



DIRECTION HOME

AKRON CANTON AREA AGENCY ON AGING & DISABILITIES

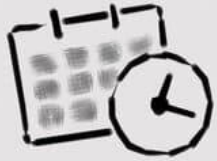


WELCOME!

MEDICARE

Made Simple

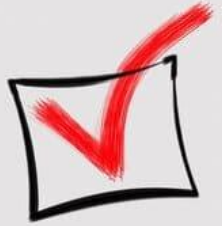
AVAILABILITY



COSTS



FAMILY DOCTOR



INSURANCE



CARE



REHABILITATION



SPECIALISTS

DIAGNOSTICS



DIRECTION HOME

AKRON CANTON AREA AGENCY ON AGING & DISABILITIES



**Please mute your
mic and turn off
your camera**

zoom

*We focus on the person,
not the problem.*

Direction Home Akron Canton Area Agency on Aging and Disabilities

Resource Center: 877-770-5558

New: online referrals at www.dhad.org/refer



Mission & Vision

MISSION:

Direction Home Akron Canton Area Agency on Aging & Disabilities provides older adults, people with disabilities and their caregivers long term care choices and consumer protection so they can achieve the highest quality of life.

VISION:

Direction Home Akron Canton Area Agency on Aging & Disabilities will be the central access point and the preferred long term care management organization for all people with disabilities.

***We provide choices for people to live independently
in the place they want to call home.***

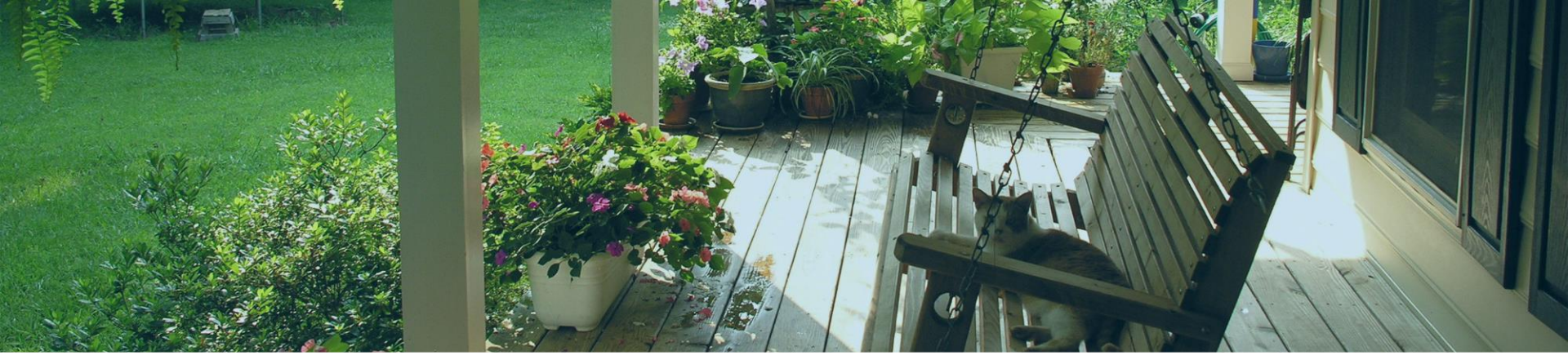




Who We Are

- Private, non-profit
- National- 655 Area Agencies on Aging
- State- 12 Area Agencies on Aging
- Local- Portage, Stark, Summit, Wayne Counties
- Board- 28 members
- Executives- Business, Law, Social Work, Policy
- Employees- 240+, primarily Licensed Social Workers and Registered Nurses





Who We Are

80+ Volunteers and Interns

- Advocacy Councils
- Communications/Outreach
- Long Term Care Ombudsman
- Nursing Students
- Professional Support
- Social Work Students



Most Requested Services

- Transportation
- Nutrition (home delivered meals)
- Utility Assistance
- Chore/Homemaker Services
- Emergency Response system
- Supportive Housing



Who We Help (annually)

12,500+ Callers with information and assistance

11,000+ Medicare & Advantage patients avoid hospital readmission

10,000+ People assessed in the community

7,000+ Members care managed through Home and Community Based Services

2,300+ Attendees of Continuing Education classes for social work, nursing home, nursing, and counseling professionals



DIRECTION HOME
AKRON CANTON AREA AGENCY ON AGING & DISABILITIES



Think of us as your front door to...

- What community and government programs may be available to help
- How to get help so you or your loved ones can continue living in the community
- Where to get home delivered meals, senior housing, transportation, caregiver support, education

& so much more!



Aging & Disability Resource Center

(ADRC)

- Program Screening/Eligibility
- Alzheimer's and Dementia
- Family Caregiver Support
- Home and Community Resources
- Housing Options
- In-home Consultations/Assessments



ADRC Assessments

- FREE
- Home-based assessments to discuss long-term care options/assist with planning
- Registered Nurse/Licensed Social Worker visits to determine eligibility and care plans





Home & Community Based Services

- Home & Community Based Services (HCBS) help older adults and people with disabilities accomplish everyday tasks such as bathing, dressing, preparing a meal, or managing money.

