TNEJC WEEKLY UPDATE

National elder-justice developments. Tennessee-ready prevention and response.

PROFESSIONAL EDITION **NOVEMBER 2, 2026**

THIS WEEK'S ACTION **Before paying for VA benefits help, verify the representative independently. Share this warning with a veteran, military retiree, spouse or survivor.**

HONOR THEIR SERVICE.
PROTECT THEIR BENEFITS.

Veterans Day is November 11. Thank you to those who served - and to the families who stand beside them.

NATIONAL VETERAN-PROTECTION ALERT | CURRENT VA GUIDANCE

As Veterans Day approaches, VA warns about predatory claims help: high fees, guaranteed ratings, pressure to sign and promises to speed an award. Some criminals also impersonate VA to steal identity or redirect benefits. An official-looking seal, military language or familiar caller ID is not independent verification.

Tennessee connection: TDVS can connect veterans and families with benefits assistance: 615-741-2345. Confirm accreditation through VA before sharing records. Accredited VSO claims help is free; some accredited attorneys/agents may charge after an initial VA decision.

HOW VETERANS CAN PROTECT THEMSELVES

- Do not pay for unsolicited promises to increase benefits or to file an initial VA claim.
- Verify accreditation independently; do not sign blank forms or under pressure.
- Protect VA, Medicare, Social Security, banking and military-service information.
- Do not trust caller ID, send verification codes or move money at a caller's direction.
- Review benefit and direct-deposit records. Report suspicious changes promptly.

New TNEJC veteran safety guide: TNElderJusticeCoalition.org/veteran-safety

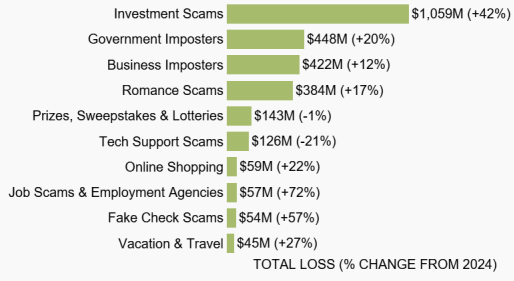
VA benefit/payment concerns: 1-800-827-1000 | VA OIG: 1-800-488-8244

VA prevention: https://benefits.va.gov/BENEFITS/fraud-prevention.asp

FTC DATA SPOTLIGHT | OCTOBER 19, 2026 REPORT

FIGURE 5: 2025 TOP FRAUD TYPES BY TOTAL DOLLARS LOST (AGES 60 AND OVER)

Reports suggest that some fraud types are far more costly to older adults in aggregate than others, and losses to a number of fraud types increased from 2024 to 2025.



Percent change from 2024 is shown in parentheses. Reports categorized as unspecified are excluded. The number of loss reports filed by older adults in 2025 about each fraud type are as follows: Investment scams (10,578), government imposters (12,183), business imposters (24,820), romance scams (6,832), prize, sweepstakes & lotteries (5,280), tech support scams (5,334), online shopping (31,116), job scams & employment agencies (2,431), fake check scams (1,846), vacation & travel (2,630).

Original FTC Figure 5; reproduced without data changes.

Adults 60+ reported about $3 billion in fraud losses in 2025, up from about $600 million in 2020. Underreporting means actual harm is higher; FTC estimates range from $13.3 billion to $119.5 billion, depending on method.

Investment scams led aggregate reported losses: $1.059 billion (+42%). Next: government imposters $448 million (+20%); business imposters $422 million (+12%); romance $384 million (+17%).

Older adults reported losing money less often overall than younger adults, but were more likely to report losses from tech-support, prize/lottery, romance, government- and family/friend-imposter crimes.

Social media led aggregate losses; phone-originated crimes had higher median individual losses. Bank transfers and cryptocurrency were costliest in aggregate. Tennessee takeaway: interrupt urgent or secret transfers, investment pitches and impersonation demands before money moves.

Official FTC report: https://www.ftc.gov/system/files/ftc_gov/pdf/2026-older-adults-report-10192026.pdf

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PENNSYLVANIA PROSECUTION WATCH

Trusted access is not permission to control.

DOJ announced a 39-count federal indictment October 28 against four people. A purported family arrangement allegedly controlled SSA/SNAP benefits of women with intellectual disabilities through isolation, threats, restricted food and communication, and physical/sexual abuse. Three defendants also face kidnapping charges involving travel to Florida. Victims' ages were not disclosed.

Separately, CBS Pittsburgh reported October 28 that caregiver Crystal Flowers faces charges over about 200 unauthorized purchases totaling $17,529.26 using an older couple's cards. Both cases are pending; every defendant is presumed innocent unless proven guilty.

Tennessee: Review accounts and alerts. Report isolation, abuse or control of another person's benefits or basic needs.

DOJ: https://www.justice.gov/usao-edpa/pr/four-people-charged-conspiring-gain-control-intellectually-disabled-victims-benefits
CBS Pittsburgh: https://www.cbsnews.com/pittsburgh/news/home-healthcare-worker-charges-stolen-credit-cards/

MEDICARE ENFORCEMENT | CONVICTED

Unwanted braces became fraudulent Medicare bills.

DOJ announced October 27 that a federal jury convicted Sophie Dufort in an $8.6 million Medicare scheme. Evidence showed manipulative telemarketing obtained beneficiary information, fake or improperly signed prescriptions supported unwanted braces, and Medicare was billed. Sentencing is set for January 2027.

Tennessee action: Question equipment you did not request. Review Medicare statements and report unfamiliar services to Senior Medicare Patrol: 1-866-836-7677.

DOJ: https://www.justice.gov/opa/pr/gainesville-woman-convicted-86m-medicare-fraud-scheme

TENNESSEE MEDICARE HELP | OPEN ENROLLMENT

Compare the Coverage. Not Just the Extras. Open Enrollment ends December 7. Check doctors, hospitals, prescriptions, premiums, deductibles, copays, networks, out-of-pocket limits, prior approval and limits on extra benefits. Ask about eligibility and Medigap restrictions before switching.

TN SHIP (free, unbiased plan counseling): 1-877-801-0044 | TN SMP: 1-866-836-7677

Medicare / Tennessee SHIP-SMP: Medicare.gov/health-drug-plans/open-enrollment | TNMedicareHelp.com

IF MONEY OR INFORMATION WAS ALREADY SENT

- Contact the bank, card issuer, payment app, wire service, exchange or gift-card company immediately; ask for fraud assistance.
- Save messages, screenshots, receipts, usernames, phone numbers and account details.
- Report vulnerable-adult abuse/exploitation to Tennessee APS: 1-888-277-8366; report online crime at IC3.gov.
- Call 911/local law enforcement for immediate danger, threats or coercion. Tell one trusted person today.

FACEBOOK: GLOBE-STYLE AUDIENCE SYMBOL = PUBLIC

Public posts may reach beyond friends. Pause before replying or sharing personal, health or financial details; criminals can use public information to build trust.

CHECK BEFORE YOU ACT TENNESSEE

Free educational review. Pause before money or information moves.

CheckBeforeYouActTN.org

SUPPORT THE ELDER JUSTICE PLATE



Interest only - no purchase or payment.

TNElderJusticeCoalition.org/license-plate