

**FREDERICK COUNTY SENIOR SERVICES ADVISORY BOARD MINUTES**  
**Monday, July 12, 2021, 1:00 PM**  
**Virtual Meeting held via WebEx**  
**301-600-1234**

<b>COA MEMBERS</b>	<b>SSD STAFF</b>	<b>EXCUSED</b>	<b>UNEXCUSED</b>	<b>GUESTS</b>
Barbara Angleberger	Kitty Devilbiss	M.C. Keegan-Ayer		Emilee Blackburn
Rev. Dr. Wayne Blazer	Brad Peterson	Donna Kuzemchak		Jeannine Robinson-Hurley
George Carroll	Sue Ramsburg	Penny Van Rens		
Sally Livingston	Kathy Schey			
Bud Otis	Carolyn True			
Thea Uhlig-Ruff				
Sandra Wastler				

- I. **Welcome & Introductions** –Bud Otis called the meeting to order at 1:00 pm and welcomed all attendees. Public comment will be accepted at this meeting. Individuals can call in and their comment will be played at the end of the meeting and will be included in the Board minutes.
- II. **Action on the Agenda** – No action added to today’s agenda.
- III. **Approval of Minutes** – The minutes of the April 12, 2021 were approved at today’s meeting. Motion to approve: Sally Livingston. Second: Thea Uhlig-Ruff.
- IV. **Elected Officials’ Comments** – No elected officials were present at today’s meeting.
- V. **MPS MD Office of the Attorney General/Consumer Protection Division – Jeannine Robinson-Hurley** – Jeannine is with the Office of Attorney General (OAG) and is at the meeting today to present information regarding seniors and scams. The Consumer Protection Division has many resources available for consumers and clients. There is a Mediation Unit staffs the Consumer Hotline and this is where individuals can report scams or ask if information they have received by phone or postal mail is a scam. The phone number for this is 410-528-8662. There is also a

Health Education Unit, which handles health insurance, billing issues, and coverage disputes. This is the area which processes information about Medicare scams. The phone number is 410-528-1840. A third unit is the Identity Theft Unit for individuals who need to know the steps to take when this happens. They are provided a ten step resource guide. The phone number is 410-576-6491. A last unit is the Senior Assist Recovery Unit assists seniors and vulnerable adults who have been financially exploited and had funds taken inappropriately. The phone number for this unit is 410-576-6575.

Scamming has become a lucrative business. They steal over \$12 billion a year from people 50 and older. The senior population is a good target for them because they can be isolated and the scammers play on their emotions. Some tactics they use are phishing that is used to obtain sensitive financial and personal information. Spear phishing is when a scammer has some personal information about the individual and uses it to obtain the rest of the personal information. Scammers target their victims repeatedly with different types of scams when they are victims of a previous scam. They also extort money by claiming the victim is guilty of a crime and threatens to turn them over to the police.

Red flags are when someone calls and requests payment via a gift card or money wire. Often scammers will have an individual purchase gift cards and give them the access number on the back of the card. Another red flag is when an individual is offered a large amount of money (check in the mail) after sending a smaller amount to access the funds. It is a red flag if an individual calls asking for personal information and the recipient of the call did not in any way initiate the call. Utility companies will not call and request personal information or threaten to shut off a utility if they do not receive payment over the phone.

Some common scams are the grandparents scam when someone calls and states a "family member" is in trouble or has been injured and is in need of money. Individuals should call the family member or other relative to verify the story. There are romance scams on some dating websites. An individual may try to get funds by using a sob story. Another scam (phishing) is a credit card fraud alert in which the scammer calls to open a fraud investigation and convinces an individual to give the security code. A bank account scammer will ask an individual to confirm your account information in order to reactivate it.

Medicare scams may include individuals getting calls from numbers which appear to be from a local hospital and/or utility and then an automated message comes on the line that warns Medicare benefits may be terminated unless the individual speaks with someone at a specific extension/number. Another Medicare scam is companies that call soliciting for an individual to buy medical devices, cancer screenings and/or

DNA screenings which then get billed to Medicare. These deliveries should be denied or sent back and a call to Medicare to notify them of the scam.