PASSPORT, Assisted Living, Care Coordination, MyCare Ohio (Fully Delegated Care Management and Waiver Service Coordination), Ohio Home Care, Service Management and Acute Care Transitions



Program	Payor	Consumer
PASSPORT	Ohio Dept. of Aging	Medicaid 60+
Assisted Living	Ohio Dept. of Aging	Medicaid 21+
Care Coordination	U.S. Admin on Community Living/ Ohio Dept. of Aging	60+ and their Informal Caregivers
Aging and Disability Resource Center (Screening/Assessment/PAR)	Ohio Dept of Aging	All Community (focus on those interested in enrollment)
LTC Ombudsman	Ohio Dept. of Aging	Consumers of LTSS
MyCare Ohio- Fully Delegated CM	CareSource	Dual Eligibles (Medicare/Medicaid)
MyCare Ohio- Waiver Service Coordination	UnitedHealth	Dual Eligibles
Ohio Home Care- Case Management	CareSource	Under 60 Medicaid
Specialized Recovery Services	CareSource	21 and over with SPMI or DCC
Acute Care Transitions	Medical Mutual Ohio CareSource	MA, Commercial, Duals

Our Provider Network

- 250+ Contracted Providers, including
 - Home Health Agencies, including Proprietary and Non-Profit
 - Home Medical Equipment Providers
 - Adult Day Care Providers
 - Home-Delivered Meal Providers
 - Assisted Living Facilities



Consumer Protection

Elder Rights

- Complaint Investigation and Resolution
 - Nursing & Assisted Living Facilities
- Information on Medicare benefits, rules and options
- Long Term Care Provider Selection Assistance



DIRECTION HOME
AKRON CANTON AREA AGENCY ON AGING & DISABILITIES

Health & Wellness Programming

Falls Risk Environmental Assessments

Social Needs Assessments

Caregiver Support

Non-Medicaid, evidence-based programming FREE for attendees

- Tai Chi for Arthritis and Falls Prevention
- Bingocize
- Host Site and Instructor Training Opportunities





DIRECTION HOME
AKRON CANTON
AREA AGENCY ON
AGING &
DISABILITIES



Family Caregiver Support Program

Are you taking care of a loved one? Is the extra responsibility becoming too much to manage?

The Family Caregiver Support Program is designed to assist caregivers in the challenges they face as they care for a loved one.

Get help through:

- ✓ Information and Assistance
- ✓ Respite Reimbursement Service*
- ✓ Education
- ✓ Support Group

*if care recipient is enrolled in Care Coordination

Contact Us: Theresa Niewiadomski

1-800-421-7277 ext. 5243 tniewiadomski@dhad.org

or Kali Jobes

1-800-421-7277 ext. 4638 kjobes@dhad.org

Make a
free
Caregiver
Support
Referral



Or visit

www.dhad.org/im-a-caregiver



DIRECTION HOME

AKRON CANTON AREA AGENCY ON AGING & DISABILITIES



Our Foundation

OUR VISION

is that all older adults in our region shall have access to community-based, long-term care, regardless of their ability to pay.

OUR MISSION

is to enable older adults not eligible for government assistance to remain independent and secure at home through access to a range of supportive services.

- Focus
- Fundraising Role
- Goals
- How You Can Help



DIRECTION HOME
AKRON CANTON
FOUNDATION



Contact

Aging and Disability Resource Center (ADRC)

877-770-5558 // screening@dhad.org // www.DHAD.org/refer

Communications/Media/Stories

communications@dhad.org

Speaking Engagements

330-776-4013 // cflickinger@dhad.org

Events/Trainings/Education

330-899-5255 // lsmith@dhad.org

Caregiver Support

330-899-5243 // tniewiadowski@dhad.org

Ombudsman Volunteers/Interns

330-899-5251 // hflowers@dhad.org



Medicare 2025



Francine D. Chuchanis

Director of Entitlement Rights

Medicare Overview

- National Health Insurance – 1965
- Not income based – Medicaid is income based
- Eligibility: Persons aged 65 +, on disability for 24 months, persons with ESRD, ALS, (Lou Gehrig's Disease), permanent kidney failure, persons eligible for railroad retirement





Medicare Enrollment

- If enroll 3 months prior to age 65, coverage starts first day of month of 65th birthday
- If enroll month of 65th birthday or during 3 months after age 65, coverage starts month after enrollment
- Automatic if receiving social security check or Railroad Retirement Benefits
- Automatic if Under age 65 and disabled for 24 months
- If miss initial enrollment, can enroll January 1-March 31, coverage begins following month



Special Enrollment Periods

If impacted by emergency or disaster or you move

If move or leave a nursing home

Health plan or employer error or loss of coverage

Loss of Medicaid

Already on Medicare ?



