail with your information or ideas.

So here's your first test for the day to see who is really awake. See how many mistakes you can find in my introductory box here and let me know.

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954-673-1400

**TRIAD Member
TRIAD Board Of Directors**



Sheriff Al Lamberti

PLAYING IT SAFE AT THE ATM

Automatic Teller Machines (ATMs) are a great convenience, but they can compromise your safety. A motivated criminal only has to keep watch on an ATM for a short time to scope out the availability of a potential victim. As consumers, I remind you to always be cautious of your surroundings and conduct your business only in areas where you feel comfortable.

Due to the availability of surveillance cameras, ATMs at banks are typically the safest option, but that does not mean you have to steer clear of the ones at shopping malls, airports and sports venues. When you need to get cash, be sure to plan ahead before making an ATM withdrawal. If possible, always have someone with you. There are several safety tips you should follow to avoid becoming a victim at an ATM.

- Always be aware of your surroundings when using an ATM. If you notice someone or something suspicious, do not stop to use it! Go to another ATM or return at a later time.
- Avoid using an ATM after dark. If you must, do so only in a well-lit area. Be mindful of tall or overgrown shrubbery and vegetation in the area.
- Have your ATM card and any other documents you need ready when you approach an ATM. Fumbling with your wallet or purse makes you an easy target for thieves.
- When you use a drive-up ATM, be sure your passenger windows are closed and all doors are locked.
- If you are using an enclosed ATM, be sure the door completely closes and locks behind you. Do not allow anyone to enter while you are making your transaction. Authorized bank customers will have

their own access (not holding the door for someone entering a secure area is not rude; it is safe).

- When entering your Personal Identification Number (PIN), use your hand or body to shield the screen or keypad. Never give your PIN to another; this is the leading cause of theft.
- When your transaction is finished, be sure you put your card, cash and receipt away before leaving the area.
- Do not display or count large amounts of cash in front of the ATM. Count your cash in the safety of your home or locked vehicle.
- If you are threatened for your money or your card by a thief, do not fight. Cash and cards are replaceable; your life is not.
- If at any time you need emergency assistance, do not hesitate to call 911.

While we all enjoy the convenience of today's technology, these conveniences can come at a price. When you're out getting cash this summer, the Broward Sheriff's Office reminds you to always be alert, be cautious and follow these tips to stay safe.

-- Sheriff Al Lamberti

Thanks to our TRIAD member Al Santana who volunteered placing our TRIAD Newsletter on the Web Site he authors for the District 10 COPS Program. Our Newsletter will be available at www.deerfieldbeachcop.com

Credit Card Fraud

If someone has stolen or is fraudulently using credit cards that are issued to you (including any ATM/Debit/Check cards), you will need to take the following steps:

- Immediately notify the credit card company or financial institution that issued your card. Do not delay as the stolen cards are normally used quickly after being stolen.
- Make an immediate police report for the loss or theft of the credit card(s) with the law enforcement agency holding jurisdiction where the loss/theft occurred and obtain a case number. If the credit card

was lost or stolen and it has been used fraudulently, a theft has occurred.

The cardholder is the victim of the theft of the card only. Even though a credit card is issued to a cardholder, the issuing credit card company or financial institution (e.g., Visa, MasterCard, an issuing bank, etc.) has total control over their credit account and only extends the privilege of its use to the assigned cardholder(s). A cardholder is not deemed to be a victim of the fraudulent use of the credit card(s) solely by having their name embossed on the card. The credit card company or financial institution issuing this card will normally be the victim of any fraudulent use of the card. The victim of the crime known as fraudulent use of a credit card is determined by whomever ultimately suffers the financial loss.

The issuing credit card company or financial institution may require the assigned cardholder(s) to complete fraud affidavits along with any other document to assist in their investigation. They will determine possible courses of action which may include:

- reimbursing your account.
- writing off the fraud due to the low dollar amount of the loss or declining to prosecute the case, listing this loss as a cost of doing business. Generally, there will be no further investigation by law enforcement.
- charging back any fraudulent charges to the cardholder or merchant. If this occurs, the cardholder or merchant will become the victim of any fraudulent use of the credit card. The cardholder or merchant will have to make a separate complaint report with the law enforcement agency holding jurisdiction where the fraudulent use of the credit card occurred.
- actively pursuing prosecution for any fraudulent charges made within an agency's jurisdiction. The issuing credit card company or financial institution will be required to make a separate complaint report with the law enforcement agency holding jurisdiction where the fraudulent use of the credit card occurred.

