

Who does the problem affect?

A personal assistant business is much like a elderly concierge services business; both offering a wide variety of services to someone aging in place. The difference is that a personal assistant is more focused on the day-to-day activities of an elderly person's life. Many businesses do offer other, ad-hoc services, yet still call themselves personal assistants.

What is the issue?

This is one of the top scams that get reported each year to the Fraud Hotline set up by the [U.S. Senate Special Committee on Aging](#). According to the Committee, more than 2.1 million people have been approached by fraudsters pretending to be Internal Revenue Service (IRS) agents. This is typically a phone scam, but it is also among the most common email scams. The con artists claim that the victims owe back taxes and penalties, and unless payment is made immediately, arrest, foreclosure, or other legal consequences could result. Victims are often instructed to pay by wire transfer, credit card, certified check, or even gift card.

What is the Impact of the Issue?

According to a [survey by AARP](#), **scams related to Medicare are a source of concern for most American adults over age 65. One of the latest money scams involves fraudsters calling seniors to tell them they must pay a fee in order to receive the new ID cards that Medicare is sending out between April 2018 and April 2019. (The new cards use unique number-and-letter combinations rather than Social Security numbers to identify individuals.) In reality, all Medicare enrollees will receive their cards free of charge through the mail and do not have to do anything beyond opening the envelope and sharing the new number with their healthcare providers.**

What would happen if we didn't solve the problem?

Once the con artists have your data, they can use it to obtain health services, purchase medical equipment, fill prescriptions, or file false claims and pocket the money. An article by [AARP](#) found that incidents of medical identity theft were on the rise in the U.S., climbing from around 6,800 cases in 2017 to almost 43,000 in 2021.

What would happen when it is fixed?

[Social Security](#) is a federal government insurance program that offers a source of income to those who qualify. In addition to retirement income, the program also offers [death and survivorship benefits](#) as well as [help for seniors with disabilities](#).

Social Security is funded by Federal Insurance Contributions Act (FICA) taxes that come off of most workers' paychecks. While you work, you pay a percentage of your income to support the program.

Why is it important that we fix the problem?

According to the National Council on Aging, [more than 15 million Americans](#) aged 65+ live below the federal poverty line. There are also millions of other seniors with low or moderate incomes who are technically above the poverty line but still struggle to pay their bills each month. Fortunately, there are programs that can help older adults who are facing income or tax challenges.