



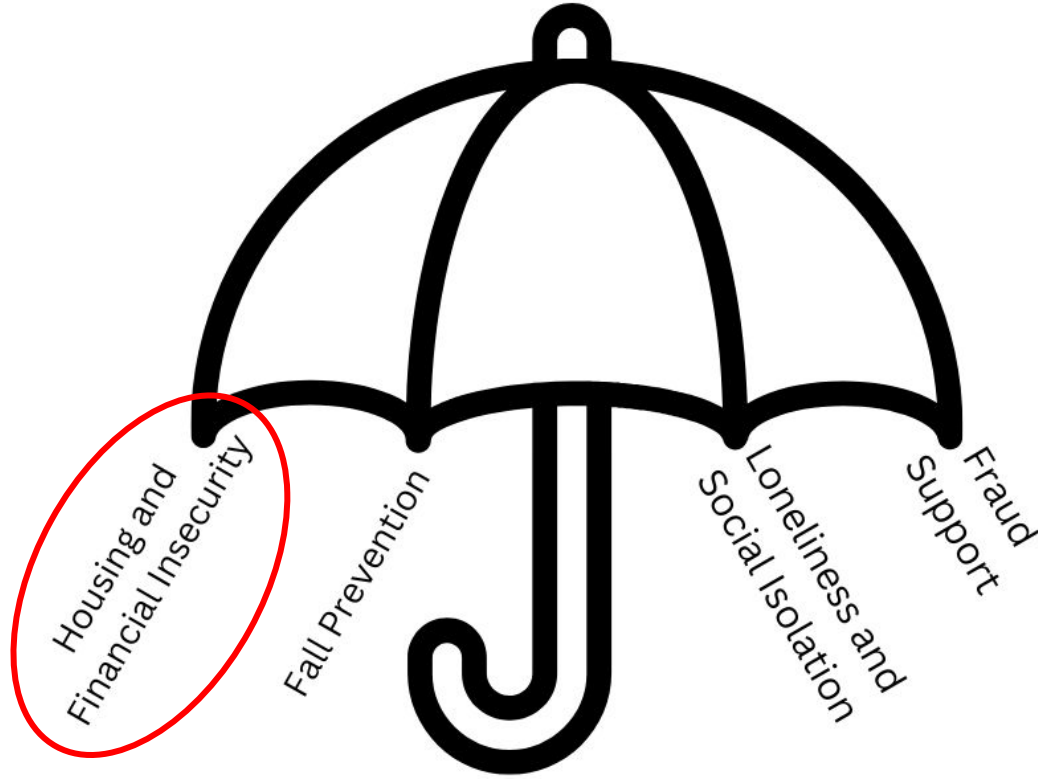
Lauren Johnson  
*Program Assistant at Caregivers*

Barbara Post  
*Volunteer at Caregivers*

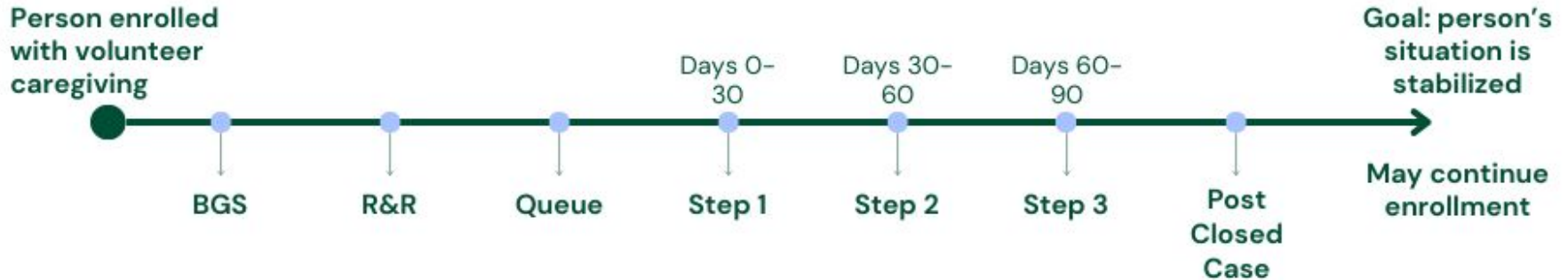
Debbie Deem  
*Retired FBI, Volunteer*

Ally Armeson  
*CSN ([fightcybercrime.org](http://fightcybercrime.org))*

MASH



# Timeline



# Enrollment with Volunteer Caregiving

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- MASH is an internal program
- Must be enrolled to take part in the MASH program
- Enrollment process:
  - Phone interviews
  - Assessment / Home visit
  - Determine appropriate MASH Unit: Housing and Financial Insecurity (or possibly Fraud Support Program)