Note: As a cardholder, you should remain in contact with the issuing credit card company or financial institution to determine what the outcome of the investigation and any decision to seek prosecution. If their decision is to take the loss, there will not be any further investigation by the agency. Contact the three credit reporting companies listed below to report this credit card theft and / or fraudulent use. They should confirm that a fraud alert is placed on your personal credit file. This should help prevent any future acts of fraud.

BROWARD SHERIFF'S OFFICE

954.831.8902

www.sheriff.org

SHRED-A-THON & OPERATION MEDICINE CABINET

By joining our efforts, you will help prevent prescription drug abuse. Come early and receive a \$5 gift card while supplies last.*

Broward County residents can shred away identity theft by safely disposing of their personal documents, check stubs, credit card offers, receipts and any other material that might contain sensitive data. This service is free of charge. *5 Box maximum

* This project was supported by Award No. 2009-SU-B9-0021 awarded by the Bureau of Justice Assistance, Office of Justice Programs. The opinions, findings, and conclusions or recommendations expressed in this publication/program/exhibition are those of the author(s) and do not necessarily reflect the views of the Department of Justice.

2012 CALENDAR

**Saturday, July 14, 2012 9 am - Noon Bamford Park 3800 SW
92 Avenue, Davie**

**Saturday, August 11, 2012 9 am - Noon Miramar Town
Center 2201 Civic Center Place, Miramar**

**Saturday, September 8, 2012 9 am - Noon LOWE'S Home
Improvement 1851 North Federal Hwy., Pompano Beach**

**Saturday, September 22, 2012 10 am - 1 pm Wilton Manors
Pride Center 2040 N Dixie Hwy., Wilton Manors**

**Saturday, October 20, 2012 9 am - Noon Health & Wellness
Expo at Northeast Focal Point 227 NW 2nd Street, Deerfield
Beach**

**Saturday, October 13, 2012 9 am - Noon Sunrise Lakes
Phase 1 8100 Sunrise Lakes Drive North, Sunrise**

**Saturday, November 10, 2012 9 am - Noon Oakland Park
District Office 5399 North Dixie Hwy., Oakland Park**

**Saturday, December 8, 2012 9 am - Noon Weston District
Office 17300 Royal Palm Blvd., Weston**

AARP & BROWARD SHERIFFS OFFICE PARTNER AND PRESENT AARP DRIVER SAFETY CLASS

**7/11/2012 Broward Sheriffs Office-Westin, 17300 Royal
Palm Blvd., Westin, Fl. 33326, 9am to 3pm,
Call Sonny at: 954) 385-9920 To Register
Instructor: Bill Lee**

**7/21/2012 Broward Sheriffs Office Tamarac Police
Department, 7515 NW 88th Avenue, Tamarac, 33321 9am to
3pm
Call Elaine at 954-473-4582 To Register
Instructor: Dick Smith**

**7/23/2012 Broward Sheriffs Office -Cooper City, 10580
Stirling Road, Cooper City. 9am to 3pm
Contact Linda Victor at .954.441.8330 to register.
Host contact: Linda Victor
Instructor: Joy Riddell**

More AARP Driver Safety Classes From Community Partnerships:

7/16/2012 Hollywood Police Department, 3250 Hollywood Blvd., Hollywood 33021, 9:30am to 4:00pm
Elaine at 954-473-4582. To Register
Instructor: Nora Natke

:

7/19/2012 Daniel D. Cantor Senior Center, 5000 Nob Hill Road, Sunrise, Fl. 33351, 9:00am to 3:30pm
Call Elaine at 954-473-4582

7/23/2012 Hallandale Beach Cultural Center Room 107 ,
410 SE 3rd Street
Hallandale Beach, FL 9:00 a.m. to 3:00 p.m.
Call Elaine at 954-473-4582 To Register
Instructor: Nora Natke

BSO Hurricane Guide Be aware of approaching storms:

It's important to know the difference between a hurricane watch and a hurricane warning. A watch indicates hurricane conditions are possible, generally within 36 hours. A hurricane warning indicates hurricane conditions are anticipated, usually within 24 hours.

