



**The Medicare Answer Guy**  
Jim Robeson, CLU, ChFC

# MEDICARE NEWS

**July 2023**

**My goal with this newsletter is to:**

**1**

**KEEP YOU INFORMED**

I will be sharing current articles about the changes in Medicare.

**2**

**ANSWER YOUR QUESTIONS**

I'm available to answer issues specific to you.

**3**

**STAY CONNECTED**

I want to make Medicare coverage as simple as possible.

(858) 935-9120

**Scan This QR Code for a Personal Greeting from Jim**



Open the camera on your cellphone and hover over QR code as if you were going to take a picture of it. A yellow "YouTube" button should pop up. Click on the words "YouTube" and it will take you to the video.

## **Knowing the Signs of Elder Abuse and How to Get Help**

Elder abuse is a silent problem that robs seniors of their dignity, security, and, in some cases, costs them their lives. Up to five million older Americans are abused every year, and the annual loss by victims of financial abuse is estimated to be at least \$36.5 billion. Elder abuse includes physical abuse, emotional abuse, sexual abuse, exploitation, neglect, and abandonment. Perpetrators include children, other family members, spouses, as well as staff at nursing homes, assisted living, and other facilities.

Approximately one in 10 Americans aged 60+ have experienced some form of elder abuse. Some estimates range as high as five million elders who are abused each year. One study estimated that only one in 24 cases of abuse are reported to authorities

## **What makes an older adult vulnerable to abuse?**

Social isolation and mental impairment (such as dementia or Alzheimers) are two factors. Recent studies show that nearly half of those with dementia experienced abuse or neglect. Interpersonal violence also occurs at disproportionately higher rates among adults with disabilities.

## **What are the warning signs of elder abuse?**

- Physical abuse, neglect, or mistreatment: Bruises, pressure marks, broken bones, abrasions, burns.
- Emotional abuse: Unexplained withdrawal from normal activities; a sudden change in alertness, or unusual depression; strained or tense relationships; frequent arguments between the caregiver and older adult.
- Financial abuse: Sudden changes in financial situations, or unexplained withdrawals.
- Neglect: Bedsores, unattended medical needs, poor hygiene, unusual weight loss.
- Verbal or emotional abuse: Belittling, threats, or other uses of power and control by individuals.

July 2023

## REFERRALS

Mike & Carla C referred  
Bill and MaryJane W

Mark B referred  
Tina W

Sherri H referred  
Mike H

Marjorie D referred  
Ken D

Jim C referred  
Pam C

Phil S referred  
Sandi S

*We try hard to recognize every referral but if we missed anyone, please let us know.*

*The greatest compliment you can give me is a referral to a friend or family member. Thank you!!*

### What are the effects of elder abuse?

Elders who have been abused have a 300% higher risk of death when compared to those who have not been mistreated. While likely under-reported, estimates of elder financial abuse and fraud costs to older Americans range from \$2.6 billion to \$36.5 billion annually. Yet, financial exploitation is self-reported at rates higher than emotional, physical, and sexual abuse or neglect.

### Are there criminal penalties for the abusers?

Most states have penalties for those who victimize older adults. Increasingly, across the country, law enforcement officers and prosecutors are trained on elder abuse and ways to use criminal and civil laws to bring abusers to justice. Review state-specific elder justice laws on the Elder Abuse Guide for Law Enforcement (EAGLE) website <https://eagle.usc.edu/>

### How does a person make an elder abuse report?

If you, or an older adult you know, is in immediate, life-threatening danger, call 911. Anyone who suspects that an older adult is being mistreated should contact local Adult Protective Services office, Long-Term Care Ombudsman, or police. The National Center on Elder Abuse describes various scenarios and ways to get help at their website, and more information is available from the Eldercare Locator online at <https://eldercare.acl.gov/Public/Index.aspx> or by calling [1-800-677-1116](tel:1-800-677-1116)

### Personal Note

I am already gearing up for the Annual Enrollment Period by completing the required Continuing Education for my license, certifying with all the insurance carriers to remain abreast of their plan changes, and preparing opportunities and communications for you, my clients, to get all of your questions answered. My goal is to help you to understand and navigate your Medicare coverage and plan. So, stay tuned for important information and educational opportunities. In the meantime, if you have any questions, call me first (before calling your insurance company, Medicare, or Social Security ☺). Blessings for good health and a lovely summer!

### DISCLAIMER

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact [Medicare.gov](https://www.medicare.gov) or [1-800-MEDICARE](tel:1-800-MEDICARE) to get information on all of your options.

**JIM  
ROBESON  
CLU, CHFC**

**MEDICARE MADE EASY**  
10755 Scripps Poway Pkwy #617  
San Diego, CA 92131 | (858) 935-9120  
[jim@themedicareanswerguy.com](mailto:jim@themedicareanswerguy.com)  
[themedicareanswerguy.com](https://themedicareanswerguy.com)