

A Guide To Preventing and Reporting Abuse and Neglect of Elders and Dependent Adults

California Department of Justice



Introduction

This guide was prepared by the California Department of Justice, Division of Medi-Cal Fraud and Elder Abuse (DMFEA). Protecting our most vulnerable citizens and helping safeguard the State's Medi-Cal program, the Attorney General's DMFEA works aggressively to investigate and prosecute



those who would rob taxpayers of millions of dollars each year and divert important health care resources from the needy. DMFEA also works aggressively to protect elders and dependent adults from abuse and neglect in nursing homes, and other long-term care facilities. These dedicated efforts have earned special national recognition for DMFEA.

Who is an "elder" or "dependent adult"? An "elder" is defined in Penal Code section 368(g) as anyone who is 65 years of age or older. A "dependent adult" is defined in Penal Code section 368 (h) as someone between the ages of 18 and 64 who has physical or mental conditions that limit his or her ability to carry out normal activities or who is admitted as an inpatient to a skilled nursing facility, a hospital, or most other kinds of medical facilities.

This resource will assist in ensuring that California's elders and dependent adults can live with security and dignity. Whenever the term, "elder abuse/neglect," is used in this publication, such term also includes and refers to the abuse/neglect of dependent adults.



Remember: If you suspect abuse, report it.

Chapter 1 Abuse and Neglect

Indisputable Facts About the Abuse and Neglect of Elders and Dependent Adults:

- The abuse and neglect of elders and dependent adults indiscriminately strike different people, regardless of socio-economic status, gender, race, ethnicity, ability or disability, educational background, and geographic location. None of these factors are barriers to its broad, pernicious reach.
- These victims of abuse or neglect often live in silent desperation, unable or unwilling to seek assistance because they believe their cries for help will go unanswered or they fear retaliation from their abusers. Some remain silent to protect predators from the legal consequences of these crimes. Sometimes those predators are family members, and sometimes they are paid caregivers. Some victims are too embarrassed to admit that they have fallen victim to predators, while others fear that no one will believe them, attributing their complaints to the effects of old age.

Thus, it may take the courage of a caring family member, friend or caretaker to take action when the victim may be reluctant.

With vigilance, care and cooperation, elder and dependent adult abuse/neglect can be stopped and its perpetrators arrested and prosecuted. HELP IS AVAILABLE!

Physical, Mental and Emotional Abuse/Neglect

What Is It for Elders and Dependent Adults?

Physical Abuse includes:

- Physical assault
- Sexual assault
- Financial abuse
- Deprivation of food or water
- Unacceptable use of a physical or chemical restraint or psychotropic medication
- Unexplained sexually transmitted diseases
- False imprisonment
- Cyber crimes

Neglect includes:

- Failure to aid in personal hygiene
- Failure to provide clothing and shelter
- Failure to provide medical care
- Failure to protect from health or safety hazards
- Failure to prevent malnutrition or dehydration
- Self-neglect
- Failure to report

Emotional Abuse includes:

- Verbal assaults, threats or intimidation
- Subjection to fear or emotional distress
- Isolation
- Withholding of emotional support
- Confinement
- Retaliation

Indicators of Physical, Mental and Emotional Abuse/Neglect

While these are common signs of abuse, it is important to be diligent and notice anything that may indicate abuse and/or neglect.

- Uncombed or matted hair
- Unkempt or dirty appearance
- Untreated medical conditions
- Malnourishment or dehydration

- Foul odor
- Scratches, blisters, lacerations or pinch marks
- Unexplained bruises or welts
- Burns caused by scalding water, cigarettes or ropes
- Unexplained injuries
- Development or worsening of pressure sores

Behavioral warning signs:

- Withdrawn attitude
- Confusion or extreme forgetfulness
- Depression and anxiety

- Helplessness or angerHesitance to talk freely
 - or fear

- Secretive behavior
- Change in eating and/ or sleeping patterns

Isolation warning signs

Isolation of an elder or dependent adult is an insidious tool used by many abusers. Accomplished through the systematic exclusion of the victim from all real or outside contact, the victim is eventually driven to distrust friends, doctors and even close family members. Ultimately, the victim becomes a pawn who is manipulated into trusting only the abuser.