# BetterAge Guidance Service (BGS)

- Self identification
- Interns
- Phone Friends
- Four tiers
  - Thriving (7-10)
  - Surviving (5-6)
  - Struggling (3-4)
  - Crisis (0-2)

**Your Financial Well-being**

Now **imagine** the top of the ladder represents the **best possible financial situation** for you, and the bottom of the ladder represents the **worst possible financial situation** for you.

Please indicate where on the ladder you stand right now.



0 1 2 3 4 5 6 7 8 9 10

Worst possible Best possible


# Careworks

Personal Info	Requests	Assessment	Case Mgmt	Locations	Volunteer Info	Donor Info	Related Contacts	Construction	BetterAge				
Date	Overall	Future	Financial	Physical Health	Mental Health	Health Limits	Direction Purpose	Loneliness	Community	Negative Emotions	Positive Emotions	Social Support	Fun
10-7-2024	8	8	7	8	9	7	9	10	9	8	10	9	8
Improvement Areas <input type="text" value="physical_activity"/>													
10-5-2024	8	8	7	8	9	7	9	10	9	8	10	9	8
Improvement Areas <input type="text" value="physical_activity"/>													
10-5-2024	8	8	7	8	9	7	9	10	9	8	10	9	8
Improvement Areas <input type="text" value="physical_activity"/>													

# Risk & Referral Assessment (R&R)

- 8 question “drill-down” assessment
- Asks mainly about finances, ability to pay, relationship with money and others, etc.
- Higher scores = greater concern

Funding for this Innovation Grant provided by

 VENTURA COUNTY  
BEHAVIORAL HEALTH  
A Department of Ventura County Health Care Agency

Client Name: \_\_\_\_\_  
Date: \_\_\_\_\_  
MASH Unit Lead: \_\_\_\_\_  
Office Team Lead: \_\_\_\_\_

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**Managing Assets for Security and Health (MASH)**  
**Risk Assessment and Referral (R&R)**

Date: \_\_\_\_\_  
Client ID: \_\_\_\_\_  
BetterAge Score (Q3): \_\_\_\_\_  
R&R Score: \_\_\_\_\_  
Tier Placement: \_\_\_\_\_

**BetterAge:** (5-6 Surviving; 3-4 Struggling; 0-2 Crisis)  
**R&R:** (Higher scores mean a greater concern)  
**Tier One:** Thriving/Self-resolve/Education (0-6)  
**Tier Two:** Surviving/Financial Management (7-15)  
**Tier Three:** Struggling/Housing Gap/Clinical Services Referral (16-20)  
**Tier Four:** Crisis/External Intervention Services (21-27)

1. Does someone other than you manage your money?  
☐ Yes (1) If yes, who is the person (sister, son, etc.) \_\_\_\_\_  
☐ No (0)

2. Please select your ability to pay the following costs per month in the table below.  
Select one response for each row. See Expense and Debt reports for details.

Ability to pay...	Unable to pay this (3)	Able to pay some of this (2)	Can pay this with little or no money left over (1)	Can pay this with money left over (0)	Not applicable (0)
your rent or mortgage					
for groceries that you need					
your utility bills					
your debt, such as credit card bills					

# R&R Scores and Tiers

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**Tier 1:** Self-resolve or Education

**Tier 2:** Financial Management

**Tier 3:** Housing Gap, Clinical Referral

**Tier 4:** External Intervention

R&R Score: \_\_\_\_\_

*(Higher scores mean a greater concern)*

**Tier One:** Thriving/Self-resolve/Education (0-6)

**Tier Two:** Surviving/Financial Management (7-15)

**Tier Three:** Struggling/Housing Gap/Clinical Services Referral (16-20)

**Tier Four:** Crisis/External Intervention Services (21-27)



# Queue

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- Waiting for MASH volunteer availability
- Possible re-assessment if needed
- Interview for biography



