



PLANNING & PROTECTION

Home Care Funding Solutions

A guide to the ways families pay for care at home — plus a Senior Fraud Protection Kit to help your loved one stay safe.



YOUR LOCAL HOME INSTEAD TEAM

(303) 389-5700 · HomeInstead.com/148

Paying for Care at Home

Most people want to stay in the home they love. Figuring out how to pay for the help that makes that possible can feel overwhelming — but you have more options than you might think. This guide walks through the most common ones, the questions to ask along the way, and where to go for trusted answers.

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- The cost of care
- Questions to ask when planning for home care
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PLEASE NOTE

This guide is general information, not legal, financial, or tax advice. Program rules and dollar amounts change often — confirm details with the program itself and talk with an attorney or financial advisor before making decisions.

What is Home Care?

Home care generally comes in two types:

Home health care

Medical care provided by licensed professionals — like nurses or therapists — after a healthcare provider orders or prescribes it.

In-home care

Non-medical help with personal care, household tasks, and companionship, provided by professional caregivers like Home Instead Care Pros.

Home care for aging adults usually centers on two kinds of everyday activities:

Activities of daily living (ADLs)

The basics we do every day:

- Eating
- Dressing
- Bathing
- Toileting
- Transferring and continence
- Grooming

Instrumental activities of daily living (IADLs)

The tasks that keep daily life running:

- Driving
- Preparing meals
- Housekeeping
- Shopping
- Managing finances
- Managing medications
- Using the phone

Why Home Care?

Most older adults want to stay right where they are. As we age, though, some kind of help usually becomes part of staying home — and often that help starts with a spouse, an adult child, or a friend.

75%

of adults 50+ want to stay in their current homes as they age

63M

Americans are family caregivers — nearly 1 in 4 adults

29%

of family caregivers are also raising children (the “sandwich generation”)

Sources: AARP 2024 Home and Community Preferences Survey; AARP & National Alliance for Caregiving, Caregiving in the US 2025.

Caring for someone you love is meaningful — and it can also be demanding. When families reach that point, they often weigh assisted living, nursing homes, and home care. Home care is a popular choice because it lets older adults stay in a place where they feel comfortable and safe.

It's also flexible. Many people need help for just a few hours a week, not around the clock. Depending on the level of care needed, paying for the hours you actually use can cost far less than a move to assisted living or a nursing home.

THE NUMBERS

The Cost of Care

Knowing what care costs — nationally and here in Colorado — is the first step to building a realistic plan. These are median costs from the 2025 CareScout Cost of Care Survey.

TYPE OF CARE	U.S. MEDIAN	COLORADO MEDIAN
In-home care (non-medical caregiver, 44 hrs/week)	\$80,080 / yr (\$35/hr)	\$94,952 / yr
Adult day health care	\$24,700 / yr	\$27,300 / yr
Assisted living	\$74,400 / yr (\$6,200 / mo)	\$79,005 / yr
Nursing home, semi-private room	\$114,975 / yr (\$315 / day)	\$121,910 / yr
Nursing home, private room	\$129,575 / yr (\$355 / day)	\$146,183 / yr

Source: CareScout (Genworth) Cost of Care Survey 2025, released March 2026 — carescout.com/cost-of-care. Annual in-home care figures assume 44 hours of care a week.

HOME CARE SCALES WITH YOU

The annual in-home figure assumes 44 hours of care every week. Many people need far less. At the national median of \$35 an hour, **10 hours a week comes to about \$18,200 a year**, and **20 hours a week about \$36,400** — a fraction of the cost of a facility. (Illustration only; your local rates will vary.)

A licensed health professional — such as a physician, registered nurse, or social worker — can help build a care plan that may include any of the following.

Types of Care

Companionship and homemaker services

Help that makes it possible to keep living at home — “hands-off” support like cooking, light housekeeping, running errands, and simply having someone to talk with.

Personal care and home health aide services

More hands-on help for people who need more support than family or friends can give — assistance with bathing, dressing, and other daily activities. It’s personal care, not medical care. CareScout now reports homemaker and home health aide costs together as “non-medical caregiver” care.

Adult day services

Social and supportive care in a protective, community-based setting during part of the day. Programs usually offer socializing, supervision, and structured activities, and some add personal care, transportation, meals, or therapy. Adult day can also give family caregivers a much-needed break.

