



# Your Safety First:

## Information to help you stay safe and healthy at home

In southwest Ohio, more than 26,000 older adults and people with disabilities receive care in their homes and communities through programs and services administered by Council on Aging.

Older adults and people with disabilities have a higher risk of being injured at home, needing assistance during an emergency and being targeted for frauds and scams.

The information in this booklet is intended to help you stay safe and healthy in your home or your caregiver's home. Please review it carefully and contact us if you have any questions.

### Protecting You from Fraud, Scams, Exploitation & Abuse

Learn what you can do to protect yourself from people who target older adults and people with disabilities for frauds, scams, financial exploitation and abuse.

#### Financial Fraud, Scams & Exploitation

##### Beware of common financial scams and fraud targeting older adults:

- Government impersonator scams, such as someone posing as a Medicare representative asking for account information.
- Fake prize, sweepstakes and lottery scams, in which you are asked to pay money or provide account information to claim winnings.
- Computer tech support scams, in which a scammer tells you that your computer has a problem and wants you to pay for support services to fix it.
- The grandparent scam, in which a caller pretends to be a grandchild or other relative in distress.
- The sweetheart scam, in which an individual builds a friendly or romantic relationship with you through messages and phone calls over weeks, months or longer, and eventually asks for money or personal information.

##### How to protect yourself

*Follow these tips to help protect yourself and your loved ones from scams:*

- Prepare legal documents (powers of attorney) designating a trusted reliable person who will follow your health and financial wishes.
- Keep strong connections with friends, family or neighbors to avoid isolation.
- Keep your personal financial and insurance information out of sight of guests and caregivers.
- Tell your bank what trusted person they can notify of unusual account activity.
- Don't give out sensitive personal information over the phone or in response to an email, social media post, or text message. Sensitive information includes your Social Security number, bank account information, credit card numbers, PINs and passwords.



## Fraud, Scams, Exploitation & Abuse continued...

- Check incoming bills, including utility bills and credit card statements, for charges that you didn't authorize. Contact the utility provider, credit card company or bank if you see any charges you don't recognize.
- Protect your electronic accounts by keeping the security software on your computer and smartphone up to date and by using multifactor authentication when possible.



- Don't transfer money to strangers or to someone over the phone. Similarly, never buy a gift card to pay someone over the phone. Once you transfer money or share the numbers on the back of a gift card, there's usually no way to get your money back.
- If someone is trying to scam you, they may threaten you or pressure you to act immediately. If this happens to you, don't panic. Slow down and think about what the person is saying. If you suspect it's a scam, end the call and talk to someone you trust.

### Abuse of Older Adults

**The most common types of abuse of older adults reported in Ohio are neglect, self-neglect, exploitation and emotional, physical and sexual abuse.**

- Neglect is the failure of an adult to provide the goods or services necessary for his or her own safety and/or well-being – such as avoiding physical harm, mental anguish or mental illness – or the failure of a caretaker to provide such goods or services.
- Physical abuse is the intentional use of physical force that results in injury, pain or impairment. It includes pushing, hitting, slapping, pinching and other ways of physically harming a person. It can also mean placing an individual in incorrect positions, force feeding, restraining or giving medication without the person's knowledge.
- Emotional abuse occurs when a person is threatened, humiliated, intimidated or otherwise psychologically hurt. It includes the violation of an adult's right to make decisions and the loss of his or her privacy.
- Sexual abuse includes rape or other unwanted, nonconsensual sexual contact. It also can mean forced or coerced nudity, exhibitionism and other non-touching sexual situations, regardless of the age of the perpetrator.
- Exploitation is the unlawful or improper act of a caretaker using an adult or his/her resources for monetary or personal benefit, profit or gain.

**Not all abuse is physical, so the warning signs are also not always physical. If you spot any of these signs, or see other signs that things aren't right, report it. Potential signs of abuse, neglect and exploitation include (but are not limited to):**

- The person has bruises, cuts or other signs of physical harm.
- The person suddenly begins acting differently.
- The person avoids doing things they used to enjoy.
- The person stops spending time with people they used to enjoy being around, or starts spending time with other people instead.
- Another person refuses to allow visitors to see the person alone.
- The person's home has become unclean, needs repairs or is dangerous.
- The person takes more or less of their medications than they are supposed to.
- The person is not eating well, shows signs of dehydration or is not clean, groomed and dressed appropriately.