- Family members or caregivers have isolated the victim, restricting the victim's contact with others, including family, visitors, doctors, clergy or friends.
- The elder or dependent adult is not given the opportunity to speak freely or have contact with others without the caregiver present.

Financial Abuse

Financial Abuse of Elders and Dependent Adults

Financial abuse of elders and dependent adults is the theft or embezzlement of money or any other property from an elder or dependent adult. It can be as simple as taking money from a wallet or as complex as manipulating a victim into turning over property to an abuser. Such abuse can be devastating because a victim's life savings can disappear in the blink of an eye, leaving him or her unable to provide for basic needs and afraid of what an uncertain tomorrow will bring.

Financial Warning Signs Include:

- Unusual bank account activity, such as withdrawals from automatic teller machines when the elder or dependent adult cannot get to the bank.
- Signatures on checks and other documents that do not resemble the elder's or dependent adult's signature, or pre-signed blank checks.
- Checks or other documents signed when the elder or dependent adult cannot write or understand what he or she is signing.
- Lack of personal amenities, such as appropriate clothing and grooming items.
- Numerous unpaid bills when someone else has been designated to pay the bills.
- Change in spending patterns, such as buying items he or she doesn't need and can't use.
- The appearance of a stranger who begins a new close relationship and offers to manage the elder's or dependent adult's finances and assets.
- Provision of services that are neither necessary nor requested.

While financial elder and dependent adult abuse can take many forms, the most widespread abuses include telemarketing fraud, identity theft, predatory lending and home improvement scams and estate planning scams.

See below for how these crimes are commonly perpetrated and what can be done to protect elders and dependent adults.



Telemarketing Fraud

Americans lose an estimated \$40 billion each year through the fraudulent sale of goods and services over the telephone. The American Association of Retired Persons (AARP) has found that 56% of those called by telemarketers are aged 50 or older.

It can be extremely difficult to tell if a telemarketing call is legitimate. This is especially true if the caller is pressuring the elder or dependent adult to make an instant decision – for example, to send money right away in order to claim a prize that has been won. Scams can range from prize offers to travel packages to phony charities.

Be Wary of Telemarketing Sales Pitches Such as These:

"You have won a lottery, but in order to claim the money, you must send a payment to pay the taxes on the money you have won." Remember: If it sounds too good to be true, it probably is!!! Don't be afraid to hang up!!

- * "We can give you a great home loan at a great price, regardless of your credit."
- "We are offering you a fantastic buy on your favorite magazines; this is the last day and we must receive your money by midnight to guarantee this offer."

Telemarketing Do's and Dont's

Do:

- Ask telemarketers for their company's name and address.
- Ask the caller to send you written material to study before you make a purchase.
- Talk to family and friends; get advice from someone you trust before you make any large purchase or investment.
- Request that your phone number be removed from the telemarketer's list.

Don't:

- Pay for any prize or send money to improve your chances to win or receive a prize.
- Give any caller your credit card number or any other form of personal identification.
- Ever send money today for the promise of money tomorrow.

"Do Not Call" List

The National Do Not Call Registry is available to help consumers block unwanted telemarketing calls at home.

If you register your phone number with the National Do Not Call Registry you will get fewer telemarketing calls. The Registry is managed by the Federal Trade Commission (FTC). You may register your phone number online at <u>www.donotcall.gov</u>, or by calling toll-free, 1-888-382-1222 (TYY 1-866-290-4236), from the number you wish to register. Registration is free. After 30 days from your registration, telemarketers covered by the National Do Not Call Registry must stop calling you.

Watch Out For . . .

The Most Widespread Scams

OBITUARY SCAM

Using obituaries to target recent widows, scammers attempt to collect false debts of the deceased.

