

The Monthly Brief

Volume 8 Issue 6

June 2020

DIGITAL AFTERLIFE



No one likes to think about this but what would happen if you weren't here tomorrow? Sadly, COVID-19 has made that consideration a reality for many of us.

In the past family members could locate important information in a file at your home. But have you stopped to consider just how much of your important life information is now digital?

Banking, insurance, business, real estate and even vehicle titles are all maintained online. What about all your photographs, videos and even social media accounts?

But writing down accounts, passwords and login information is a risky practice.

A better way is to keep your passwords where loved ones can only access them under certain circumstances. There are both online services and software that help you do this, and some tools that give you a lot of control.

These services will act like digital safety deposit boxes where you can upload documents, photos and other information that your loved ones need to have, including passwords. To get your files, the loved ones you specify will need to meet the standard you designate. Some services also allow your heirs to get the information if you're incapacitated.

We don't endorse any company and you should carefully investigate before doing business but examples include, [Assets In Order](#) and [Everplans](#)

Follow Us On Facebook

Subscribe: philarcher@sa18.org

Employment Scams

Employment and [Home Business scams](#) aren't new, but scammers are ramping up their use in response to [COVID-19 related unemployment](#). Promising high pay, free training, even guaranteed refunds if you don't succeed, these offers are tempting. But the reality is they are designed to steal your personal information and your money. Common complaints include paying for starter kits or certifications that are useless, credit cards charged without permission, or getting caught in a fake check scam.

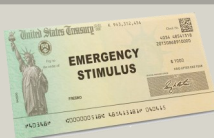
Common scams include [Internet Businesses](#), [Envelope Stuffing](#), [Assembly Craft Work](#), [Rebate Processing](#), [Medical Billing](#), [Mystery Shopping](#), [Multilevel Marketing](#), and [Home Shipping](#).

[How to Spot these Scams](#). It doesn't matter if the ad shows up in a trusted publication, website, email, or if the people you talk to on the phone sound legitimate. It still could be a scam. Warning signs include promises of big income, up-front fees or mandatory training, asking for credit card information, online video job interviews, employment applications asking for birthdate, social security number, banking account numbers for direct deposit wages, or use of Gmail or other non-company specific email.

Quick tips: **Check them out** by searching online for the company name and the words "review," "scam" or "complaint." **Never pay money to earn money, period. Don't share personal or financial info** until you're completely certain the company is legit.

*Sources FTC, AARP, BBB, KIVI News

ASSISTED LIVING STIMULUS FRAUD



This month the [FDOACS warned consumers](#) of reports that some nursing homes and assisted living facilities are trying to obtain the federal stimulus payments intended for their residents on Medicaid. Then they require residents to sign over the funds to the facility. The facilities are wrongly trying to claim that because the person is on Medicaid, the facility gets to keep the stimulus payment.

According to the CARES Act, those economic impact payments are a tax credit. And tax law says that tax credits don't count as "resources" for federal benefits programs, like Medicaid. That means the nursing homes and assisted living facilities can't take that money from their residents just because they're on Medicaid. And, if they took it already, get in touch with your [state attorney general](#) and ask them to help you get it back. You should also file a complaint with the [Federal Trade Commission](#).

If a loved one lives in a nursing or ALF facility and you're not sure what happened to their payment, talk with them soon. Consider sharing this info with the facility to make sure management is aware of how the law works and to avoid a problem before it happens. To get documents that backup that argument go to the [federal tax law](#) and the [Congressional Summary](#) (page 3). You can also get more info from the National Center on Law & Elder Rights for people who live in [nursing homes](#) or [assisted living facilities](#).

Consumers can get more fraud info at FloridaConsumerHelp.com or call 1-800-HELPFLA (435-7352)

* Source FDOACS Consumer E Letter