## “Marsha Mash”

**Address:** 123 Fire Road

**Phone Number:** 1 (909) 333-4444

**DOB:** 01/01/1944   **Age:** 80   **Gender:** Female   **Marital Status:** Widowed

**Ethnicity:** White   **Religion:** None   **Language:** English

**R&R Tier Placement:** Tier 2 / Surviving   **Income Level:** Extremely Low Income

**MediCal:** Yes   **Insurance:** Medi-Cal / Medicare

**Conditions:** weakening mobility, macular degeneration

**Concerns:** Having trouble paying for her bills, needs simple repairs around the house and cannot afford them.

**Assessment:**

# Timeline Reminder

Person enrolled  
with volunteer  
caregiving

BGS

R&R

Queue

Step 1

Step 2

Step 3

Post  
Closed  
Case

Goal: person's  
situation is  
stabilized

May continue  
enrollment

Days 0-  
30

Days 30-  
60

Days 60-  
90

# Step 1 / Days 0-30

## Assessment/Interview:

- Monthly income
- Assets
- Monthly expenses
- Debts

### Managing Assets for Security and Health (MASH) Assessment/Interview Conducted by the MASH Unit

(this document serves as a cover page for the Case Management documents)

Client Name: \_\_\_\_\_

BetterAge Score: \_\_\_\_\_

Risk/Referral Rating: \_\_\_\_\_

#### Document Review

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Person-Served Assessment    | <input type="checkbox"/> Expense Analysis         | <input type="checkbox"/> List of Medication/Release |
| <input type="checkbox"/> *BetterAge Guidance Service | <input type="checkbox"/> Review Credit Report     | <input type="checkbox"/> PCP Authorization          |
| <input type="checkbox"/> *Risk & Referral            | <input type="checkbox"/> Circle of Support        | <input type="checkbox"/> Exit Interview             |
| <input type="checkbox"/> *VCBH Demographics          | <input type="checkbox"/> POA/Healthcare Directive |   |
| <input type="checkbox"/> Income/Assets Analysis      | <input type="checkbox"/> Will/Trust               |   |

#### Income/Assets

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Social Security Income   | <input type="checkbox"/> Mortgage State, if applicable | <input type="checkbox"/> Investments         |
| <input type="checkbox"/> Retirement Income        | <input type="checkbox"/> Property Taxes                | <input type="checkbox"/> Retirement Benefits |
| <input type="checkbox"/> Recent Bank Statement(s) | <input type="checkbox"/> Home Owner's Insurance        |  |

#### Expenses/Debts

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Recent Utility Bills | <input type="checkbox"/> Latest Credit Cards Statements | <input type="checkbox"/> Health Insurance Premiums/Co-Pays |
|---|---|--|

1. This individual currently ☐ rents / ☐ owns and resides in:

- ☐ Single-family home
- ☐ Multifamily home (two or more units)
- ☐ Apartment
- ☐ Condominium or townhouse
- ☐ Other: \_\_\_\_\_

2. If you are living on social security as your primary income, how would you rate your ability to maintain your reasonably desired quality of life?

Not  
Confident

Extremely  
Confident

1

2

3

4

5

n/a

# Step 2 / Days 30-60

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## Review

- Analyze person's situation
- Research options and resources
- Brainstorm ideas with MASH Unit
- Begin creating recommendation list
- Possibly begin applying for other services and benefits

# Step 3 / Days 60-90

- Walk person through recommendation list
- MASH volunteers offer support with those recommendations
- Clinical Referrals or Housing Gap

## Managing Assets for Security and Health (MASH)

### 90-Day Recommendations Check List

It's been our pleasure to work with you the last few months to brainstorm ideas on how to relieve some of your stress and offer thoughts on creating a more sustainable situation for you in the future.

Following is a comprehensive list of every recommendation we've identified while we've been volunteering with the MASH project. This list may not include additional solutions we're not yet aware of, and we update these options when new information becomes available.