CHARITABLE DONATIONS

Unscrupulous charities take advantage of generosity and memory loss to request donations repeatedly

5 INVESTMENT SCAM

Salesperson convinces a senior that an unusual asset like a horse farm is worth significant investment

SUBSCRIPTION Company sends free magazines and convinces

a senior he owes money

for the subscription.

6

GRANDPARENT

SCAM

Scammer calls late at

night pretending to be

a grandchild in need

of emergency funds

by wire.

MAGAZINE

SWEEPSTAKES

a senior won a prize and needs to send in money to collect winnings.

HELPFUL NEPHEW SCAM

Trusted relative visits a senior frequently and asks to borrow \$100, knowing the requests will be forgotten.

8 sweetheart scam

Scammer befriends a lonely older adult to get access to money or be written into the will.

TV SHOPPING TRICKERY

As-seen-on TV product ads hide extra fees and charges in the fine print.

YES SCAM

All they are trying to get you to say is... "YES". Scammers lift your voice saying yes, edit it, then place into "Do you authorize this payment".

7

Identity Theft

Identity theft is a frightening and fast-growing crime, with each year affecting countless victims. It is an easy crime to commit because every personally identifying number an individual possesses – Social Security, credit card, driver's license, telephone – is a key that offers access to some repository of money or goods.

Identity thieves can obtain personal information easily, not only by stealing a victim's wallet, but also by taking mail from a victim's mailbox, going through trash for discarded receipts and bills or asking for it over the phone on some pretext. The identity thief can also get the personal information of an elder by watching their transactions at automated teller machines and phone booths to capture users' personal identification number. Any and all identification can be easily purchased online for as little as \$20 each!!

How to Protect from Identity Theft:

- Dispose of papers with personal information by shredding up charge receipts, bank statements, expired credit cards or offers for new credit cards.
- Don't share Social Security Numbers (SSN) and don't print them on checks, except where those you have initiated contact or are familiar with those requesting your SSN.
- Don't give any of your personal account numbers over the phone unless you have placed the call and know the individual with whom you are speaking.
- Don't "over-share" on social networking websites.
- Don't be reeled in by phishing scams.
- Don't make transactions within public WiFi networks.
- Don't make online purchases with your debit card.

Home Improvement Scams

Home improvement scams are often committed by groups of individuals who go door-to-door in an effort to sell "home improvement" services. Often, they come into a neighborhood and offer to repair a driveway or re-shingle a roof that they claim is in immediate need of repair. They promise to do the work for a very low fee if the individual agrees to have the work done immediately. When the victim agrees, he or she discovers the fee is much higher after the work has been completed or that the work was done using inferior materials. Quite often the scam artist will do the work for a low fee for one resident in a neighborhood to create a referral in the area, in order to draw in other victims.



It is important to remember that often these individuals can do more than overcharge or perform shoddy work. Sometimes one individual will work outside and another may go into the house for a drink of water and then steal valuables, or worse - assault the unsuspecting elder or dependent adult. Far too often the victim does not know the items are missing until the criminals are gone.

Home Improvement Do's and Dont's

Do:

- Get written bids from established businesses; if the deal is too good to be true, it may very well be a scam.
- Be suspicious if someone comes to your door or calls you with an offer to do a home improvement.
- Obtain the contactor's license number and contact the Contractors State License Board, Better Business Bureau or Chamber of Commerce to determine that the person offering to perform the home improvement is licensed and reputable.
- Insist on and check out referrals.

Don't:

- Rush. Rarely is there a legitimate reason for an offer that is good "for today only." Be very suspicious.
- Accept work from an unlicensed contractor EVER.
- Allow work to be done without a written contract, which should specify materials used, a completion date and a fair payment schedule that pays for work as it is completed.
- Pay a down payment before commencement of work that exceeds one thousand dollars (\$1,000) or 10 percent of the contract price for home improvements, whichever is less.