When a hurricane watch is issued, re-check your emergency supplies to make sure you have what you need; restock if necessary. If you have hurricane shutters, remove them from storage and make sure you have the hardware and tools necessary to install them. Stay tuned to local media and to advisories from the National Hurricane Center; they will advise you as to appropriate times to begin installation.

Prepare an evacuation plan in advance. Make arrangements to evacuate to the home of a friend or relative in a safer area, but if you can't, know the

location of the nearest hurricane shelter. Remember that pets are not permitted in hurricane shelters with one exception: Millennium Middle School in Tamarac is meant only for pet owners who live in the county's evacuation zone, which includes all the coastal areas and mobile home parks. If you're advised to evacuate your home, leave immediately. And remember that leaving town may not be an option; it's generally best to evacuate within your county of residence. Roads may be too clogged for travel.

Stay tuned to local media or to NOAA weather radio for updates and instructions.

Hurricane Supplies: hope for 3, plan for 7

As you prepare supplies for hurricane season, hope for 3, plan for 7: assume that you will need supplies for a minimum of 3 days, but stock enough for 7 days. Begin gathering your hurricane supplies at the start of the season in June, especially drinking water (at least one gallon per person per day, and have at least a 7-day supply). Water is generally the first commodity to disappear from store shelves when a hurricane is approaching.

Use this checklist as a guide for your preparations:

1. Have plenty of canned food and a manual can opener; perishable food items will spoil quickly if electricity is lost and refrigerators are inoperable.
2. Stock evaporated milk and other non-perishables like peanut butter, cereal, granola bars, instant drink mixes, dried fruits, and don't forget your pets' food, too.
3. Store bottled drinking water before the rush begins. Allow at least one gallon per person per day for 2 weeks.
4. Have several battery-powered radios, flashlights, lanterns and extra batteries. Small battery-powered televisions are useful too.
5. Purchase a tube of silicone caulk for sealing bathtub drains.
6. Check your first aid kit to make sure it's properly stocked and over-the-counter medications have not expired.
7. Inspect your hurricane shutters; replace any panels that are missing or damaged. If you use plywood to cover windows and doors, make certain it is still usable.
8. If you don't have shutters, June is generally too late to order them for the current season. If you intend to use plywood, buy it now...and don't forget the hardware and tools you'll need to attach it.
9. Remove damaged limbs from trees and prune branches so winds can blow through. Dispose of trimmings as soon as possible. Never leave trimmings where winds can turn them into projectiles.
10. Consider the purchase of a propane-fueled camp stove or grill. If electricity is lost, this may be the only way to cook. Only use these items outdoors.
11. If you have a chain saw, make sure it's filled with gas, oiled and

ready for use.

12. If you've been considering the purchase of a generator, buy it well before a storm approaches when supplies and selections are plentiful.

Identity Theft

When your personal identification information (name, social security number, driver license number, etc.) has been used fraudulently to open credit accounts, bank accounts, obtain loans, utilities, telephone services, etc., without your knowledge or permission, you are the victim of the crime of identity theft. If you believe that your identity has been stolen, you should take the following steps:

- immediately contact the company or financial institution's fraud department where your information was used and alert them of this fraudulent account. Have the account closed or cancelled.
- file an immediate police report with the law enforcement agency holding jurisdiction where the identity theft occurred and obtain a case number. The location of jurisdiction is where the account(s) were opened or services provided. If your identity has been assumed outside of Broward County and you wish to file an information report with the Broward County Sheriff's Office, you may do so. The report will be forwarded to the jurisdiction where the crime occurred.
- Contact the three credit reporting companies listed below to report this identity theft complaint. You will need to confirm that a fraud alert is placed on your personal credit file. This alert should help prevent any future acts of fraud involving your personal identification information where a credit check would be conducted with the three credit bureaus.