## Fraud, Scams, Exploitation & Abuse continued...

- Relatives and other people who were not a big part of the person's life before suddenly become interested in their rights and property.
- The person, suddenly and without explanation, changes their will or transfers money, bank account access or property to someone else.
- The person cannot or will not explain what happened to missing money or property.
- The person has several unpaid bills or service disconnection notices.
- The person has missed several medical appointments.



### Do they work for Council on Aging?

If someone says they represent Council on Aging or one of our programs or partner organizations, ask for identification. Workers from Council on Aging will always have an identification badge with their picture on it. They will also have business cards with their names and contact information.

Our workers may ask for some information about your finances for the purposes of program enrollment and eligibility, but they will not ask for payment, write down account numbers or share any of your personal information without your permission.

Service providers, such as those from home health, transportation or home-delivered meals, are also required to wear a badge. These providers will not ask for payment or to see your income or medical expense information.

## Resources for Information on Financial Fraud and Scams

- Pro Seniors: [proseniors.org](http://proseniors.org) or (513) 345-4160
  - Financial Exploitation Fact sheet: [proseniors.org/wp-content/uploads/2023/03/Financial-Exploitation-WEB.pdf](http://proseniors.org/wp-content/uploads/2023/03/Financial-Exploitation-WEB.pdf)
- Medicare Fraud: (800) 633-4227
- Ohio Attorney General: [ohioattorneygeneral.gov](http://ohioattorneygeneral.gov) or (800) 282-0515
- Hamilton County Elder Justice Unit: (513) 946-7226
- Ohio Department of Insurance: [insurance.ohio.gov](http://insurance.ohio.gov) or (800) 686-1527
- Council on Aging: [help4seniors.org](http://help4seniors.org) (click on Find Resources, then Search for Resources, then Health and Safety) or (800) 252-0155
- National Do Not Call Registry: [donotcall.gov](http://donotcall.gov) or (888) 382-1222
- Ohio Department of Job and Family Services: [jfs.ohio.gov](http://jfs.ohio.gov)

## Fraud, Scams, Exploitation & Abuse continued...

### Where to Report

Report fraud and scam attempts to your local police department. Report abuse, neglect and exploitation to your county adult protective services (APS) office listed below.

- Butler: (513) 887-4081 (24-hr)
- Clermont: (513) 536-4085
- Clinton: (937) 382-5935 or (937) 382-2449 (24-hr)
- Hamilton: (513) 421-LIFE (5433)
- Warren: (513) 695-1423 or (513) 695-1600 (24-hr)

**In an emergency, always dial**



### Fall Prevention Tips

Falls are the number one cause of injuries leading to ER visits, hospital stays and deaths among Ohioans age 65 and older.

But, falling is not a normal part of aging and most falls can be prevented. Knowing and managing your fall risk factors can help prevent falls and reduce your fear of falling so you can live an active, independent life.

We want to help you prevent a fall. Each year, your care manager will talk with you about your risk factors for a fall and some simple things you can do to reduce that risk. Your care manager may recommend safety modifications, special equipment or additional services and therapies that could reduce your risk of falling. These things may be covered by Medicare and/or Medicaid.

#### Fall prevention around your home

Most falls are preventable and there are things you can do to reduce your risk of falling at home.

- Make sure your floors are free of clutter.
- Use night lights and light bulbs with the maximum wattage safe for your light fixtures. Install a night light along the route between your bedroom and bathroom.
- If your home has stairs, repair loose stairway carpeting or wooden boards.
- Do not store items in stairwells or hang items on handrails.
- Arrange furniture so you have a clear pathway between rooms. Also, keep electric, appliance and telephone cords out of walkways, but do not put cords under a rug.
- Consider removing all throw rugs from your home, or secure loose rugs with double-sided tape, tacks or slip-resistant backing.
- Place a lamp, telephone and/or flashlight near your bed. If you wear glasses, keep them close by at night and when you are napping.
- Use slip-resistant rugs in your bathroom, especially next to the tub or shower.
- Store food, dishes, cooking equipment and other frequently-used items within easy reach.
- Clean up spills as soon as they happen.