Assisted living

Residential communities that provide personal care and some health services for people who need help with activities of daily living. Assisted living is an in-between level of long-term care, not a substitute for a nursing home.

Nursing home (skilled nursing facility)

A higher level of supervision and care than assisted living: room and board, personal care, medications, therapy and rehabilitation, and skilled nursing care 24 hours a day.

WHAT ABOUT MEDICARE?

Original Medicare covers some skilled, short-term home health care, but it does **not** cover 24-hour care at home, homemaker services unrelated to a care plan, or custodial and personal care (like help bathing or dressing) when that’s the only care you need. Even when Medicare does cover a service, you may still owe part of the cost.

Source: Medicare.gov, “Home health services.”

Questions to Ask When Planning for Home Care

Not every home care arrangement works the same way. These questions help you compare your options side by side.

1 How is the caregiver employed?

This matters more than most families realize. There are three common arrangements:

By a Home Care Company

Home Instead Care Pros are employed by the local franchise office, which screens, hires, trains, and supervises them. Ask any company to walk you through its screening, background checks, and insurance.

Through a Registry

A registry refers independent contractors. Depending on its business model, the older adult may become the employer — responsible for hiring, scheduling, handling problems, and paying and reporting taxes.

On Their Own

Hiring an independent caregiver directly can work, but do thorough research first. You'll likely take on the employer's responsibilities yourself.

2 Is the caregiver trained?

By whom, and how much? Does training include dementia and Alzheimer's care? Does the company train all of its caregivers?

3 Does every caregiver complete a criminal background check?

Ask what the screening covers and how often it's repeated.

4 Are personal references checked for every caregiver?

5 Are caregivers bonded and insured?

Insurance can provide coverage if something happens while the caregiver is on the job.

6 Do caregivers have workers' compensation coverage?

If not, who is responsible if a caregiver is hurt in the home?

7 Are there service restrictions?

Ask about limits on hours, lifting, or the kinds of tasks caregivers can do.

8 Is scheduling flexible?

Can services grow or shrink as needs change?

9 How much notice is needed to start or cancel services?

10 What does the cost include?

Is there a minimum number of hours per visit, week, or month? Are there different rates for overnights, weekends, or holidays?

FUNDING SOLUTIONS

Ways Families Pay for Care

Most families use a mix of sources — personal savings plus one or more of the options below. Each has its own rules, so it pays to look at them together.

Long-Term Care Insurance

Pays for covered care up to your policy's limits.

Veteran Benefits

VA pension with Aid and Attendance can help eligible veterans and surviving spouses.

Home Equity

A reverse mortgage can turn home equity into cash for care.

Life Insurance

A life settlement may turn a policy into a lump sum.

Medicaid Waivers

Home and community-based services for people who qualify.

Medicare Advantage

Some plans offer limited in-home support benefits.

Long-term Care Insurance

Long-term care insurance can help pay for care and protect your assets by covering eligible expenses up to the amounts in your policy. Depending on the policy and your plan of care, it may pay for a wide range of home, community-based, and facility care — including options government programs may not cover.

Policies vary a lot. Some cover most care costs for a long time; others cover part of the cost for a limited period. Many policies have an elimination (waiting) period before benefits begin, and most require help with at least two activities of daily living or a cognitive impairment to qualify.

THE PARTNERSHIP PROGRAM

Many states — including Colorado — take part in the Long-Term Care Insurance Partnership Program. If you own a qualifying Partnership policy and later need Medicaid, you can generally keep more of your assets than Medicaid would normally allow. Partnership policies usually don't cost more than similar non-Partnership policies.

If you already have a policy, find it now and read the benefit triggers, daily or monthly maximum, and elimination period. **If you're shopping**, work with a trusted, licensed insurance professional and make sure you understand every part of a policy before you buy.

FUNDING SOLUTIONS

Veteran Benefits for Care at Home

Wartime veterans and their surviving spouses may qualify for a VA pension — and extra monthly payments called Aid and Attendance — that can help pay for care at home. Many eligible families never apply simply because they don't know about it.

Three Levels of VA Pension

Basic pension

Monthly payments for wartime veterans with limited income and net worth who are 65+ or have a permanent and total disability.

Aid and Attendance

An added amount for those who need help from another person with daily activities, are bedbound, live in a nursing home, or have very limited eyesight.

Housebound

An added amount for those substantially confined to home because of a permanent disability.

