

Prevention and Detection of Financial Abuse Against the Elderly and the Handicapped

Let us stop the financial exploitation of the elderly and the disabled!

This is a recent form of abuse is defined as “the improper use of funds, property or resources of an adult by another individual, including but not limited to fraud, false claims, misappropriation of funds, conspiracy, forgery of documents or records, coercion, transfer of ownership or denial of access to goods”. The financial exploitation may be committed by a family member or even the own guardian of the disabled person.

The elderly or the disabled who is a victim may exhibit the following behavior:

- Looks abandoned or neglected
- Is stunned, nervous or afraid
- Does not remember engaging in any insurance business transaction and shows concern or confusion about it.
- Offers contradictory or questionable explanations about the insurance business transaction.
- Expresses fear of being evicted or confined to an institution if he/she does not named his/her tutor guardian, representative o any person responsible for his/her care.

On the other hand, operator may show the following behavior:

- Seeks guidance, insistently about the insurance benefits without the insurer consent.
- Forges the signature of the elderly or disabled.
- Claims to have custody, but refuses to show evidence of his guardianship or provides contradictory evidence.
- Uses the pension or insurance money of the elderly or disabled person for his/her own benefit.
- Without the elderly or disabled person consent requests a physical or mailing address change provided previously by the elderly or disabled.
- Closes bank accounts, withdraw large amount of money from the accounts or cancel all of the elderly or disable person insurance.

Act No. 2006 of 2008 grants civil immunity to any person who in good faith provides the Insurance Commissioner’s Office or any enforcement agency with information on events related to financial exploitation.

If you are aware of some of these actions or suspicious behavior and wish to seek advice or to file a complaint, you may contact the following agencies:

Procurador de las Personas de Edad Avanzada

Teléfono: 787-721-6121

Fax: 787-919-7969

E-mail: cfuentes@ogave-gobierno.pr

Dirección: PO Box 191179

San Juan, PR00919-1179

Oficina Procurador de las Personas con Impedimentos

Teléfono: 787-725-2333

Fax: 787-721-2455

Libre de Cargos: 1-800-981-4125

Edificio Caribbean Office Plaza

Ave. Ponce de León 670

Miramar, PR 00940-1309

Departamento de la Familia:

787-743-1313

787-794-5750

1-800-981-8333

Unidad Antifraude Oficina Comisionado de Seguros

Teléfono: 787-304-4300