Predatory Lending

Elders and dependent adults are often the target of unscrupulous lenders who pressure them into high-interest loans that they may not be able to repay. Such homeowners are often persuaded to borrow money through home equity loans for home repairs, debt consolidation or to pay health care costs. These loans are sold as a **miracle financial cure**, and homeowners are devastated to find out they cannot afford to pay off the loans and, as a result, may lose their home. Often these loans are packed with excessive fees, costly credit insurance, pre-payment penalties and balloon payments.

Estate Planning Hazards

Estate planning is the ordering of one's affairs so that personal and financial matters will be properly handled upon death or incapacitation. Estate planning devices may include wills, trust, powers of attorney, advance health care directives and joint tenancies. Unscrupulous individuals can take advantage of the power given to them in estate planning devices. For example, a **Power of Attorney** works well if it contains clear directions that reflect the elder or dependent adult's wishes and vests the person's care and well-being with a reliable representative. On the other hand, a **Power of Attorney** can lead to abuse if it grants power to a person with no interest in protecting the estate. Powers of Attorney can be used to take money from a person's bank, transfer property and even have the elder or dependent adult involuntarily placed in a long-term care facility.

Is Someone Exercising Undue Influence Over You?

Undue influence is present when there is a confidential relationship between you and another person and the person gains unfair advantage over you. Undue influence is present when someone isolates you from family and friends and then convinces you to execute estate planning documents in that person's favor.

Can a Conflict of Interest Occur Between You, the Person Preparing Your Estate Plan, and the Person Benefitting From the Arrangements?

Absolutely. A conflict of interest may occur when a person who is going to benefit from your estate planning, such as a beneficiary to your will, arranges to have you meet with a financial planner or attorney, directs the professional advisor on what is to be done and/or pays the professional advisor's fees.

Who Might Financially Abuse You?

Conservators, caregivers, agents acting under durable power of attorney, trustees, representative payees, financial planners, attorneys, family members and friends can all be potential financial abusers.

Are There Remedies for Financial Abuse?

It is best to prevent the financial abuse by carefully choosing trustworthy people to act as agents, successor trustees or conservators when preparing estate planning documents. However, if you believe that a person already designated is not acting in your best interests, you can amend or end a power of attorney or revocable trust. You can also demand an accounting audit. If there is evidence of mismanagement, the agent can be required to make restitution to you. Victims can seek assistance from law enforcement or file a civil lawsuit. Punitive damages may be imposed if there is evidence of oppression, fraud or malice.

Abuse in Long-Term Care Facilities

What Is Long-Term Care?

Long-term care encompasses a wide variety of settings and services designed specifically to meet the special needs of elders and dependent adults. Long-term care services can be found in settings such as skilled nursing facilities, residential care facilities for the elderly, intermediate care facilities, sub-acute care facilities, and board and care homes.



Long-term care may include medical assistance, such as administering medication, ambulation assistance, or performing rehabilitation therapy. But more typically it involves assistance with the activities of daily living, including personal hygiene, dressing, bathing, meal preparation, feeding, and travel to medical services. It often includes supervision, such as protecting a person from wandering away or inadvertently injuring themselves.

These facilities are generally licensed by either the California Department of Public Health or the California Department of Social Services.



How to Choose a Long-Term Care Facility

Choosing a long-term care facility, such as a skilled nursing facility or a residential care facility, is one of the most difficult decisions one can make.

esidents of skilled nursing facilities are guaranteed certain rights and protections under federal and state law. Facilities are required to provide a copy of these rights to individuals upon admittance to a facility. For additional information about residents' rights, you may ask the staff at your nursing home, or contact the Department of Public Health, Licensing and Certification, District office or the Ombudsman Program in your county.