Note: identity theft cases are generally difficult to prove beyond a reasonable doubt due to a lack of adequate physical evidence. This is due in part to standard business practices (or policies) as businesses conduct day-to-day operations. Businesses are normally unable to provide necessary evidence (applications, contracts, receipts, etc.) or have had no actual personal contact with the perpetrator of the fraudulent act. On occasion, you may receive information about the perpetrator such as an address, phone number or an e-mail address used to commit fraud. This information is a lead in the investigation and while usually not sufficient in and of itself to make an arrest or to facilitate submission of the case to the State Attorney's Office, you should report the information to the law enforcement agency where you filed the police report. Evidence must prove beyond a reasonable doubt that the perpetrator is in fact the specific individual who committed the crime of identity theft.

AARP Drug Saving Tool

Have you ever wondered if the medication you're taking is really the best one for your condition? Is there a less expensive, but equally effective medication you can use instead? Or is there a comparable drug with fewer side effects?

AARP's Drug Savings Tool can help you get the most value for your prescription drugs and learn more about the medications you take. Click on the link below.

<http://drugsavings.aarp.org/Default.aspx>

Helpful Resources:

EXPERIAN

www.experian.com

To report fraud, dispute an item in your credit report, or order a copy of your credit report, call:

1-888-EXPERIAN (397-3742) or write to:

P.O. Box 9352 Allen, TX. 75013

EQUIFAX

www.equifax.com

To report fraud, call:

1-800-525-6285 / Fax 1-800-255-0056 or write to:

P.O. Box 740241

Atlanta, GA. 30374-0241

To obtain a copy of your credit report, call 1-800-685-1111 or write to:

P.O. Box 740241

Atlanta, GA. 30374-0241

TRANS UNION

www.transunion.com

To report fraud, call: 1-800-680-7289 / Fax 1-877-553-7803 or write to:

Fraud Victim Assistance Division

P.O. Box 6790, Fullerton, CA. 92634-6790

To obtain a copy of your credit report or to dispute an item in your credit report, call:

1-800-916-8800 or write:

Trans Union - Consumer Relations

P.O. Box 1000, Chester, PA. 19022

Helpful Resources United States Secret Service

U.S. Treasury

www.secretservice.gov

Investigates account takeovers and fraudulent use of Social Security Numbers

Social Security "Hot Line"

1-800-269-0271

United States Postal Inspectors

www.usps.gov

Investigates mail fraud and fraudulent applications for credit by mail

Ft. Lauderdale Office

(954) 436-7200

Federal Trade Commission

www.ftc.gov

Consumer Response Center

Identity Theft: 1-800-382-4357

Tele-Check

problems with checking account frauds and opened accounts.

1-800-366-2425

Consumer Credit Counseling Service

Advice and direction to victim

1-800-388-2227

Free Annual Credit Reports

www.annualcreditreport.com

Your credit reports are available to you without charge once each year from this site sponsored by Experian, TransUnion and Equifax.

BSO Community Programs

The Broward Sheriff's Office actively encourages local citizens to become involved in safeguarding their communities through a variety of educational and participatory programs. Contact the Sheriff's Office for further information. at (954) 831-8902 or www.sheriff.org

COP (Citizen Observer Patrol): local residents help BSO fight crime by patrolling their own neighborhoods.

Citizens Academy: learn how law enforcement works with this hands-on course.

Senior Citizens Academy: an eight-week educational experience for Broward County seniors.

Posse: civilian volunteers assist BSO with activities.

TRIAD: a partnership designed to reduce criminal victimization of the elderly.

Safety For Seniors Online

The web can be a fun and fascinating place for seniors to explore, but it also presents several dangers. Learning a few senior safety tips for the Internet can be an invaluable lesson; there are a few areas where web browsers should be extremely cautious.

Scams

Seniors tend to be very trusting, which makes them easy targets for scam artists. Older Internet users often face a variety of scams, and they can be easy to fall for.

Most scams either ask people for help, or offer something for nothing. Seniors who are prone to help people in need are likely to fall for the first type of scam. Anyone who hopes to get ahead in life quickly may fall for the second.