Check Coverage
NOW



Read Annual Notice
of Change (ANOC)



Make Changes:
October 15 –
December 7



Includes all Medicare
Beneficiaries

Two Choices for Coverage

- Traditional Medicare – Red, White & Blue Card
- Medicare Advantage Plan – Card Provided by Plan

Traditional or Original Medicare

Advantages

- Can use any provider accepting Medicare
- No prior authorizations
- Can add supplemental insurance
- No geographic restrictions

Possible Disadvantages

- No extra benefits
- No out-of-pocket limits
- May have to add separate drug plan
- Supplemental coverage can become expensive

Medicare Advantage Plans

Advantages

- Extra Benefits
- Low monthly premiums must have Part B
- Out-of-Pocket Limits
- Most include drug coverage
- Must cover what Traditional Medicare covers

Possible Disadvantages

- May have geographic restrictions
- Prior Authorizations
- Provider restrictions
- Cannot add supplemental insurance to cover copays

What Does Medicare Part A Cover?

BLOOD

MEDICALLY NECESSARY INTERMITTENT
HOME HEALTH SERVICES

HOSPICE CARE

INPATIENT HOSPITAL CARE

SKILLED NURSING HOME CARE

Medicare Part A Hospital Coverage Costs 2025

No premium for most

Deductible: \$1,676.00 (up from \$1632.00)

Coinsurance after day 61 – 90: \$419.00 (up from \$408.00/day)

Coinsurance for lifetime reserve days 91-150: \$838.00 (up from \$816.00/day)



Part A Coverage of Skilled Care in Nursing Home

Custodial care not covered

3 Day Hospital Stay Required

Observation Status does NOT count

Full coverage Days 1-20

Coinsurance days 21- 100: \$209.50/day (up from \$204.00/day)

Benefit may last 100 days of coverage

New benefit begins after no skilled care in nursing home or hospital for 60 days

Right to Appeal Cut in Skilled Therapy

- Any denial of service or reduction of service can be appealed
- **Main questions for continuation of skilled care:**
 - Can care be safe and effective without the involvement of skilled professionals?
 - Are skilled services need to maintain or slow decline?

Part A: Hospice Coverage

Comfort care not
for curative
treatment

Services for pain
relief and
symptom
management

Drugs and DME
for pain relief and
management

Aide and
homemaker
services

Spiritual & grief
counseling

Does not cover
room and board in
a skilled facility

5% Copay for
inpatient respite
care

Home Health Care Coverage

- Intermittent **skilled** care – includes aide services
- Must be homebound
- Face to face visit with doctor for certification
- Be under a plan of care by a doctor
- Can include social services



Part B: Medical Insurance

Doctor Office Visits

Preventive Care

Durable Medical Equipment

Ambulance Services

Some Professionally Administered Drugs



Medicare Part B Medical Coverage: 2025

Premium: \$185.00/month (up from \$174.70)

Tied to COLA for SS, 2.5% in 2025

Yearly Deductible: \$257.00 (up from \$240.00)

20% of Medicare approved amount copay:
Waived for most preventive services

Covers observation status hospital stays

Part B & D is income adjusted: single income
over \$106,000/year, and \$212,000/year couple



You or your spouse have medical insurance primary to Medicare through **CURRENT** employer



Inform SSA that you wish to delay



If covered by COBRA or lose employer coverage, you have 8 months to enroll in Part B



Late Enrollment Penalty is 10% of premium for each month you were eligible and did not enroll

**Some
Can
Delay
Part B**

Supplemental/Medigap Insurance

- Private insurance covering out-of-pocket costs under Traditional Medicare only
- Must be 65 & have Parts A & B
- Premiums vary by company & coverage
- Plans C & F only available to those eligible for Medicare before 1/1/2020
- Guaranteed issuance & No Underwriting – first 6 months have Part B (at age 65)
- No coverage for prescriptions, dental, vision, long term care



Medicare Savings Programs



- Based on income & assets
- Qualified Medicare Beneficiary (QMB) – Pays Parts A & B premiums, copays, deductibles
- Specified Low Income Medicare Beneficiary (SLMB) – pays Part B premium
- QI covers Part B premium
- Qualified Disabled Working Individual (QDWI) – pays Part A premiums for under 65 with disabilities
- Apply at JFS or call DHAD at 1-800-421-7277

Part D: Prescription Coverage Choices

- **Part D included with most Medicare Advantage Plans**
- **Stand Alone Part D Plan – Select with Traditional Medicare**
- Do not need if have VA coverage or other creditable coverage
- Check on creditable coverage for 2025
- Lifetime Late Penalty – 1% of national base premium for each month not enrolled (\$36.78 in 2025)
- **Cannot enroll mid year with some exceptions**


Changes in Part D: Standard Benefit 2025

Initial Deductible: \$590 (up from \$545)

Initial Coverage limit: \$5,030 in 2024
now eliminated

Maximum out-of-pocket 2025: 25% of costs up to \$2000.00

Catastrophic Coverage: \$0



Medicare Prescription Payment Plan

**Not only is there a \$2000 cap
on medication costs.....**

**You can spread your costs over
12 months and be billed by
your plan.....**



Stand Alone Plans 2025

- Cannot increase premiums more than \$35.00 /year due to Premium Stabilization Program
- Many have highest possible increase in deductibles (\$590.00)
- Reduction in number of plans overall
- Few plans serve those who qualify for extra help