Note: you can't receive Aid and Attendance and Housebound benefits at the same time. Surviving spouses and unmarried dependent children of wartime veterans may qualify for the **Survivors Pension**, which also offers Aid and Attendance and Housebound amounts.

2025-26 MAXIMUM ANNUAL PENSION RATE	BASIC	HOUSEBOUND	AID AND ATTENDANCE
Veteran, no dependents	\$17,441	\$21,313	\$29,093
Veteran with one dependent	—	—	\$34,488
Surviving spouse, no dependents	\$11,699	—	\$18,697

Source: va.gov/pension/veterans-pension-rates and va.gov/pension/survivors-pension-rates, effective Dec. 1, 2025 – Nov. 30, 2026. These are maximum annual pension rates (MAPR); your payment is the MAPR minus countable income. Other household situations have their own rates — check VA.gov for the full tables.

Who is Eligible?

Financial requirements

For Dec. 1, 2025 – Nov. 30, 2026, your net worth must be **\$163,699 or less**. Net worth includes assets plus yearly income. Your primary home and car generally don't count. Ongoing, unreimbursed medical and long-term care costs — including paid in-home care — can lower your countable income.

VA also has a **3-year look-back** period: if you gave away or sold assets for less than they were worth in the 3 years before applying, you may face a penalty period.

Wartime service

The veteran must have served on active duty during at least one of these wartime periods (combat isn't required):

WARTIME PERIOD	DATES
World War II	Dec. 7, 1941 – Dec. 31, 1946
Korean conflict	June 27, 1950 – Jan. 31, 1955
Vietnam War era (served in the Republic of Vietnam)	Nov. 1, 1955 – May 7, 1975
Vietnam War era (served outside the Republic of Vietnam)	Aug. 5, 1964 – May 7, 1975
Gulf War	Aug. 2, 1990 – a future date to be set by law

Source: va.gov/pension/eligibility. Earlier periods (Mexican Border, World War I) also qualify.

- Started active duty **before Sept. 8, 1980**: at least 90 days of active duty, with at least 1 day during wartime.
- Enlisted **after Sept. 7, 1980**: generally at least 24 months, or the full period called to active duty, with at least 1 day during wartime.
- Discharged under other than dishonorable conditions.

Age or disability

The veteran must be 65 or older, or have a permanent and total disability, or live in a nursing home for long-term care because of a disability, or receive Social Security Disability Insurance or Supplemental Security Income.

Medical need for Aid and Attendance

- You need another person to help with daily activities like bathing, feeding, and dressing, **or**
- You have to stay in bed — or spend a large part of the day in bed — because of illness, **or**
- You're in a nursing home because of a loss of mental or physical abilities, **or**
- Your eyesight is limited (5/200 or less in both eyes even with glasses or contacts, or a visual field of 5 degrees or less).

How to Apply

Apply with **VA Form 21P-527EZ** (Application for Veterans Pension). You can apply online at **VA.gov/pension/how-to-apply**, upload the form, mail it to the Pension Intake Center, or bring it to a VA regional office. Have your military and marital history, income, assets, and unreimbursed medical expenses — including care costs — ready.

FREE HELP IS AVAILABLE

An accredited Veterans Service Organization (VSO) representative can help you gather evidence and file — and a VSO's help is always free. Find one at **va.gov/get-help-from-accredited-representative**. Be cautious of anyone who charges to help with an initial claim or pitches financial products to help you qualify.

VA health care and long-term care services

Separate from the pension, veterans enrolled in VA health care may be eligible for home and community-based services — like homemaker and home health aide care, adult day health care, and respite care — when there's a clinical need. Receiving VA disability compensation doesn't automatically enroll you. Apply at **va.gov/health-care/how-to-apply** or at your local VA medical center.

Support for family caregivers of veterans

VA's Caregiver Support Program serves caregivers of veterans from every service era. The Program of Comprehensive Assistance for Family Caregivers can include a monthly stipend, training, mental health counseling, respite care, and health insurance for eligible caregivers. Visit **caregiver.va.gov** or call the VA Caregiver Support Line at **1-855-260-3274** (Mon.–Fri., 8 a.m.–8 p.m. ET).

Other help with Aid and Attendance

Some private companies help families prepare Aid and Attendance applications or coordinate care while a claim is pending, including **Veterans Care Coordination** (vcchc.com) and **AidandAttendance.com**. These are private businesses, not the VA — ask about any fees up front, and remember that free help is always available from an accredited VSO.