Rezidents

Each resident has the right to:

Dignity and Privacy

- Be treated with consideration, respect and dignity
- Privacy during treatment and personal care
- Receive and make phone calls in private
- Send and receive mail unopened

Medical Condition & Treatment

- Be fully informed by a physician of his or her total health status
- Participate in health care planning and treatment decisions
- Choose a personal physician
- Be free from unnecessary drug treatment

Bill of Rights (Partial list)

Abuse & Chemical & Physical Restraints

- Be free from verbal, sexual, physical and mental abuse, corporal punishment and involuntary seclusion
- Be free from any physical or chemical restraints – given for the purposes of discipline or staff convenience – which are not required to treat the resident's medical symptoms

Safety & Hygiene

- Receive care from an adequate number of qualified personnel
- Receive care necessary to ensure good personal hygiene
- Receive care to prevent and reduce both bedsores and incontinence
- Receive food of the quality and quantity to meet the resident's needs in accordance with a physician's orders
- Reside in a facility which is clean, sanitary and in good repair at all times

Transfer & Discharge

- Be transferred or discharged only if he or she has recovered to the point of not needing nursing facility care
- Be transferred or discharged only if it is necessary for the resident's welfare or if his or her needs cannot be met in the facility
- Be transferred or discharged only if the health or safety of others is endangered

Grievances

• Voice grievances and recommend changes in policies or services to facility staff, free from restraint, discrimination or reprisal

Some Suggestions for Selecting a Long-Term Care Facility

- Plan ahead. This gives you and your family more control and can help make sure that your needs are met.
- Visit on-line resources. These on-line resources provide information on long-term care, including facility profiles. Facility profiles contain everything from the location, size and type of the facility and its staff to a history of a facility's violations of California and federal care laws.
- Visit the facility and meet the administrator. Ask to see the entire facility, not just one wing or floor.
- Ask to see the facility's license and the latest inspection report by either the California Departments of Public Health or Social Services on the facility's performance.
- Try to visit the facility more than once and at different times of the day. Make a point to visit at mealtimes, during activity periods and also at nights and on the weekends.
- Try to choose a facility that is close and convenient to those who will be visiting most often. When family and friends are able to visit frequently, they can oversee the resident's condition and actively participate in care decisions. It also enables family or friends to be able to respond quickly in times of emergencies.
- Contact your local Long-Term Care Ombudsman for information about a particular facility. Talk to friends, other residents' family members or any other individuals who may be familiar with the facility.
- Be observant. When visiting or making inquiries, pay attention to how residents are treated by staff members. Nothing is more important than the quality and quantity of facility staff.
- Don't be afraid to ask questions. Does the facility offer the religious or cultural support the elder resident needs? Does the facility provide an appropriate diet? Is the primary language of the resident spoken by the staff?

chapter 2 Reporting Abuse/Neglect



17

Protecting Elders and Dependent Adults

Any person who suspects that abuse of an elder or dependent adult has occurred can and should report it. Another's assets, health, dignity and/or life may depend upon your courage to act. Abuse can continue and often escalates if there is no intervention. Known or suspected cases of abuse should be reported to the appropriate agencies in your area. When in doubt, err on the side of caution and report.



How to Report

Reporting suspected abuse or neglect is simple.

To report abuse or neglect that has occurred in a long-term care facility, such as a nursing home or residential care facility, contact (1) your local law enforcement agency or the Division of Medi-Cal Fraud and Elder Abuse, and (2) your local Long-Term Care Ombudsman and the appropriate state regulatory agency.



If the suspected abuse or neglect has occurred somewhere other than in a facility, reports should be made to local law enforcement and to the local county Adult Protective Services agency.

Remember that law enforcement agencies have the exclusive responsibility for conducting criminal investigations. As a person reporting abuse, you are shielded from both criminal and civil liability.



Remember: In an emergency, always call 911!