## Fall Prevention Tips continued...

- If you have a LifeLine or other emergency monitoring system, wear it at all times.

### Other tips around the home

- If you don't have one, consider purchasing a cordless or mobile phone or answering machine so you don't have to get up quickly to answer the phone.
- Consider purchasing a sturdy step stool with side rails.
- Add extensions to pull cords on lights and ceiling fans so they are easy to reach.
- Use caution on icy, slippery or uneven surfaces.
- At home or out and about, wear proper clothing and footwear. This includes shorter pants, skirts and bathrobes and supportive rubber-soled, low-heeled shoes.

### Stay healthy to prevent falls

- Stay active to help build muscle and bone strength and improve balance. Talk to your doctor or care manager about simple exercises and activities you can do in your home.
- Get your vision and hearing checked annually and update your eyeglasses.



**In addition to the tips on this fact sheet, be sure to talk to your case manager or doctor if you answer “yes” to any of the following questions. You may be eligible for services, home modifications or equipment that could help prevent a fall.**

- Are you taking four or more medications?
- Do you have difficulty standing in the shower?
- Do you have difficulty standing up or sitting down at a chair, bed or the toilet?
- Do you use furniture (chairs, tables, dressers) to steady yourself as you walk around?
- Do you use the towel bar in your bathroom to help you get up and down from the toilet or in and out of the bath/shower?
- Do you stand on a chair or box to reach items that are out-of-reach?
- Do you have difficulty with household chores such as sweeping, laundry and cleaning high or low spaces?

## STEADY U Ohio

**Council on Aging is a proud participant in Ohio's STEADY U campaign.**

STEADY U is a statewide fall prevention campaign led by the Ohio Department of Aging to prevent falls and fall-related injuries and deaths among Ohio's older adults. More information is available at: [www.aging.ohio.gov/steadyu/](http://www.aging.ohio.gov/steadyu/)



## Emergency Preparedness

As someone who receives in-home care services, we want to help you understand what you can do to prepare for an unexpected emergency or disaster, such as a winter storm or power outage. An important first step in preparedness is understanding the risks you may encounter—big and small. Knowing what you may face will help you assess your needs and get you started on your preparedness journey.

### Step 1: Know Your Risks and Get Informed

Learn about the types of disasters that could happen in your community.

- Ask friends and family who have lived in the area about past disasters and their impact.
- Read local newspapers or community message boards to learn more about your area.
- Once you understand the types of disasters you may face in your community, learn more about how to prepare through FEMA's [Ready.gov Hazard Information Sheets](#).
- Sign up for alerts and warnings to receive information during an emergency.
- What mobility challenges or disabilities do I need to plan for?
- How will I ensure the safety and well-being of my pet or service animal?
- Have I established communication strategies with neighbors and local emergency services?
- Will I need help to transport my emergency supplies?
- Will I need help to put together my emergency plan and preparedness kit?
- Will I require translation services?
- Do I have a completed will?
- How could my day-to-day routine be disrupted during an emergency — what is the worst that could happen and do I have a plan to cope or adjust?

*Questions to ask yourself when assessing your needs:*

#### General considerations

- Do I have any medical conditions or dietary requirements that require specific care or medication?

### Step 2: Make a Plan and Build an Emergency Preparedness Kit

Be sure to review your plan regularly and share it with neighbors, friends, family and caregivers. Follow the steps below to create your plan and build your emergency preparedness kit:

- Create a support network of family, friends, caregivers and others who can assist you during an emergency. Make an emergency plan and practice it with them.
- Don't forget your pets or service animals. Not all shelters accept pets, so plan for alternatives. Consider asking loved ones or friends outside of your immediate area if they can help with your animals.
- If you undergo routine treatments administered by a clinic or hospital, find out their emergency plans and work with them to identify backup service providers.
- Make sure at least one person in your support network who you fully trust has an extra key to your home, knows where you keep your emergency supplies, and knows how to use lifesaving equipment or administer medicine.

Visit [www.ready.gov/olderadults](http://www.ready.gov/olderadults) for a comprehensive supply kit checklist

## Emergency Preparedness, continued...

### Step 3: Engage Your Support Network

Now that you have assessed your needs, made your plan and built your preparedness kit, it is time to engage your support network. It is crucial that you create a support network of family, friends, caregivers, neighbors and

others who can assist you during an emergency and engage them in your preparedness planning. Use the checklist located at [www.ready.gov/olderadults](http://www.ready.gov/olderadults) to engage your support network.