Reverse Mortgages

If you're 62 or older and have equity in your home, a reverse mortgage may let you turn part of that value into cash — without selling or making monthly mortgage payments. The loan generally doesn't have to be repaid as long as you live in the home as your main residence. Many families use these funds to help pay for care at home.

62+

minimum age for a federally insured reverse mortgage (HECM)

\$1.25M

2026 HECM lending limit (\$1,249,125) — the most home value FHA will count

Sources: Federal Trade Commission, consumer.ftc.gov/articles/reverse-mortgages; HUD/FHA 2026 HECM limit, effective Jan. 1, 2026.

Most reverse mortgages are Home Equity Conversion Mortgages (HECMs), insured by the Federal Housing Administration. A few things to know:

- You must meet with a **HUD-approved counselor** before you can get a HECM.
- You still pay **property taxes, homeowners insurance, upkeep, and HOA fees**. Falling behind can put the home at risk.
- The loan becomes due when the last borrower moves out, sells, or dies. Moving to a care facility for more than 12 months in a row generally counts as moving out.
- Fees and interest reduce the equity left for you or your heirs.

Learn more from the Federal Trade Commission at consumer.ftc.gov/articles/reverse-mortgages.

Life Settlements

If you own a life insurance policy you no longer need, some companies will buy it for a lump sum that's more than its cash surrender value — but less than its face value. The buyer takes over the premiums and collects the death benefit. Depending on age, health, and the policy, the payment is often a fraction of the face value.

A life settlement can free up money quickly for care, but it's complicated. The buyer stands to profit, beneficiaries lose the death benefit, and the payment may be taxable and can affect eligibility for programs like Medicaid. Talk with a financial advisor — and ideally get more than one offer — before you sell.

FUNDING SOLUTIONS

Medicaid Home and Community-Based Services

Medicaid is the largest public payer of long-term care, and every state offers some way to get Medicaid-funded help at home.

Many of these programs are called **home and community-based services (HCBS) waivers** — often “1915(c) waivers,” after the section of the Social Security Act that allows them. States use them to “waive” certain standard Medicaid rules so people who would otherwise need nursing-home care can get support at home instead. Unlike Medicare’s home health benefit, waiver services aren’t limited to medical care, and they don’t end just because a medical condition stabilizes.

HCBS programs may include

- Personal care — help with bathing, dressing, and eating
- Homemaker services like simple cooking, cleaning, and laundry
- In-home health care, including nursing and therapy
- Home-delivered meals
- Adult day services
- Transportation to medical care and other services
- Assistive devices, equipment, and supplies
- Minor home modifications, like grab bars or wider doorways

Eligibility usually has two parts

Need for care. The program assesses how much help you need with medical care and daily activities. Usually the need must be significant enough that, without help at home, you would qualify for a nursing home.

Finances. You generally need limited income and assets, though waiver limits are often higher than for regular Medicaid, and your home is usually not counted. Rules differ from state to state, and some states have waiting lists.

In some states — including Colorado — waiver programs let people direct their own care, which can allow a family member to be paid as a caregiver.

HERE IN COLORADO

Health First Colorado HCBS waivers

Colorado's Medicaid program is called **Health First Colorado**. Its **Elderly, Blind, and Disabled (EBD) waiver** serves people 65 and older with a functional impairment (and adults 18–64 with certain disabilities). Along with regular Health First Colorado benefits, it can include adult day services, respite care, home modifications, homemaker and personal care, In-Home Support Services (IHSS), and Consumer-Directed Attendant Support Services (CDASS).

To start: apply for Health First Colorado if you're not enrolled, then contact your local Case Management Agency about the waiver. Learn more at hcpf.colorado.gov/hcbs-waivers or call the Health First Colorado Member Contact Center at **1-800-221-3943**.

Outside Colorado? Contact your state Medicaid agency (find it at [medicaid.gov](https://www.medicaid.gov)) or the Eldercare Locator at **1-800-677-1116** (eldercare.acl.gov).

Medicare Advantage

Medicare Advantage (Medicare Part C) plans are offered by private insurance companies approved by Medicare. They must cover everything Original Medicare covers, and they can add extra, or “supplemental,” benefits.

Since 2019, Medicare has allowed plans to offer a wider range of supplemental benefits, and some plans now include limited **in-home support services** — help with daily activities for people with a disability or medical condition. Coverage is usually capped at a set number of hours per year, and it varies widely from plan to plan and year to year.