Mandated Reporters

Under California law, certain individuals are legally mandated to report known or suspected instances of the abuse or neglect of elders or dependent adults. The following is a partial list of mandated reporters:

- Physicians and medical professionals
- Clergy
- All employees of health care facilities, such as hospitals, skilled nursing facilities, adult day care centers and residential care facilities
- Any individual who assumes responsibility for the care or custody of an elderly person or dependent adult

Any mandated reporter who fails to report the abuse or neglect of elders or dependent adult may be guilty of a crime. (California Welfare and Institutions Code section 15630)







IT'S A CRIME

Recognizing and Preventing Abuse and Neglect of Elders and Dependent Adults



FINANCIAL

- Suspicious changes in legal documents
- Inappropriate investments
- Unauthorized bank activity or credit card use
- Unpaid bills
- Missing valuables
- Home improvement scams

PSYCHOLOGICAL

- Intimidation and humiliation
- Bullying and blaming
- Social isolation
- Withholding of emotional support
- Agitation, withdrawal, depression

PHYSICAL

- Injuries (bruises, burns, sprains, untreated injuries, pain on touch)
- Evidence of restraint
- Medications (under/over use)
- Victim says he/she is being mistreated
- Caregiver bars visits with victim alone

SEXUAL

- Unwanted sex or touching
- Being forced to watch sex
- Being forced to undress
- Genital bruising, bleeding and infections
- Sexually transmitted diseases

NEGLECT/SELF-NEGLECT

- Denial of needed care
- Malnutrition, dehydration, weight loss
- Bedsores
- Poor hygiene
- Being unsuitably dressed
- Unsafe living conditions

ABANDONMENT

- Desertion of victim at home or elsewhere
- Little or no social interaction
- Malnutrition
- Lack of medical attention

TAKE ACTION

Immediately CALL 9-1-1

COMMON ABUSERS

- Spouses, adult children, other family members
- A family member who is financially dependent on an elder, has emotional problems or suffers from substance abuse
- Caregivers who are poorly trained, stressed or dishonest
- Unscrupulous contractors, predatory lenders, telemarketers, identity thieves

HIGH RISK

Elder is:

- Age 75+ years living with an abuser
- Frail or physically disabled
- Socially and/or physically isolated
- Suffering from dementia

Elder's caregiver is:

- Stressed or depressed
- Suffering from substance abuse

Avoid Becoming a Victim

Do:

- Report mistreatment to a trusted person
- Use community and online resources for meals and transportation
- Plan ahead for long-term care
- Provide caregiver with time off to reduce stress
- Discuss financial matters with a trusted person
- Verify contractor's licenses before signing contracts

Don't:

- Be afraid to speak up about your needs
- Agree to anything at the door or over the phone; ask for written materials to study
- Send money, reveal account numbers, transfer property, or sign documents without verifying circumstances and consulting with a trusted advisor
- Sign any contract until you understand everything, including the small print

12 Things Anyone Can Do to Prevent . . .

Elder/Dependent Adult Abuse/Neglect

8

9

10

11

12

Learn the signs of elder/ dependent adult abuse and neglect.

2 **Call or visit** an elder or dependent adult and ask how he or she is doing.

Provide a respite **break for** a caregiver.

3

4 Ask your bank manager to train tellers on how to detect financial abuse of elders and dependent adults.

Ask your doctor to ask all elder and dependent adult patients about possible family violence in their lives.

6 Contact your local Adult Protective Services or Long-Term Care Ombudsman to learn how to support their work helping at-risk elders and dependent adults.

> Organize a "Respect Your Elders" essay or poster contest in your child's school.

Ask your religious congregration s leader to give a talk about elder/dependent adult abuse and neglect at a service or to put a message about elder/dependent adult abuse/neglect in the bulletin.

Volunteer to be a friendly visitor to a nursing home resident or to a homebound senior/dependent adult in your neighborhood.

Send a letter to your local paper, radio or TV station suggesting that they cover **World Elder Abuse Awareness Day** (June 15) or **Grandparents Day** in September.

Dedicate your **bikeathon/marathon/** other event to awareness and prevention of abuse and neglect of elders and dependent adults.

Join the Ageless Alliance Ageless Alliance connects people of all ages, nationwide, who stand united for the dignity of older adults and for the elimination of elder abuse and neglect. You can join (it's free) and get involved at <u>agelessalliance.org</u>.

chapter 3 On-Line Resources



Alzheimer's Association

www.alz.org

Nonprofit organization provides support, education, training and resources for families and caregivers affected by Alzheimer's and related disorders.