### Additional Safety Information

The following information is from the American Geriatrics Society Foundation for Health in Aging: [www.healthinaging.org](http://www.healthinaging.org)

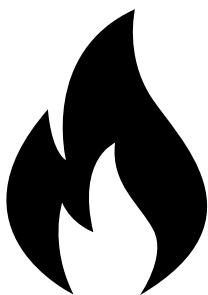
#### Keep emergency numbers handy

Always keep a list of emergency numbers by each phone and write them big enough that you could read it easily if you were in a hurry or frightened. Be sure to list numbers for:

- Poison Control: (800) 222-1222
- Local fire and police departments
- Nearby family member or friend
- Doctor's office and pharmacy
- Council on Aging care manager (if applicable)
- Other local emergency services

#### Protect against fire and related dangers

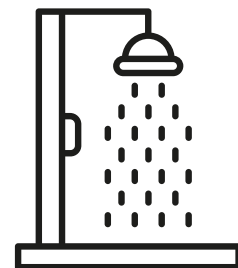
- Never smoke or allow others to smoke while using oxygen.
- Replace appliances with fraying or damaged electrical cords.
- Don't put too many electrical cords into one socket.
- Install a smoke detector and replace the battery each time you change your clocks for Daylight Savings Time.
- Keep a fire extinguisher in the kitchen and in rooms with fireplaces.



- Know at least two ways to get out of your apartment or home.
- Never smoke in bed or leave candles burning, even for a short time, in an empty room.
- Don't wear loose clothes or clothes with long sleeves that could catch fire when you're cooking.
- Make sure heaters are at least three feet away from anything that can burn, such as curtains, bedding or furniture.
- Turn off space heaters when you leave the room.

#### Avoid bathroom hazards

- Set the thermostat on the water heater no higher than 120°F to prevent scalding.
- Have grab bars installed in the shower and near the toilet to make getting around easier and safer.
- Put rubber mats in the bathtub to prevent slipping.
- Tell your doctor if you are having a hard time getting in and out of your tub. Your doctor can help you get a special tub chair or bench that is safe to use.



## Additional Safety Information, continued...

### Prevent poisoning

- Never try to heat your home with your stove, oven or grill since these can give off carbon monoxide, which is a deadly gas.
- Install a carbon monoxide detector in your home.
- Never mix bleach, ammonia or other cleaning liquids together when you are cleaning. When mixed, cleaning liquids can make deadly gases.
- Keep all medications in their original containers so you don't mix up medicines.
- Ask your pharmacist to put large-print labels on your medications to make them easier to read.
- Take your medications in a well-lit room, so you can see the labels.
- Bring all of your pill bottles with you to your doctor's appointments so he or she can look at them and make sure you are taking them the correct way.

## How to Reach Us

Organization Name:	Contact if you receive services through:	Phone and website:
<b>Council on Aging (COA)</b>	<ul style="list-style-type: none"> <li>• Assisted Living Waiver</li> <li>• Elderly Services Program (Clinton &amp; Hamilton counties)</li> <li>• General Information &amp; Referral</li> <li>• MyCare Ohio</li> <li>• PASSPORT</li> <li>• Positive Choices</li> <li>• Specialized Recovery Services</li> </ul>	(513) 721-1025 (800) 252-0155  Clinton County: (937) 584-7200  <a href="http://www.help4seniors.org">www.help4seniors.org</a>
<b>LifeSpan - Community First Solutions</b>	Butler County Elderly Services Program	(513) 868-9281 (800) 215-5305 <a href="http://www.lifespanohio.org">www.lifespanohio.org</a>
<b>Warren County Community Services, Inc.</b>	Warren County Elderly Services Program	(513) 695-2271 <a href="http://www.wccsi.org">www.wccsi.org</a>



### About Council on Aging

Council on Aging is a state-designated Area Agency on Aging, serving a multi-county region. Our mission: Enhance lives by assisting people to remain independent through a range of quality services.

**Contact Us: (513) 721-1025 | (800) 252-0155 | [www.help4seniors.org](http://www.help4seniors.org)**