Remember: Original Medicare doesn't pay for ongoing non-medical, custodial care at home. If in-home support matters to you, read the plan's Evidence of Coverage carefully, call the plan to ask exactly what's covered and who provides it, and review your choice each fall during open enrollment (Oct. 15 – Dec. 7). Free, unbiased counseling is available through your State Health Insurance Assistance Program (SHIP) — in Colorado, the Colorado SHIP.

Working with a Financial Advisor

Choosing how to pay for care is a big financial decision. Talking with a qualified financial advisor before you choose a funding source can help make sure it fits your needs, your means, and your long-term goals.

What does a financial advisor do?

Most advisors start with a “fact find” — detailed questions about your circumstances, goals, and comfort with risk. From there, they can recommend strategies and products that are suitable and affordable for you.

Choosing the right advisor

Choosing a financial advisor for yourself or an aging parent can be as important as choosing a doctor or lawyer. Almost anyone can call themselves a financial advisor, so look for someone who is competent, experienced, and ethical — and who knows when to bring in other experts. Above all, you want someone who puts your interests first.

It's personal

Working with an advisor is a personal relationship built on trust and honest communication. Choose someone you and your loved one both feel comfortable with. A good financial advisor should:

- **Ask the right questions** to get a full picture of your situation.
- **Listen and act on what you say**, respecting your comfort with risk.
- **Treat you and your family with courtesy and respect.** If they don't, find someone else.
- **Explain things until you understand them**, so you can make an informed decision.

Ask for disclosure

Trust depends on the advisor acting in your best interest and being open about their background, fees, and any disciplinary history. Ask for their written disclosure documents — for investment advisers, **Form ADV Part 2** and the short **Form CRS** relationship summary. Many advisors offer a free first meeting.

CHECK BEFORE YOU TRUST

Look up any advisor's licenses, registrations, and disciplinary history for free:

FINRA BrokerCheck brokercheck.finra.org

Brokers and brokerage firms.

SEC Investment Adviser Public Disclosure adviserinfo.sec.gov

Registered investment advisers and their Form ADV filings.

CFP Board — Verify a CFP® professional cfp.net/verify-a-cfp-professional

Confirms CFP® certification and any public discipline.

Questions to Ask When Choosing a Financial Advisor

- ☐ What licenses and designations do you hold? (The CERTIFIED FINANCIAL PLANNER™ designation is a widely recognized mark of education and ethical standards.)
- ☐ What's your education and work experience?
- ☐ What services do you offer, what do you specialize in, and do you have minimum asset or income requirements?
- ☐ How will you approach our plan and address our particular needs?
- ☐ Will you carry out the recommendations, or will someone else?
- ☐ Do you have any business relationships that could be a conflict of interest?
- ☐ How are you paid — fees, commissions, or both — and what are the typical charges?

A face-to-face meeting should also give you a feel for the person. Are they forthright? Do you feel trust and rapport? Are they focused on your needs — or on selling products?

Questions to Ask Before You Choose a Funding Source

- ☐ Does this funding source fit our needs — and our means?
- ☐ Did the provider answer all of our questions fully and competently?
- ☐ Have we talked through our concerns with an independent third party?
- ☐ Do we have a contact at this organization for questions that come up later?
- ☐ Have we done our homework on this organization?

Resources

Trusted places to learn more:

Home Instead [HomeInstead.com/148](https://homeinstead.com/148)
Your local office and care resources.

AARP aarp.org
Caregiving, money, and aging resources.

Eldercare Locator eldercare.acl.gov
Local services for older adults. 1-800-677-1116.

Medicare medicare.gov
Coverage details and plan comparisons.

Medicaid medicaid.gov
Find your state Medicaid agency.

Health First Colorado HCBS waivers
hcpf.colorado.gov/hcbs-waivers
Colorado Medicaid home and community-based services.

VA pension va.gov/pension
Eligibility, rates, and how to apply.

VA Caregiver Support caregiver.va.gov
Support for family caregivers of veterans.

CareScout Cost of Care carescout.com/cost-of-care
Care costs by state and city.

Federal Trade Commission consumer.ftc.gov
Consumer advice, including reverse mortgages.

National Academy of Elder Law Attorneys naela.org
Find an elder law attorney.