Part D Selection Considerations



- Coverage & Cost
- Restrictions: prior authorization, quantity limits, step therapy
- Pharmacy network
- Star Ratings – some very low

Drug Coverage Star Ratings



- Member complaints
- Number who leave plan
- Plan provision of accurate drug pricing
- Ease of filling prescriptions
- Changes to plan

Low Income Subsidy Part D: Extra Help

- Expanded to 150% of poverty level
- Pay \$0 for premiums & deductibles in plans with premiums below \$39.30 (Ohio benchmark)
- Reduced copays for generic and brand names
- Apply at ssa.gov or call DHAD at 1-800-421-7277

Check Prescription Prices Yearly

www.medicare.gov

Call Medicare: 1-800-633-4227

Call OSHIIP: 1-800-686-1578

Medicare Advantage Plans: Part C

Must have
Parts A & B

Most include drug
coverage

Obtain Part D
Stand Alone Plan
if no drug
coverage

Out-of-Pocket
Maximums

Some \$0
premiums

Most do not
require a 3-day
hospital stay for
rehab

Provider
limitations often
apply

Medicare Advantage Plans

Contract with federal government to provide Medicare coverage

Not supplemental and cannot add supplement

If purchase a supplement, will lose your MA plan

If join a MA plan can switch to another or join Traditional Medicare Jan.1-Mar.31



MA Plans Offer Additional Benefits

Fitness Benefit

Telehealth

Cash Cards

Dental

Hearing

Vision

Selection Considerations



COST:

FOCUS ON
SERVICES
YOU USE
MOST



COVERAGE:

FORMULARY,
NETWORKS,
EXTRA
SERVICES



BENEFITS:

MAY BE
SUBTLE
DIFFERENCE



QUALITY:

STAR
RATINGS



PLAN

REPUTATION:
TALK TO
PROVIDERS

Medicare Advantage Plan Star Ratings

- Preventive measures used by members – health screenings & vaccinations
- Member Complaints
- Appeals
- Members who choose to leave
- Provision of important information to members

Local Changes to MA Plans 2025

Premiums relatively stable

Numerous choices remain in all counties

Increases in out-of-pocket limits in many plans

Increases in drug deductibles in many plans

Extra benefits may be reduced

Special Needs Plans 2025

- Cover persons with chronic conditions, in nursing homes, duals
- Zero premium plans
- Benefits vary & should be compared If
- May include transportation and fitness benefits
- Duals will be forced into D-SNPs in 2026

My Care Ohio Plans for Duals

CareSource My
Care Ohio

United Health
Care My Care
Ohio

Duals must
choose one for
Medicaid
coverage

Can opt-in for
both Medicaid &
Medicare
Coverage

Opt-In includes
Extra Benefits

Can choose
another Medicare
coverage option



How to Analyze Costs & Coverage

Online:

www.medicare.gov

OSHIIP: 1-800-686-1578

Medicare: 1-800-633-4227

Choose Wisely

You only can switch plans during certain times of the year

Can switch at Open Enrollment – **NOW!**

Can switch between January and March each year if in a MA Plan

Duals can opt-in and out monthly

MA Plan Marketing Guidelines

- Prohibits ads that do not mention a specific plan
- Prohibits use of superlatives, EX: Best, Most
- No cold calls at home permitted
- Brokers must inform of all plans they represent
- Must explain effect on current coverage, doctors, pharmacies, medications, costs

Appeal Rights in Medicare

- Right to appeal coverage & payment denials for covered services
- Appeal right slightly different for MA and Traditional Medicare
- Prescription appeals should go through doctor offices
- MA prior authorizations now monitored
- Appeal steps for observation status just published
10/17

In Other News.....

2025 & Beyond

Medicare Trustees Report 2024

- Hospital Insurance Trust Fund Part A – Solvent until 2036
- Part B & D – remain financed adequately but increasing demands on beneficiaries
- Expenditures 2023 = \$848.2 Billion
- 3.6% of GNP & 13.7% of federal budget in 2023

Inflation Reduction Act

All recommended vaccines covered at pharmacies

\$35 copay/month insulin, may be less in 2026

2025: Part D out-of-pocket limit reduced to \$2000/year

2026-2029: Medicare negotiates drug prices. List of 10 drugs released. Based on costs to Medicare

Legal Battles & Other Advocacy Efforts

- Center for Medicare Advocacy suing Medicare for violations of federal law protecting beneficiaries' rights to home health care
- Pharma suing government over price negotiations
- Appeals process addressing hospital observation status
- MA members will receive letter mid 2025 re: unused benefits



Questions

Thank you



ONLINE SCAMS

Protect yourself.