Not every option is appropriate or applicable to you. We've checked off the options that we've discussed with you. Use this list as a prompt for your consideration and in making your own decision about next steps. We genuinely hope this helps. If you have any questions or concerns, or would like to revisit an option, please let us know.

With warmest respects, Your MASH Unit

#### Options discussed included:

- |   |   |
|---|---|
| <input type="checkbox"/> Sell your assets                         | <input type="checkbox"/> Housing gap funds                            |
| <input type="checkbox"/> Pay off credit card debt                 | <input type="checkbox"/> Sell, Right-Size                             |
| <input type="checkbox"/> Renegotiate credit card interest rate    | <input type="checkbox"/> Review Health Insurance Options              |
| <input type="checkbox"/> Get a job                                | <input type="checkbox"/> Apply for MediCAL                            |
| <input type="checkbox"/> Relocate locally/regionally/out-of-state | <input type="checkbox"/> Apply for EBT                                |
| <input type="checkbox"/> Reverse Mortgage                         | <input type="checkbox"/> Apply for IHSS                               |
| <input type="checkbox"/> Sell current real estate                 | <input type="checkbox"/> Medical Equipment: _____                     |
| <input type="checkbox"/> Line of Credit                           | <input type="checkbox"/> In-Home Health: _____                        |
| <input type="checkbox"/> Fiduciary                                | <input type="checkbox"/> Volunteer Caregiving: _____                  |
| <input type="checkbox"/> Borrow money from family/friends         | <input type="checkbox"/> Housing Options (ie, assisted living): _____ |
| <input type="checkbox"/> Roommate                                 | <input type="checkbox"/> Companionship: _____                         |
| <input type="checkbox"/> Home modifications                       | <input type="checkbox"/> _____  |

Recommended on (date) \_\_\_\_\_ by: \_\_\_\_\_

MASH Unit Volunteer: \_\_\_\_\_

MASH Unit Volunteer: \_\_\_\_\_

Received and Reviewed by: \_\_\_\_\_

Client Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# Optional Forms

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- Case Closure:
  - Non-compliant, non-responsive, no longer interested, no longer a good fit
- Clinical Referral:
  - For clients who want professional clinical services
- Housing Gap (\$20,000 discretionary fund suggested):
  - Based on the person's ability to pay
  - Gives volunteers option to ask MASH program for Gap Funds
  - Example: utility bill, new appliance

# Post Closed Case

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- Goal: situation stabilized
- Continue with volunteer caregiving
- “Check-ins”
  - Phone Friends Program: monthly call
  - Annual BetterAge

# Monthly Meetings

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- Talk about open and closed cases
- Go over candidates in Queue
- Possible additions:
  - Debriefs
  - Volunteer training
  - Resource presentation

## AGENDA Sample

date

1. **Cases Closed this last month** (Exit Interview scheduled if possible)
  - a.
2. **Step Three/60-90 Day Cases** (Preparing recommendations, final presentation to client)
  - a.
3. **Step Two/30-60 Day Cases** (Assessment being completed, review underway)
  - a.
4. **Step One/0-30 Day Cases** (First visit by volunteer, collection of data)
  - a.
5. **Queue** (Persons-served on waiting list to have volunteer assessment)
  - a.



# Volunteer Training Guide

## Explains MASH for potential volunteers

- Understanding the process
- What they can and cannot do
- Details of taking on a case
- Expectations
- Broad resources



### Overview of MASH for Volunteer Training

#### What is MASH?

MASH is an innovative project originally launched for low-income older adults aging in place with limited income and fear of losing their housing. The people we serve can expect to receive one or more of the following when they have an open case: education, recommendations, referrals, personalized assistance, guidance, or a sounding board for decisions. Volunteer caregiving employs a case management model of practice which includes intake and screening, case planning, referrals and coordination, ongoing support, and case closure. The volunteer team takes a look into the person's financial profile during a 90-day process. Volunteer caregiving has enacted a yearly survey called the BetterAge Guidance System (BGS) that collects a variety of data points on the health and wellness of a person-served. If a person-served scores lower on specific questions (meaning they are higher risk), the MASH Unit may dive deeper into their situation. Currently, we work with people who are in an unstable financial situation. The MASH Unit will evaluate, work together, and create a "game plan" or a list of recommendations for the person-served. The person is not required to follow any one of the recommendations.