Two common internet scams are the Lottery and the offer to deposit millions into your bank account. Lottery scams claim that you have won a great prize, and all you have to do to is pay a small fee upfront. Bank account scams offer to give you millions of dollars if you help the other person get to their money by providing some capital. Both are designed to separate you from your money, and you will never receive anything in return. As with so many other things in life, a good rule of thumb is that if something sounds too good to be true, it probably is.

Phishing, Anyone?

The emails give the reader a reason to click the link and log in to a personal account. When the person clicks the link, they are taken to a website that seems to be the real thing. However, the site is actually an exact replica run by web savvy criminals.

Once the victim logs on to the website, the criminals will have access to their user name and password. This allows the thieves to go to the actual site, log in as you, and steal any personal information you have stored, such as credit cards or bank account numbers. Phishing is a major problem, and the best way to avoid it is to always go directly to a website

before entering your log in information, never clicking on a link in an e-mail.

Identity Theft

The best way to avoid identity theft is to be extremely careful with your personal information. Always watch out for scams or attempts to phish you for personal information. Never provide your social security number to anyone online. That number is the most personal identifier you have, so protect it vigilantly.

When you shop online, do not supply your credit card or other personal details unless you are making a purchase from a reputable website. If you aren't certain about a particular site, go somewhere else, or check them out either by calling, going to a site like the better business

Phishing is a criminal activity in which people send phony emails to people and ask them to click on a link. These emails appear to come from reputable business: banks, insurance companies, social networking sites, etc.

One of the biggest online dangers seniors face is identity theft. This is when people use your name, credit cards and other personal attributes to benefit themselves.

Senior Medicare Patrol: Empowers Seniors To Avoid Being Victims Of Medicare Fraud, Scams & Abuse

As government officials continue to target Medicare fraud, they've doubled the funding for senior-citizen volunteers who do everything from explaining benefits to sending tips to investigators. One tip led to a piece of this month's record-breaking Medicare fraud takedown. Officials believe that if older Americans - including the growing crop of eligible Baby Boomers - know how to spot errors and fraud, "more criminals will be put in jail where they belong," Barbara Dieker told a group of volunteers recently. Dieker directs the Department of Health and Human Services' Office of Elder Rights, which oversees the Senior Medicare Patrols (SMPs).

Funding for the Senior Medicare Patrols increased from \$9million last year to \$18 million this year in the form of Administration on Aging grants that target fraud-rich regions, including Florida, California, New York and Michigan.

The patrols spend most of their time answering questions and educating Medicare beneficiaries, which, according to the Centers for Medicare & Medicaid Service's (CMS) inspector general, makes it difficult to measure just how effective they are. In fact, money brought in by the SMPs dropped 82% in 2010 to \$22,262, from \$214,060 in cost avoidance in 2009, according to the inspector general.

"The projects may not be receiving full credit for savings attributable (to) their work," the inspector general's report states.

Since the program began in 1997, Dieker said, the senior volunteers have educated 9.2 million people about Medicare fraud, received 87,000 complaints from beneficiaries, and saved Medicare and Medicaid \$105.9 million.

Coordinators from across the country say their volunteers' tips have led Justice

Department investigators to national trends that don't necessarily reflect back on the patrols.

"Just because you refer a case, doesn't mean you get credit," said Alice Lerley, SMP coordinator in Colorado.

At a national training session last spring, "the feedback from the feds was that they can't feed the case data back to us; it's not their priority, nor should it be."

Colorado just received recognition for referring the highest number of Medicare fraud cases - 87 - for investigation, as well as referring the largest amount of money for further action - \$156,000. The state received a \$100,000 grant.

The cases lerley sees most often include medical

equipment, such as wheelchairs, and scams involving insulin shots for diabetics. Those little cases tend to get rolled into big national investigations.

"The cases we're working are getting referred as complex cases," said Ed Mendicello, Colorado case investigator. "It's no longer \$500 here and \$1,000 there; it's part of a pattern."

Dieker said there's no way to trace money saved by prevention. In one case, a Colorado woman complained that a company tried to sell her insurance based on the federal health care law, falsely explaining that she needed to pay \$349 to get benefits in addition to Medicare. She didn't pay, but she did write down the phone number. Investigators later tracked the number to a marketing mill.