**DIRECTION
HOME** AKRON
CANTON

AREA AGENCY ON AGING & DISABILITIES

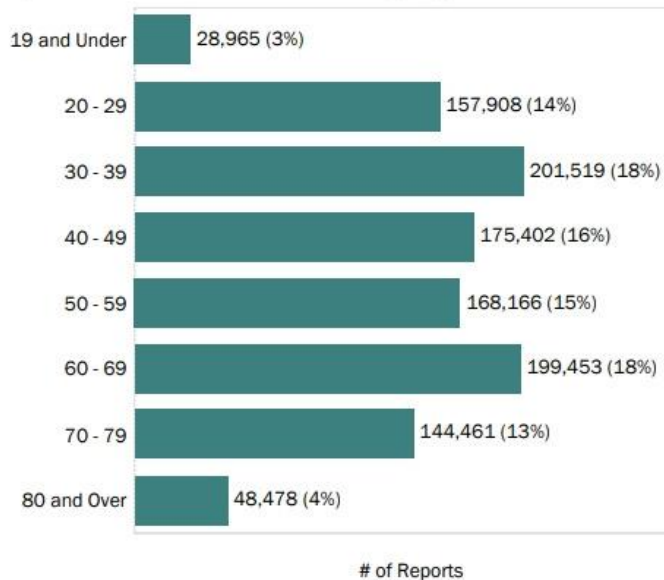
Today's Presenter: Jessica Reno

SCAMS DON'T DISCRIMINATE

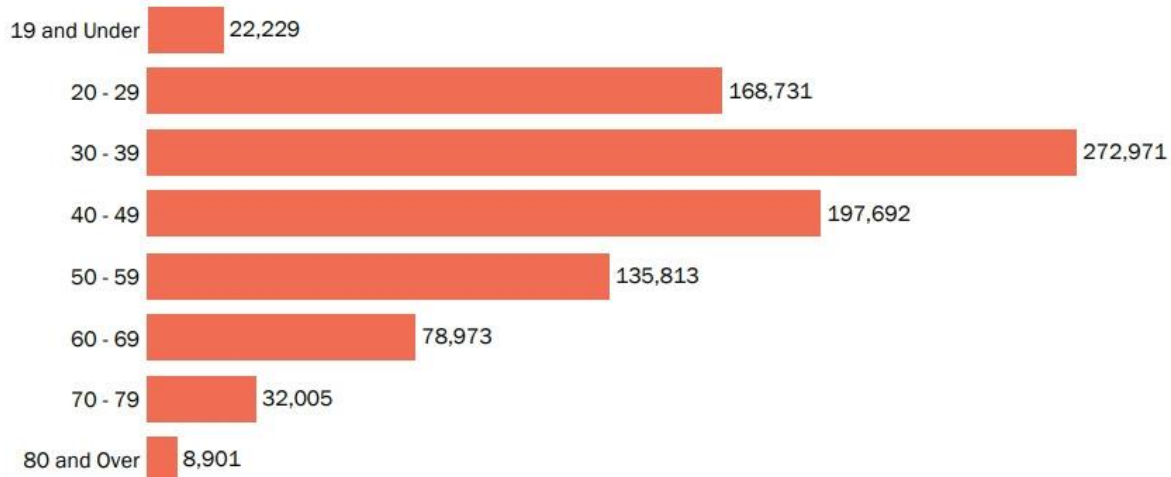
BECOMING A VICTIM TO A SCAM IS NOT BASED ON AGE

CONSUMER SENTINEL NETWORK

Reported Frauds and Losses by Age



Identity Theft Reports by Age





PROTECTING YOURSELF FROM ONLINE SCAMS

- ① INTRODUCTION TO ONLINE SCAMS
- ② TYPES OF SCAMS
- ③ MEDICARE FRAUD SCAMS
- ④ PROTECTING YOURSELF FROM SCAMS
- ⑤ REAL-LIFE EXAMPLES
- ⑥ HOW TO REPORT A SCAM
- ⑦ Q & A

AGENDA



1001 SCAM

1

INTRODUCTION TO ONLINE SCAMS

An online scam is a deceptive activity where scammers attempt to steal personal, financial, or confidential information through fraudulent methods like *phishing, fake websites, and impersonation.*

Scams Are on the Rise

In 2023, reported online scams increased by 40% globally, with losses exceeding \$10.3 billion in the U.S. alone (source: FBI's Internet Crime Complaint Center).

Importance of Awareness and Protection

Understanding how scams work and knowing how to protect yourself is critical. With the increasing sophistication of scams, being vigilant can save you from financial loss, identity theft, and compromised personal information.

DID YOU KNOW?

2023 Top Frauds



**FEDERAL TRADE
COMMISSION**



1
Imposters



2
**Online
shopping
and negative
reviews**



3
**Prizes,
sweepstakes,
lotteries**



4
Investments



5
**Business and
job
opportunities**

(based on reports to Consumer Sentinel) [ftc.gov/data ReportFraud.ftc.gov](https://ftc.gov/data/ReportFraud.ftc.gov)

② TYPES OF SCAMS

1. Phishing
2. Fake Shopping Websites
3. Tech Support
4. Social Media/Online Dating
5. Impersonation

Type 1 Phishing



Email Text Phone

Type 2 Fake Shopping Sites



Type 3 Tech Support



Ransomware Spyware

Type 4 Social Media Online Dating



Type 5 Impersonation



Family Companies Friends

3

WHAT IS MEDICARE FRAUD

Medicare fraud is when someone intentionally lies or misrepresents information to get unauthorized payments from Medicare. This includes billing for services not provided, unnecessary treatments, or using someone else's Medicare number to file false claims.