Justice in Aging justiceinaging.org
Legal advocacy for low-income older adults (formerly the National Senior Citizens Law Center).

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YOUR LOCAL HOME INSTEAD TEAM

Questions about paying for care? Let's talk it through.

CALL (303) 389-5700 · VISIT [HOMEINSTEAD.COM/148](https://homeinstead.com/148)



PART B · PLANNING & PROTECTION

Senior Fraud Protection Kit

Helping older adults stay safe at home. Use these tools to spot risk, respond quickly if a scam happens, and put simple protections in place.

201,266

complaints to the FBI from
people 60+ in 2025

\$7.7B

lost by people 60+ in 2025
— up 59% from 2024

\$38,500

average loss per older
victim

Source: FBI Internet Crime Complaint Center (IC3), 2025 Internet Crime Report (April 2026).

Investment scams caused the biggest losses for older adults, followed by tech support scams and romance scams. The Federal Trade Commission reports that older adults told it they lost \$2.4 billion to fraud in 2024 — and most fraud is never reported at all, often because people feel embarrassed. That's why a caring, no-blame conversation matters so much.

Sources: FBI IC3 2025 Internet Crime Report; FTC, Protecting Older Consumers report to Congress, December 2025.

Criminal Target Scale

The thought of someone you love falling prey to a scammer is frightening. This scale can help you think through how vulnerable your loved one might be. Check “yes” or “no” for each statement.

STATEMENT	YES	NO
My loved one lives alone.	☐	☐
My loved one is alone for long periods of time.	☐	☐
My loved one has a landline phone.	☐	☐
My loved one has few visitors.	☐	☐
My loved one isn't on the National Do Not Call Registry.	☐	☐
My loved one would never be rude to anyone on the phone, even to end the call.	☐	☐
My loved one is online every day.	☐	☐
My loved one likes to shop online.	☐	☐
My loved one uses social media, messaging, or dating apps.	☐	☐
My loved one donates to one or more charities.	☐	☐
My loved one is always looking for a cause to help.	☐	☐
My loved one flies an American flag.	☐	☐
My loved one displays veteran stickers on the car or home.	☐	☐
My loved one has an unsecured mailbox near the street.	☐	☐
My loved one takes pain medication and leaves it out on the counter.	☐	☐
My loved one often looks to neighbors and others for help.	☐	☐
My loved one is generally trusting of people's motives.	☐	☐
My loved one has chronic health problems.	☐	☐
My loved one has a computer or smartphone but isn't comfortable using it.	☐	☐
My loved one has dementia or Alzheimer's disease.	☐	☐
My loved one spends a lot of time outside and enjoys chatting with anyone who comes by.	☐	☐
My loved one worries about outliving their money.	☐	☐
My loved one is always looking for ways to make extra money.	☐	☐
My loved one would do anything to help a grandchild — especially give money.	☐	☐

If you answered “yes” to three or more statements, your loved one could be at risk of a scam. Use the rest of this kit to put protections in place.

What To Do If Your Loved One Has Been Scammed

It can happen to anyone — scammers are skilled professionals. If your loved one has lost money or personal information, act quickly and calmly, and remind them they're not to blame.

1 Contact the police.

File a report with your local police department. If the crime happened somewhere else, file with police there too. Get a copy of the report — or at least the report number. You may need it for banks, credit bureaus, and creditors.

2 Call the bank and card companies.

Report the fraud to each bank or company's fraud department, then follow up in writing. Close or freeze accounts that were tampered with, and set up new PINs and passwords on any new accounts. Fast action can sometimes stop a transfer.

3 Report identity theft.

If someone used your loved one's information to open accounts, report it at **IdentityTheft.gov**. You'll get an FTC Identity Theft Report and a personalized recovery plan to share with companies where fraudulent accounts were opened.

4 File federal reports.

Report online and internet-based fraud to the FBI at **ic3.gov**, and report scams and bad business practices to the FTC at **ReportFraud.ftc.gov**. These reports help law enforcement spot patterns and pursue scammers.

5 Place a fraud alert or credit freeze.

Contact one of the three credit bureaus — Equifax, Experian, or TransUnion — to place a free fraud alert; that bureau must tell the other two. A free **credit freeze** (placed separately with each bureau) offers even stronger protection.

6 Review credit reports.

Get free credit reports from all three bureaus at **AnnualCreditReport.com** — now available weekly. Look for accounts you don't recognize, unfamiliar debts, inquiries from unknown companies, and wrong information.