"There was no money involved because she didn't pay it, but the FBI's involved now," Mendicello said. "It turned out the owners have a background in extortion back to the 1990s."

California received a \$430,000 grant - the largest amount given out to any state. Volunteers there often work with underserved and non-English-speaking communities. Their tips have also led into national investigations. In one case, the volunteers were educating people at a Vietnamese housing facility when a woman said, "I have a wheelchair I don't need."

"CMS interviewed 30 people in this facility who wanted to give their chairs back when they found out they shouldn't have had them," said Julie Schoen, who heads up California's Senior Medicare Patrol program.

Even as the amount of money reported back from the SMPs has gone down, Schoen said, they're getting more phone calls from "savvier consumers."

"Our relationship with CMS is getting better," she said.

"They hold us as a partner. And the (inspector general) has gotten so much more involved with us - they realize

it's hard to track savings."

The Florida SMP, which also received a \$430,000 grant, focuses its attention on education. During the first week of September, they were pulled into Medicare fraud's largest takedown in history.

In 2009, at a low-income housing complex for seniors, one of the residents was being paid kickbacks to send other residents to mental health counseling.

"Basically, it was social hour," said Makeba Huntington, SMP coordinator for Florida. "They sat around and ate ice cream."

A resident called the SMP hotline, she said. Huntington's office eventually learned it was part of a much larger case.

10 Things You Should Know About Social Security

Provides benefits to 55.4 million Americans. Among beneficiaries age 65 and older, 22 percent of married couples and 43 percent of unmarried people rely on Social Security for 90 percent or more of their income. And 54 percent of married couples and 73 percent of unmarried persons in this age group receive 50 percent or more of their income from Social Security.

Sign up for the AARP Money Newsletter.

Is Social Security just for retired workers? No. As of December 2011, 15 percent of beneficiaries were disabled workers; 9 percent were dependents of workers and 11 percent were survivors (such as widows and widowers and children).

More on Social Security

- **Social Security beneficiaries welcome 3.6 percent COLA. Read**
- **Social Security: It's not just for the retired. Read**
- **Social Security benefits for a former spouse. Read**
- **Send your questions to the Social Security mailbox. Do**

Join AARP today

- Receive access to exclusive information, benefits and discounts.**

At what age can I start collecting Social Security benefits? Workers can begin receiving benefits at age 62, but your benefit will be greater if you wait until your full retirement age (currently 66) or later. Widows, widowers, surviving children, the disabled and children of the disabled can start collecting earlier. Full retirement ages are based on the year of your birth.

How do I sign up for Social Security benefits? Apply for Social Security benefits online, at your local office or by phone at 800-772-1213. To collect your full retirement benefits, apply to the Social Security Administration (SSA) three months before you wish to receive your first payment.

How long do I need to work to become eligible for benefits? If you were born in 1929 or later, you need to work at least 10 years to become eligible for Social Security. The SSA determines eligibility with a system of credits. Basically, you earn up to four credits for every year worked, and you need a total of 40 credits to qualify for Social Security.

Must I stop working to collect Social Security benefits? No, you can receive benefits while working. But, if you are younger than the full retirement age (currently 66) and earn more than a certain amount, your monthly benefits will be temporarily reduced. Once you reach full retirement age, however, your benefits will be increased to make up for what was lost.

If you're turning 66 in 2012, the amount you can earn without a reduction in benefits is \$38,880. If you're younger than 66 for all of 2012, the amount you can earn without a reduction in benefits is \$14,640. After you reach your full retirement age, you keep all of your benefits no matter how much you earn.

Next: [What's the maximum monthly Social Security benefit?](#) »

What's the maximum monthly Social Security benefit? For a worker retiring in 2012 at the full retirement age of 66, the highest monthly amount is \$2,513. In December 2011, the average monthly Social Security benefit for a retired worker was about \$1,229.

Join the Social Security community group.

Can I receive Social Security benefits based on the earnings of a former spouse? Yes, as long as you were married for 10 years and you aren't remarried. If so, you're eligible to claim Social Security benefits under your ex-spouse's earnings if they turn out to be higher than your own.