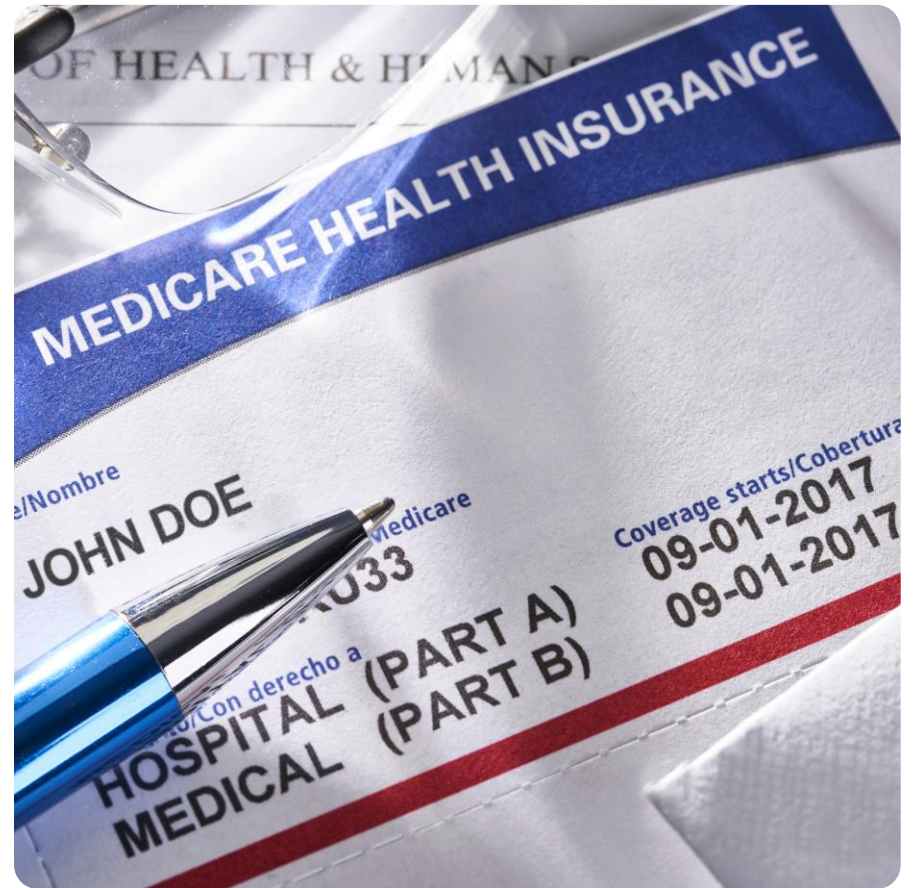


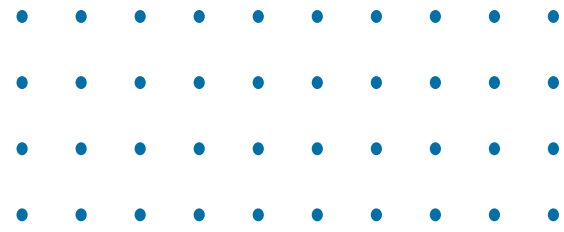
SAFEGUARD YOUR
MEDICARE INFORMATION



DIFFERENT TYPES OF SCAMS

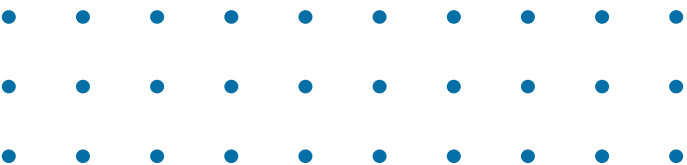
- **Overview:** Scammers target seniors by exploiting the Medicare system.
- **Key Point:** It's important to recognize common scams, whether they come by **phone, mail, in person, or online**, and know how to protect yourself.





RED FLAGS FOR MEDICARE SCAMS

- 1 Unsolicited Calls or Offers
- 2 Fake Medicare Representatives
- 3 Unusual Billing Notices
- 4 Fraudulent Mail Offers
- 5 Online Scams







Tip #1

Medicare will never call uninvited and ask for personal information over the phone.



Tip #2:

Hang up and call Medicare directly at 1-800-MEDICARE if you're unsure.



Tip #3:

Always check your Medicare statements and report any discrepancies.



Tip #4:

Medicare will never ask for your personal information by mail unless you contacted them first.

PROTECT your Medicare Identification Number

4

PROTECTING YOURSELF FROM SCAMS



Scam Prevention Rules- D.I.G.



Don't talk to strangers! In other words, don't share your personal info (name, social, address, phone #, etc.) with anyone unless you know they are legitimate.