AARP

www.aarp.org

Nationwide advocacy organization for people aged 50 and older. Information and educational resources on an extensive range of subjects, ranging from long-term health care to consumer fraud.

Better Business Bureau www.bbb.org

Provides reports on business and charities, helps resolve consumer complaints, and provides consumer counseling.

California Adult Protective Services

www.cdss.ca.gov/adult-protective-services State mandated program charged with investigating situations involving elder and dependent adults who are reported to be in danger due to abuse, neglect, exploitation, or hazardous or unsafe living conditions.

California Advocates for Nursing Home Reform www.canhr.org

Information and advocacy for nursing home residents and their families, including detailed facility profiles at <u>www.canhr.org/NH_Data/</u>.

California Department of Aging www.aging.ca.gov

Administers a broad base of home and community based services throughout California working with Area Agencies on Aging that serve seniors and people with disabilities. Also works with public and nonprofit agencies throughout the state.

California Department of Justice, Division of Medi-Cal Fraud and Elder Abuse

www.oag.ca.gov/dmfea/

Provides information on a wide variety of elder and dependent adult topics, links to numerous other relevant sites, and contains contact and reporting information.

Eldercare Locator

www.elder.org Nationwide information and resource center for seniors and caregivers.

Long-Term Care Ombudsman

www.aging.ca.gov/Programs and Services/ Long-Term Care Ombudsman/

Offers trained individuals who advocate for the protection and rights of all residents of 24-hour long-term care facilities. The primary responsibility of the Ombudsman program is to investigate and resolve complaints made by, or on behalf of, individual residents.

National Committee for the Prevention of Elder Abuse

www.preventelderabuse.org Association of researchers, medical practitioners and advocates dedicated to the safety and security of the elderly. Serves as the nation's clearinghouse on information and materials on elder abuse and neglect.

National Family Caregivers' Association

www.nfcacares.org

Grassroots organization dedicated to improving life for family caregivers, or those caring for loved ones with a chronic illness or disability.

National Hispanic Council on Aging www.nhcoa.org

Provides information on issues critical to Latino seniors, including those pertaining to health, income, education, employment and housing.

National Institute on Aging www.nia.nih.gov

Information and consumer information on health and research advances in aging issues.

National Senior Citizens' Law Center

www.nsclc.org

Provides information for elder and dependent adults on such issues as Medicare, Medi-Cal, SSI and pensions.

Nursing Home Compare

www.medicare.gov

Site designed to help individuals choose a nursing home, includes comprehensive inspection results for all nursing homes.

Regional Centers

www.dds.ca.gov/RC/

Regional centers are nonprofit private corporations that contract with the Department of Developmental Services to provide or coordinate services and support for individuals with developmental disabilities.

Offices of the Division of Medi-Cal Fraud and Elder Abuse

Northern California

Fresno Office

1781 E. Fir Ave., Suite 201 Fresno, CA 93720 Telephone: (559) 862-2990

Dublin Office

5601 Arnold Road, Suite 301 Dublin, CA 94568 Telephone: (925) 361-9750

Southern California

Burbank Office 303 North Glenoaks Blvd., Suite 900 Burbank, CA 91502 Telephone: (818) 288-9888

Orange Office 500 N. State College Blvd., Suite 730 Orange, CA 92868 Telephone: (714) 922-2560

Riverside Office 829 Marlborough Ave. Riverside, CA 92507-2133 Telephone: (909) 880-9600 Sacramento Office 2329 Gateway Oaks, Suite 200 Sacramento, CA 95833 Telephone: (916) 621-1821

San Diego Office 1615 Murray Canyon Road, Suite 700 San Diego, CA 92108-4321 Telephone: (619) 358-1000

West Covina Office 1050 Lakes Drive, Suite 440 West Covina, CA 91790 Telephone: (626) 646-2003