How can I boost the amount of my Social Security check? Bottom line: The longer you wait to start collecting after you become eligible at 62, the higher the amount you will receive. For each year you delay, your Social Security benefits will increase between 7 percent and 8 percent annually up to age 70, depending on your year of birth. (See for yourself: Try the AARP Social Security Benefits Calculator.)

How should I receive my Social Security payments? Your best bet is to sign up for direct deposit into your bank account. Paper checks can get lost in the mail. The Department of Treasury plans to do away with paper checks altogether by 2013 in favor of direct deposit and debit cards.

When someone dies, how does the Social Security Administration know? The SSA receives reports of beneficiary deaths from family members, funeral homes and other government agencies. You should inform the SSA as soon as possible when a person dies.

Key Provisions of The Affordable Health Care Law

1) Small Business Tax Credits

Offers tax credits to small businesses to make employee coverage more affordable. Tax credits of up to 35 percent of premiums will be available to firms that choose to offer coverage. Effective beginning calendar year 2010. (Beginning in 2014, the small business tax credits will cover 50 percent of premiums.)

2) No Discrimination Against Children with Pre-Existing Conditions

Prohibits new health plans in all markets plus grandfathered group health plans from denying coverage to children with pre-existing conditions. Effective 6 months after enactment. (Beginning in 2014, this prohibition would apply to all persons.)

3) Help for Uninsured American with Pre-Existing Conditions until Exchange is Available (Interim High-Risk Pool)

Provides access to affordable insurance for Americans who are uninsured

because of a pre-existing condition through a temporary subsidized high-risk pool. Effective in 2010.

4) Ends Rescissions

Bans insurance companies from dropping people from coverage when they get sick. Effective 6 months after enactment.

5) Begins to Close the Medicare Part D Donut Hole

Beginning in 2011, institutes a 50 percent discount on prescription drugs in the donut hole; also completely closes the donut hole by 2020.)

6) Free Preventive Care under Medicare

Eliminates co-payments for preventive services and exempts preventive services from deductibles under the Medicare program. Effective beginning January 1, 2011.

7) Extends Coverage for Young People up to 26th Birthday through Parents' Insurance

Requires new health plans and certain grandfathered plans to allow young people up to their 26th birthday to remain on their parents' insurance policy, at the parents' choice. Effective 6 months after enactment.

8) Help for Early Retirees

Creates a temporary re-insurance program (until the Exchanges are available) to help offset the costs of expensive premiums for employers and retirees for health benefits for retirees age 55-64. Effective in 2010.

9) Bans Lifetime Limits on Coverage

Prohibits health insurance companies from placing lifetime caps on coverage. Effective 6 months after enactment.

10) Bans Restrictive Annual Limits on Coverage

Tightly restricts the use of annual limits to ensure access to needed care in all new plans and grandfathered group health plans. These tight restrictions will be defined by HHS. Effective 6 months after enactment. (Beginning in 2014, the use of any annual limits would be prohibited for all new plans and grandfathered group health plans.)

11) Free Preventive Care under New Private Plans

Requires new private plans to cover preventive services with no co-payments and with preventive services being exempt from deductibles. Effective 6 months after enactment.

12) New, Independent Appeals Process

Ensures consumers in new plans have access to an effective internal and external appeals process to appeal decisions by their health insurance plan. Effective 6 months after enactment.

13) Ensures Value for Premium Payments

Requires plans in the individual and small group market to spend 80 percent of premium dollars on medical services, and plans in the large group market to spend 85 percent. Insurers that do not meet these thresholds must provide rebates to policyholders. Effective on January 1, 2011.

14) Community Health Centers

Increases funding for Community Health Centers to allow for nearly a doubling of the number of patients seen by the centers over the next 5 years. Effective beginning in fiscal year 2011.

15) Increases the Number of Primary Care Practitioners

Provides new investments to increase the number of primary care practitioners, including doctors, nurses, nurse practitioners, and physician assistants. Effective beginning in fiscal year 2011.