#### What we can and cannot do:

Volunteers are able to assist in making updates to the financial plan of the person-served, help them apply for public assistance or benefits, educate them on their local, state, and federal resources, and provide a 1:1 match during the 90-day period of their open case. However, volunteers cannot force the person-served to take any action. If you ever feel a person is a danger to themselves, or is in danger of someone else, a report must be filed to Adult Protective Services (APS). Remember: volunteering caregiving a support service organization, not an emergency service. The members of the office team, and especially our MASH Coordinator, should be kept informed of all steps. Lean on the professional staff to support your volunteer efforts.

# Flyer for Persons-Served

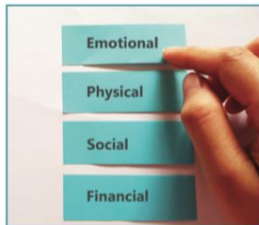


## What is MASH?

The MASH project was originally launched for low-income older adults aging in place with limited income and fear of losing their housing. Thanks to the data points we collect through the BetterAge Guidance System, our MASH Unit may be able to offer opportunities for improving other aspects of your health and wellness.

## How is it funded?

Thanks to a grant from Ventura County Behavioral Health, CAREGIVERS has been able to explore this innovation project with the goal of developing a useful program that can be scaled to other Volunteer Caregiving Organizations in California and throughout the nation.



## What can you expect?

- Education
- Recommendations
- Referrals
- Personalized Assistance
- Guidance

## How does it work?

- 1) BetterAge will provide insights into areas of health and wellness where Volunteer Caregiving may be of assistance
- 2) Depending upon your score in any given Health & Wellness measure, you may be eligible to explore your risk level, currently targeting financial wellbeing and sustainability
  - a. In many cases, a few simple revisions to one's approach can shift the way a person takes action and resolve challenges with minimal effort.
- 3) In cases where the solutions are not as evident, CAREGIVERS will take a deeper dive through our Risk & Referral assessment. Results may indicate an opportunity for you to work on a more personal basis with a volunteer team who will evaluate your financial profile.

# Case Study

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Jane Doe, 74

Initial BGS: 5 , Initial R&R: 16

Final R&R: 9

Visually impaired, lives alone with 2 cats. She recently lost her sister who managed the rent/bills

She was falling behind on rent and other bills, only living on social security and was short

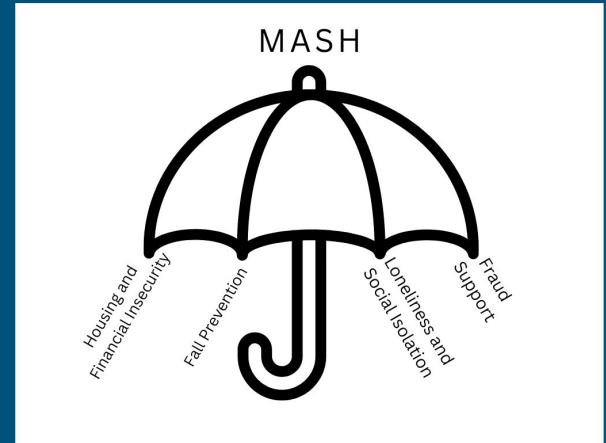
She was able to get on Medicaid which lowered her medical insurance costs

Sent over a volunteer caregiver who was able to help sort through her bills and get organized

# Applying BetterAge measures

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- To create MASH Units tailored to address:
  - Loneliness
  - Mental Health and Attitude
  - Social constructs that bring volunteers together
  - Fall prevention programs
  - Reuniting seniors with friends and family
  - Prevention of fraud exploitation



# The MASH Program & Fraud Victims

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Part of me thinks that he's going to come through and pay me back what he owes me and,

Username

\*\*\*\*\*

Forgot Password?

or Me

LOGIN

REGISTER

According to reports submitted  
in 2023,

cyber criminals stole

**\$3.4 billion**

from older adults,

an 11% increase from 2022

*Source: FBI's Internet Complaint Center*

# Older Adults and Fraud

**1 out of 20**

**older adults state they were  
defrauded in the recent past**

*Source: AARP*

**Almost 6000**

**older adults reported having more  
than \$100K stolen during a fraud**

*Source: FBI's Internet Complaint Center*

# Imposter Fraud

A criminal pretending to be someone else in order to steal money or sensitive information.



