

Safe Internet Navigation for Seniors



Common wisdom might suggest that older Americans aren't terribly interested in online activities such as shopping, banking, emailing and gathering news — but common wisdom can sometimes miss the mark. According to the Cable and Telecommunications Association for Marketing (CTAM), seniors are participating in a wide range of Internet activities.

In fact, an eMarketer study finds that "seniors are more likely than any other age group to conduct e-commerce activities." Older adults are playing online games, seeking travel destinations, performing genealogy research, and prowling the Web for financial, health and religious or spiritual information.

Considering these findings, the specter of Internet fraud grows even more insidious, particularly in light of the fact that seniors can be uniquely vulnerable. Older Americans are the most common targets of fraud for several reasons:

- **Finances** — Many seniors have worked their whole lives to establish good credit, own their homes and build a financial nest egg. Those are ripe targets for con artists.
- **Age** — Fraudsters often rely on older victims' tendency to neglect reporting a crime or their lack of knowledge of how to do so. Also, fraudsters understand that many seniors suffer from aging memories and might not be able to provide necessary information to authorities.
- **Personality** — People who commit fraud take advantage of the older generation's inherent politeness and trusting nature.

How can seniors more confidently navigate the Internet, which can be a treacherous avenue for all kinds of fraud? The key is knowing how Internet fraud works and how to avoid it.

Internet fraud

Internet-savvy seniors love to buy and sell merchandise on eBay, and unfortunately, Internet auction fraud is by far the most reported offense to the FBI. To avoid this kind of victimization, seniors need to precisely understand auction methodology, as well as the obligations of both the buyer and seller. Learning as much as possible about the seller — examining feedback and even checking with the Better Business Bureau for location information — is always a smart idea. Seniors should also be aware of all payment options before bidding, and always be proactive about communication with the seller. Buyers should never give out social security or driver's license numbers.

Related to auction fraud but also a far broader concern is non-delivery of merchandise — another highly reported fraud. Seniors who do any sort of online shopping should always

purchase their merchandise from reputable, legitimate sources. Ensure that the company has a physical address, a working phone number and valid email address rather than merely a post-office box. Research the company online by searching for vendor reviews.

On that note, credit card fraud is another highly reported offense. Perhaps it goes without saying that seniors need to ensure that every online transaction they make is secure. A secure site will typically display a padlock icon on the address bar or in the bottom right corner, and the payment page will display "https" in its URL. (the **S** here is the key)

Health care fraud

Health-care fraud can encompass a variety of fraudulent activities in the medical realm. Seniors might be the target of Web-based Medicare schemes involving medical-equipment manufacturers, for example. Fraudsters might also use email to suggest fake medical tests at local retirement homes or shopping malls. Counterfeit prescription drugs are another problem — particularly if ordered online and never delivered.

To avoid such victimization, seniors need to be careful to never give blanket authorization for any medical services, online or otherwise. Also, seniors should remember to carefully review benefits statements and ask questions where necessary. Professionals and caregivers can advise their clients to keep accurate records and to provide insurance and Medicare information only to trusted companies that have provided services. Finally, every bottle or package of prescription medication needs to be closely examined once received.

Safety tips

Professionals can increase their older clients' online confidence by educating them about how to make safe Web purchases. Seniors can benefit greatly from the convenience of online shopping, but they need to be wary of Internet dangers. Professionals can help seniors navigate potential Internet dangers by sharing these tips:

- **Use smart passwords** — Each email account, credit card account and bank account needs to have a unique password. These passwords can be written down, **as long as they're secured in a safe location.**
- **Update the computer's security software** — Make sure the latest virus protection software updates are applied to the system.
- **Don't make private information public** — Encourage the senior in your care to use a separate email account for shopping and to use new, unique passwords for shopping sites. Retain records of all online shopping.

Lynn Schmidt is a Certified Senior Advisor (CSA) which has provided her with advanced knowledge and practice tools in the areas of key health issues as well as financial and social issues that are important to seniors. Lynn is eager to serve the tax, financial and family concerns of seniors at the highest level possible. When you work with a professional who has added the CSA designation to his or her achievements, you know you're working with someone who has invested the time and effort into learning about the things that are important to ***you*** or ***your loved one***. For more information, please visit our website at www.LyncoFinancial.net