16) Prohibits Discrimination Based on Salary

Prohibits new group health plans from establishing any eligibility rules for health care coverage that have the effect of discriminating in favor of higher wage employees. Effective 6 months after enactment.

17) Health Insurance Consumer Information

Provides aid to states in establishing offices of health insurance consumer assistance in order to help individuals with the filing of complaints and appeals. Effective beginning in fiscal year 2010.

18) Holds Insurance Companies Accountable for Unreasonable Rate Hikes

Creates a grant program to support States in requiring health insurance companies to submit justification for all requested premium increases, and insurance companies with excessive or unjustified premium exchanges may not be able to participate in the new Health Insurance Exchanges. Starting in plan year 2011.

SHINE (Serving Health Insurance Needs of Elders)

800-963-5337

<http://www.floridashine.org>

Our Award-Winning SHINE Program Can Help You Understand Your Medicare and Other Health Insurance Choices

About SHINE

SHINE (Serving Health Insurance Needs of Elders) is a statewide, volunteer-based program offering free Medicare and health insurance education, counseling and assistance to people with Medicare and their families and caregivers. SHINE is funded through a grant from the Centers for Medicare & Medicaid Services (CMS) and administered by the Florida Department of Elder Affairs. Our award-winning volunteers educate consumers and empower them to resolve problems and make informed decisions on health insurance issues. SHINE volunteers have assisted more than 600,000 people since the program's inception in 1993.

SERVICES

Volunteers in the SHINE program provide information, counseling and assistance on Medicare, Medicaid, Medicare supplemental insurance, long-term care insurance, prescription assistance and Medicare fraud. Counseling services are provided in person at counseling sites and via telephone. (The method varies by county.) Home visits can be arranged for homebound clients. In addition, SHINE has a strong community education and outreach component. Volunteers make educational presentations on Medicare and health insurance to a variety of community groups, and they disseminate information at hundreds of health and senior fairs throughout the state. Education and outreach activities focus on health promotion, beneficiary rights and consumer protection.

VOLUNTEERS

Approximately 400 volunteers throughout Florida provide SHINE services. SHINE volunteers have been honored with numerous awards, including the Davis Productivity Awards, J.C. Penney Community Service Awards, the State of Florida's Golden Choices Awards and the prestigious Beneficiary Services Award from the Centers for Medicare & Medicaid Services. Training and technical assistance are provided by the Department of Elder Affairs. Local support is provided by the Area Agencies on Aging and other local partners.

Mission Statement

To provide free and unbiased health insurance counseling through a dedicated network of volunteers, empowering Florida Seniors to make informed healthcare choices.

VOLUNTEER OPPORTUNITIES

People from all backgrounds, with an interest in helping others and learning technical material, are encouraged to volunteer for the SHINE Program. A volunteer must be willing to donate a minimum of sixteen hours per month to the SHINE Program. Volunteers may perform a variety of functions, including individual counseling, education and outreach (community presentations, etc.) and supervision of local volunteer units. NOTE: Anyone holding an active insurance license in Florida (or with another clear conflict of interest) is not eligible to volunteer for SHINE.

COLLABORATIONS

The SHINE program maintains working relationships with all partners and stakeholders in the Medicare and health insurance fields, including the Centers for Medicare & Medicaid Services, the Agency for Persons with Disabilities, the Florida Department

of Financial Services, the Medicare carriers and fiscal intermediaries, the Medicare Quality Improvement Organization, the Agency for Health Care Administration, the Department of Children & Family Services and the Social Security Administration.

FOR MORE INFORMATION:

To request SHINE services or inquire about volunteer opportunities with SHINE in your area, contact: 1-800-96-ELDER (1-800-963-5337)

The Florida Elder Helpline

For general information about SHINE, please contact:

The Florida Department of Elder Affairs

SHINE Program 4040 Esplanade Way, Suite 270

Tallahassee, FL 32399-7000

(850) 414-2000

<http://www.floridashine.org>

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SHINE (Serving Health Insurance Needs of Elders) is a program of the Florida Department

of Elder Affairs, funded through a federal grant from the Centers for Medicare & Medicaid

Services, and operated in partnership with the state's 11 Area Agencies on Aging.

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