7 Get help and report exploitation.

Call the **National Elder Fraud Hotline at 1-833-FRAUD-11 (1-833-372-8311)**, Monday–Friday, 10 a.m.–6 p.m. ET. A case manager will help you report the crime and connect you with resources. If someone your loved one knows is exploiting them, contact **Adult Protective Services** — in Colorado, call the county department of human services where your loved one lives.

8 Warn others.

Report the scam to the Better Business Bureau's **Scam Tracker** at bbb.org/scamtracker. The BBB may not recover money, but it can offer support and help warn your community.

If You are Scammed

Contact local law enforcement if you think someone has scammed you or a loved one.

NUMBERS TO KEEP HANDY

Emergency or crime in progress: 911

National Elder Fraud Hotline: 1-833-FRAUD-11 (1-833-372-8311)

Adult Protective Services (Colorado): find your county's phone number at cdhs.colorado.gov/aps

Your local Home Instead office: (303) 389-5700

Protect Your Loved One

CHECKLIST

Shame and embarrassment keep many older adults from talking about scams — which is exactly what scammers count on. Family and friends can help prevent both the financial loss and the hurt. Law enforcement and consumer protection groups recommend these steps:

- ☐ **Shred documents** that could help criminals — bank and credit card statements, credit offers, and other financial papers. Keep important records like tax filings and car titles somewhere secure.
- ☐ **Sign up for the National Do Not Call Registry** at donotcall.gov or 1-888-382-1222. Encourage your loved one to hang up on sales calls — and remind them it's OK to be “rude” to a stranger.
- ☐ **Never give out personal information or money by phone, text, or email** — especially in a contact they didn't start. Hang up and call back using a number they already know is real.
- ☐ **Watch for payment red flags.** Anyone demanding payment by gift card, wire transfer, cryptocurrency, or a Bitcoin ATM — or telling them to keep it secret — is almost certainly a scammer.
- ☐ **Agree on a family code word.** Scammers can now use AI to fake a grandchild's voice. A secret word or phrase helps confirm who's really calling.
- ☐ **Check charities before giving.** Make sure a charity is registered — in Colorado, with the Secretary of State — and make a written “giving plan” together listing the organizations your loved one wants to support.
- ☐ **Build a strong front line.** Post a “No Solicitation” sign by the door, help sort incoming mail, and pay attention to interest in infomercials or shopping channels.
- ☐ **Stay current on technology.** New tech has a learning curve. Talk about phishing emails and texts, pop-up “tech support” warnings, and never letting a stranger remotely access a computer.
- ☐ **Watch for new “friends.”** Lonely or isolated people can be targeted by someone who offers companionship — in person or online. Ask to meet the new friend. A thief likely won't stick around to chat.
- ☐ **Notice changes.** Watch for lifestyle changes, secretive behavior, or unusual financial activity. If managing money is getting harder, encourage a plan — like naming a financial power of attorney or setting up account alerts — especially if your loved one is living with dementia.
- ☐ **Find trusted eyes and ears.** If you can't be there, ask neighbors, relatives, friends, faith community members, or professional caregivers like Home Instead Care Pros to help watch for door-to-door, phone, and online scammers.

Code-word tip: FBI public service announcement on AI-enabled fraud, December 2024.

Where to report fraud

FBI Internet Crime Complaint Center ic3.gov

Online and internet-based fraud.

Federal Trade Commission ReportFraud.ftc.gov

Scams, fraud, and bad business practices.

IdentityTheft.gov IdentityTheft.gov

Report identity theft and get a recovery plan.

National Elder Fraud Hotline

ovc.ojp.gov/program/elder-fraud-abuse/national-elder-fraud-hotline

1-833-FRAUD-11 (1-833-372-8311), Mon.–Fri., 10 a.m.–6 p.m. ET.

Colorado Adult Protective Services

cdhs.colorado.gov/aps

Report suspected mistreatment or exploitation to the county where the adult lives.

Home Instead: Protect Older Adults from Fraud

homeinstead.com/care-resources/protect-seniors-from-fraud

Tips and tools from the Home Instead network.

YOUR LOCAL HOME INSTEAD TEAM

Want more help keeping your loved one safe?
We're here.

CALL (303) 389-5700 · VISIT [HOMEINSTEAD.COM/148](https://homeinstead.com/148)