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How to Protect Yourself Against Elder Abuse

If you're a senior, don't allow yourself to be taken advantage of. Protect yourself from elder abuse by following these tips.

By Eve Glicksman, Staff Writer, myOptumHealth

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Older adults may face a higher risk than others of getting treated improperly. They may be frail and unable to stand up for themselves. Some may not be able to think as clearly as they used to. Or they may have to depend on others to help out or manage their bills.

All these things can open the door for people to take advantage of seniors. This could include physical abuse, emotional mistreatment, neglect, or financial scams.

If you are a senior, don't let yourself be a target. Protect yourself from being abused in these ways:

- 1. Don't let yourself become isolated.** Abusers know they can avoid getting caught if you have little contact with others. So, stay connected with people who are concerned about you. If you need to, find a reputable organization that sends volunteers to visit the elderly.
- 2. Know the warning signs of abuse.** Have there been large withdrawals from your bank account? Are physical restraints being used on you? Are you being fed properly? Talk to a doctor, nurse, friend, relative, or hotline if you think you are being abused. Call your Long Term Care Ombudsman if you live in a long-term care facility.
- 3. See a doctor regularly.** Health care providers may notice signs of abuse and get you help. It's important that you answer the doctor's questions honestly. There is no reason to feel shame or to deny someone else's bad behavior.
- 4. Beware of troubled relatives or friends.** People with histories of substance abuse, mental illness, or violence are more likely to be abusers. Insist that the person get treatment or stay away from you. Note that abusers are most often relatives, caregivers, or others who are close to you.
- 5. Get your financial and legal affairs in order, and in writing.** Prepare a Living Will and give someone Power of Attorney, or appoint a guardian. This is someone you trust to make medical and financial decisions for you if you ever become unable to do so. Have someone else you trust review any legal documents before you sign them.
- 6. Protect your assets.**
 - Monitor your credit card and bank statements to make sure no one else is stealing or misusing your money.
 - Arrange for direct deposits of income or automatic bill payments. This may be safer than creating a joint bank account if you need help with bills.
 - Be wary of scams that target the elderly. Seek advice from someone you respect before you part with a lot of cash or give out your credit card, social security, or bank account numbers.
 - Limit access of others to your affairs. Send and open your own mail if you can, and have your own phone.
 - Keep valuables in a safe place when others are in your home.
- 7. Choose an outside caregiver carefully.**
 - Try to hire home health providers or aides through an accredited agency. A case manager should oversee your services and assess your care regularly.
 - If you hire someone on your own, check his or her references and do a background check.
 - If you are unhappy with your care, speak up. It is your right as the client.
 - Encourage friends and relatives to stop by. Having unannounced visitors is a great way to check up on your caregiver. The visitor can advocate for you if there is a problem.

Make your personal safety a priority as you age. That means talking to a lawyer now if you don't have a Will or Power of Attorney. Legal aid is available for seniors who can't afford a private lawyer. Call the Eldercare

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