## Common Tactics

- Phishing/Spoofing/Fake websites
- Emotional manipulation
- Crypto ATMs
- QR codes
- Couriers



## Warning Signs

- Unsolicited calls, texts or emails
- Requests payment in the form of gift cards, wire transfer, or cryptocurrency
- Urgent/threatening language



# Imposter Fraud



**Romance**



**Government**



**Tech Support**



**Sweepstakes/  
Prize**



**Family  
Emergency**

# Investment Fraud

Criminals take advantage of the popularity and complexity of investing to carry out investment fraud that promises an easy payout with little risk.



## Common Tactics

- Offers to teach you about investing
- Fake investment websites (Crypto)
- Emotional manipulation



## Warning Signs

- Unsolicited pitches
- Promises of high returns and low risk
- Pressure to invest quickly
- Anger over refusal to invest further

# Why are Fraudsters Successful?

**Study victims and mirror them**

**Isolate victims**

**Exploit vulnerabilities**

**Transnational Criminal Enterprises**

**Exploit brain chemistry**

**Take advantage of past traumas**

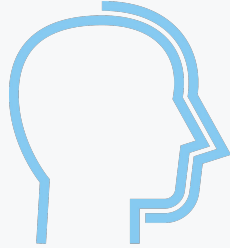
**Promise hope**



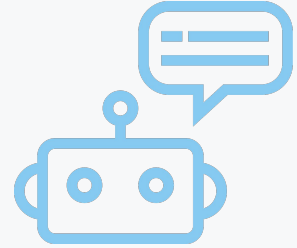
# Impact of Generative AI on Fraud



**Voice-Cloning**



**Deepfakes**



**Chatbots**

# Realtime Artificial Intelligence



Source: "This Realtime AI Deepfake has gone too far" by AI Search,  
published on Apr 26, 2024, <https://youtu.be/51FDb9nShkA?si=so6c5FR3arFOgxli>

# Gaps in Service/Resources

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- Intervention/Support
- Mental Health
- Relationship Repair
- Financial
- Tax/IRS
- Legal
- Cybersecurity
- Reintegration into the community/activities

# Repercussions of Gaps in Service

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- 1 Revictimization
- 2 Persistent Financial Strain
- 3 Social Isolation
- 4 Deteriorating Mental and Physical Health
- 5 Lack of Reporting

# What We Say About Fraud Victims

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"How could you *fall* for these *scams*?"

"It's your *own fault* for *throwing* your money away."

"How can you be so *stupid*."

"I would never get *tricked* by something like this."

"How much money did you *give* the scammer?"



# Changing Our Language

“ I’m sorry that you’ve been affected by this crime.

“ This is the criminal’s fault- they stole your money and used emotional/psychological techniques.

“ Everyone is vulnerable. These criminals find our weak spots and then groom us for a specific fraud.

“ You are not stupid- these criminals are smart and well trained.

# Dr. Peter Lichtenberg

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1 “Older Adult Nest Egg” Website

2 Financial Vulnerability Survey

3 Financial Decision Tracker

4 SAFE Program

# You Don't Have to be an Expert!

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- AARP
- Cathy Wilson, LifePaths Counseling Center
- Cyber Seniors
- Cybercrime Support Network (CSN)
- Experts in the community (Adult Protective Services, Law Enforcement, etc.)
- Identity Theft Resource Center
- National Elder Fraud Hotline

# The MASH System and Assisting Fraud Victims

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- Utilize BetterAge measures to identify potential victims
- Initial Interview/Assessment
- Provide Initial Resources (Standard)
- Create a Specific Recommendation/Resource List
- Walk Individual Through Recommendations and Resources
- Regular Check-ins (Situation dependent)
- Follow-on Care after 90 days
- Next steps: NVCN would like to work with VCOs to develop a grant proposal that would fund the development of another MASH Unit.

**Thank you.**