Individuals should protect themselves by being very cautious about giving out personal information, being aware of pop-up messages when on-line, and individuals should also guard medical insurance information.

- VI. Nominations Committee, Sally Livingston** – The Nominations Committee interviewed two candidates for the Board. One candidate changed her mind about becoming a member after the interview process. Sally gave some background information about the second person, Bruce Deshong. Sally made a motion to forward his name to the County Executive for nomination to the Senior Services Advisory Board. George seconded the motion. All were in favor.
- VII. Senior Services Division Update, Kathy Schey** – The Senior Services Division is still closed to the public but is still very busy working with seniors virtually, over the phone, and during meal delivery. County Executive Gardner has planned for County staff to return to buildings in July and August. County buildings will be open to the public beginning in September. Some programming will begin with outdoor activities near County buildings or in parks. The Virtual Senior Center continues to be active and has over one thousand participants. The Nutrition program also continues to grow and the Groceries for Seniors program. In 2019, 12 tons of food were distributed and in 2020 - 182 tons of food was distributed. The Groceries for Seniors event was twice a month during Covid and was delivered to individuals. Starting this month, the event will be held one time a month and will be held (again) in the parking lot of the Frederick Senior Center. Individuals who cannot get to the building may be eligible still for delivery on a case by case determination. The Senior Center staff will host another restaurant meal initiative event via food truck cuisine which will be held on Mondays in September (Celebrate Senior Center month). The Division has an agreement with local food truck vendors for this event. This will also be a drive through event as the one held in May 2021. The Service Navigation team continues to work with individuals who have a need for application/program assistance. Most of this has been handled over the phone or in with a “drive through” appointment with staff.
- VIII. Area Plan Overview, Carolyn True** – Every year AAAs (Area Agency on Aging) are required to update (or rewrite) an Area Plan which explains how state funding is used to support programs on the local level. This is a requirement of the Older Americans Act of 1964. This year’s submission is an update of the 2020 plan submission. The Area Plan update is usually 75-80 pages long. For the FY21-22 budget – the county provides 69%, the state provides 3%, and the federal government provides 23%. The Area Plan has been submitted for review and the expectation is the state will reply with questions. There is a narrative included in the Area Plan, which is an update to what was provided in 2020 and contains some of the gaps that are being seen. Some gaps in service are affordable housing, more disabled individuals seeking services, and more dementia related services are needed. There are less providers willing to accept Medicare supported individuals and more specific nutrition

needs in the county. This Board could help the SSD keep the spotlight on these issues.

The instructions for completing the narrative were that it be completed as if Covid was not a consideration. However, a separate questionnaire was submitted to include how Covid pushed the Division to get creative on how services were provided. Services were still provided over the phone and/or virtually and Virtual Learning programs allowed individuals to have more control over their decision making. The Virtual Senior Center has become very active and is now the 5<sup>th</sup> Senior Center for the County. Covid has expanded the Area Plan goals and objectives by way of all the virtual programs that are now available. The Community Development Block Grant has allowed the Division to hire two more part-time MoW Drivers, and a Service Navigator to help with the MAP and Service Navigation Department. CARES funds has allowed for purchase and installation of security cameras at the 1440 Taney Avenue building and the purchase of additional freezers for the nutrition program. The Division has also purchased and will have installed a generator to be utilized in case power outages due to the large volume of food kept in the building.

- IX. New Business** – No new business was discussed at today's meeting.
- X. Old Business** – Bud reminded members that the Board is still looking for volunteers to join subcommittees. The goal is to have some groups organized by the October meeting. Subcommittees include: Business Task Force, Health, Legislative, Aging in Place, Nominations, Transportation, and Housing. Interested individuals should email Bud at [budotis10@gmail.com](mailto:budotis10@gmail.com).
- XI. Announcements** – The next Senior Services Advisory Board meetings will be held virtually on October 11, 2021.
- XII. Adjournment** - Meeting adjourned at 2:30 pm.

Susan M. Ramsburg, Recording Secretary