If you don't know, don't act! Don't allow an implied sense of urgency rush you into giving your information or money away. ***If it's too good to be true, it probably is.***

Go directly to the source! Check your account and/or find the legitimate customer service info for the company the potential scam states, and contact them to verify. For example, if you receive a phone call that your credit card is expired on Amazon, hang up and check your account directly/contact Amazon customer service.

Key Safety Tips



Key Point #1

It's important to recognize common scams can occur by phone, mail, in person, or online.



Key Point #2

Government agencies never ask for gift cards or call you for payments (IRS contacts through mail).



Key Point #3

STOP! Take a breath and verify.



Tips to Recognize Scams

- **It's an email, text, or robocall.** Scammers often use automated technology to target thousands of people a day. If you engage, you'll be connected to a live scammer who will continue the fraud.
- **It may contain mistakes.** Look for misspelled words, incorrect punctuation, and other errors.
- **It creates a sense of urgency.** Fraudsters want to get you in a heightened emotional state so that you act without thinking. Scammers may use phrases like "suspicious activities," "virus activity" and "fraud department" to scare victims into acting quickly. Alternatively, they may promise prizes or money.
- **You're asked to "verify" sensitive information, download something, make purchases.** Scammers will try to get you to provide sensitive information, such as your Social Security number or credit card numbers. They may ask you to download software or send them money/gift cards.
- **It is overly vague.** Scammers play a numbers game and hope that something they say is relevant to you. For example, the scammers say there's a problem with "your purchase," "your order," "your package," or "your account," without providing specific information.
- **You don't have an account.** For example, they say "your Amazon account," and you don't have one. The more people that scammers contact, the better chance they have of reaching someone that has a relevant account and believes their story.

A digital footprint is the trail of data left behind when using the internet.

- It includes browsing history, social media activity (like vacation photos), emails, personal information shared online, and saved credit card details.
- Scammers can exploit this data to target individuals, steal identities, or commit fraud.

Minimize your digital footprint by:

- Using privacy settings on accounts.
- Avoiding oversharing personal information.
- Being cautious when clicking on unknown links or ads.

Digital Footprint



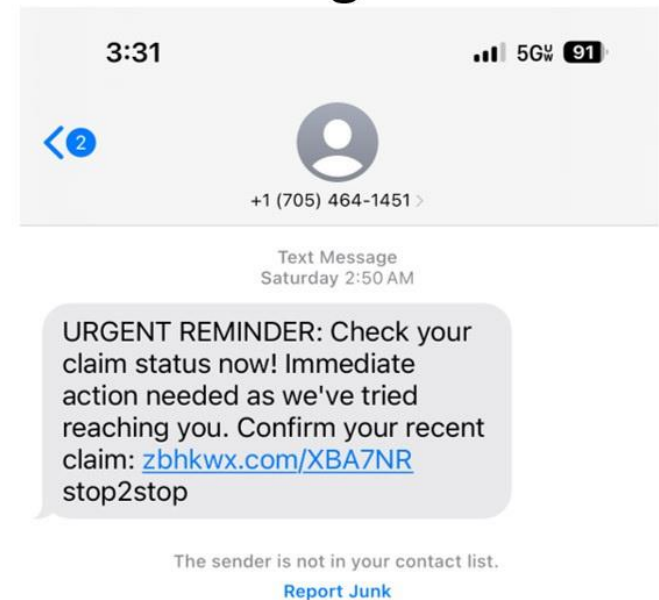
⑤

REAL LIFE EXAMPLES





What is wrong with this text?



Text Message
Saturday 2:50 AM

URGENT REMINDER: Check your
claim status now! Immediate
action needed as we've tried
reaching you. Confirm your recent
claim: zbhkwx.com/XBA7NR
stop2stop

The sender is not in your contact list.

[Report Junk](#)

**SCAM
ALERT**

**SCAM
ALERT**

**SCAM
ALERT**

How to Tell if a Website is Safe

- To ensure your money is going to a reputable business, you can begin shopping through businesses that have brick and mortar physical locations such as Kohls, Target, Walmart, Best Buy, etc.
- An exception to this would be Amazon

Before entering personal information:

- https:// means the website is secure
Sometimes a padlock is shown - **Ensure the website is spelled correctly.** Not ww1., .co, .nett, etc
- Websites that end with ".gov" will always be government sites- companies and other entities cannot create these pages



facebook

Connect with friends and the world around you on Facebook.



Log In

[Forgot password?](#)

Create new account

Create a Page for a celebrity, brand or business.



🔍 Type here to search



🌤️ 65°F Cloudy



11:59 AM
10/1/2024



← ↻ http://www.facebot.com



facebook

Connect with friends and the world around you on Facebook.



Log In

[Forgot password?](#)

Create new account

Create a Page for a celebrity, brand or business.



🔍 Type here to search



🌤️ 65°F Cloudy



11:59 AM
10/1/2024





facebook

Connect with friends and the world around you on Facebook.



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🔍 Type here to search



🌤️ 65°F Cloudy

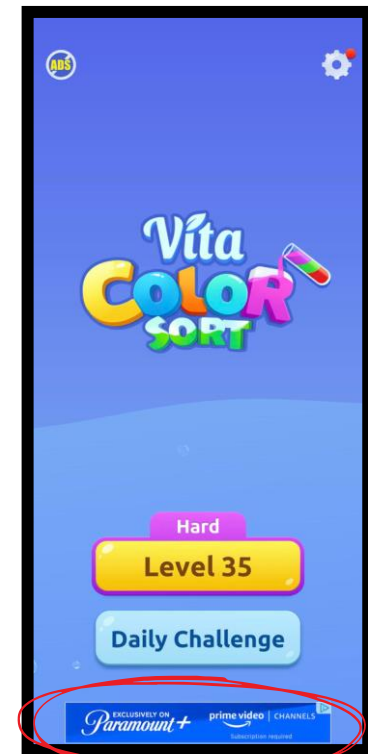
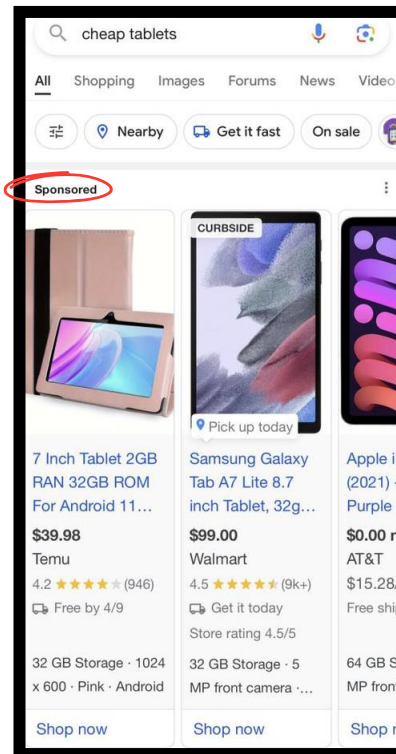


11:59 AM
10/1/2024



Identifying Ads

Look for "Sponsored" on Google, games, or social media. These are paid ads and might not be safe. If interested, search for the item directly on reputable sites like Amazon or Walmart.



SOCIAL LISTENING

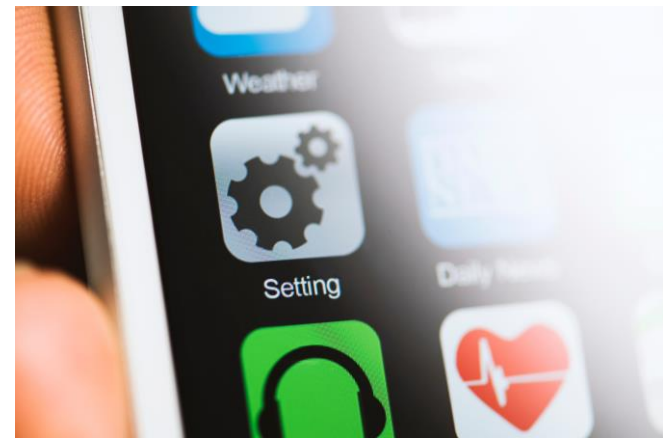
Dive into the settings on devices you use. Some apps require permission (ex: a photo storage app will require access to your photos and videos), but many allow you to disable permissions.

Bonus Step: Disable Location-Based Ads

For extra privacy, both iPhone and Android users can also disable location-based ads, which often involve background listening.

Common Access Permissions Requested by Apps:

- Microphone
- Camera
- Contacts
- Phone and call logs
- Location
- Photos and Videos
- Files





Safety Risks with Public Wi-Fi

No Security:

Public Wi-Fi is often open, which means others could see what you're doing online.

Stolen Information:

Hackers can steal your personal info like passwords, emails, or credit card numbers.

Fake Wi-Fi Networks:

Some networks look real but are set up by hackers to steal your data.

Viruses and Malware:

You could accidentally download harmful software that damages your device.

Hackers Watching:

Hackers can spy on the websites you visit and what you're typing.

How to Stay Safe:

Don't use public Wi-Fi for banking, shopping, or MyChart. Use a VPN (virtual private network - encrypted connection).

Turn off auto-connect to Wi-Fi on your phone.

⑥

HOW TO REPORT A SCAM



RESOURCES FOR REPORTING



DEPARTMENT OF JUSTICE
ELDER FRAUD HOTLINE
833-FRAUD-11



DAVE YOST
OHIO ATTORNEY GENERAL

WWW.OHIOPROTECTS.ORG/FILE-A-COMPLAINT



FEDERAL TRADE COMMISSION
IdentityTheft.gov

REPORT IDENTITY THEFT

[HTTPS://INSURANCE.OHIO.GOV](https://insurance.ohio.gov) STATES:
IF YOU FEEL AN INSURANCE AGENT IS USING HIGH-PRESSURE, FRAUDULENT,
OR DISHONEST SALES PRACTICES, CONTACT OHIO DEPARTMENT OF
INSURANCE FRAUD AND ENFORCEMENT DIVISION AT 800-686-1527 OR THE
SENIOR MEDICARE PATROL (SMP) AT 800-488-6070.

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THANK YOU



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