

**August 10, 2020**

**ATTORNEY GENERAL RAOUL URGES CONGRESS TO PASS LEGISLATION TO PROTECT SENIORS WHO ARE VICTIMS OF FRAUD**

**Chicago** — Attorney General Kwame Raoul, as part of a bipartisan coalition of 44 attorneys general, is urging the U.S. Senate and House of Representatives to include Edith's Bill in pending COVID-19 relief legislation. The bipartisan legislation would amend the Victims of Crime Act of 1984 (VOCA) to make seniors who are victims of fraud eligible for reimbursement through the Crime Victims Fund, which allows states to provide compensation to victims.

Due to COVID-19, many seniors are isolated away from families and support networks. [In a letter submitted today](#), Raoul and the coalition point out that scammers are taking advantage of the pandemic and seniors' more limited contact with loved ones by targeting seniors.

"Scammers often prey on seniors, and that is even more true during the COVID-19 pandemic that has isolated many seniors from their families and loved ones," Raoul said. "I am urging Congress to help states protect seniors by making them eligible to receive reimbursement from the Crime Victims Fund if they have been the victims of scams."

Edith's Bill, or the Edith Shorougian Senior Victims of Fraud Compensation Act (S. 3487/H.R. 7620) also will amend VOCA so that penalties and fines from deferred prosecution and non-prosecution agreements, which can include white collar criminal conduct against seniors, are deposited into the Crime Victims Fund.

Across all states, there has been a surge in COVID-19 scams targeting vulnerable seniors. For example, the U.S. Department of Health and Human Services Office of Inspector General has warned that fraudsters "are offering COVID-19 tests to Medicare beneficiaries in exchange for personal details, including Medicare information," one of many COVID-19 scams targeting seniors.

Even after the pandemic, it is widely expected that seniors will continue to be targeted by fraudsters. Adding fraud against seniors as an eligible reimbursement expense under VOCA allows seniors victimized by fraud to receive the financial relief they deserve. States would be incentivized but not mandated by this legislation to provide compensation to victims of senior fraud.

Today's letter is Attorney General Raoul's latest action to protect Illinois residents from scams connected to COVID-19. Previously, Attorney General Raoul encouraged people to be vigilant for emails asking recipients to verify personal data, such as Medicare or Medicaid information, in exchange for receiving economic stimulus funds or other benefits from the government. Raoul has also warned Illinois residents to ignore offers for COVID-19 vaccinations and home test kits that are made online, in stores, through electronic messages or over the phone.

People can report scams to the Attorney General's office by visiting the [Attorney General's website](#) or by calling Raoul's Consumer Fraud Hotline (1-800-386-5438 in Chicago, 1-800-243-0618 in Springfield and 1-800-243-0607 in Carbondale).

Joining Raoul in sending the letter are the attorneys general of Alabama, Alaska, Arkansas, Colorado, Delaware, the District of Columbia, Florida, Georgia, Guam, Hawaii, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Northern Mariana Islands, Ohio,

Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, Utah, Vermont, Virginia, Washington, West Virginia and Wisconsin.



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Senate Majority Leader  
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The Honorable Charles Schumer  
Senate Minority Leader  
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The Honorable Lindsey Graham  
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290 Russell Senate Office Building  
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The Honorable Dianne Feinstein  
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Speaker of the House  
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The Honorable Kevin McCarthy  
House Minority Leader  
2469 Rayburn House Office Building  
Washington, DC 20515

The Honorable Jerry Nadler  
Chair  
House Judiciary Committee  
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Washington, DC 20515

The Honorable Jim Jordan  
Ranking Member  
House Judiciary Committee  
2056 Rayburn House Office Building  
Washington, DC 20515

Re: Support for the Edith Shorougian Senior Victims of Fraud Compensation Act (S. 3487/H.R. 7620)

Dear Leader McConnell, Speaker Pelosi, Leader Schumer, Leader McCarthy, Chair Graham, Chair Nadler, Ranking Member Feinstein, and Ranking Member Jordan,

As our jurisdictions' chief legal officers, we are writing to request the inclusion of the Edith Shorougian Senior Victims of Fraud Compensation Act (S. 3487/H.R. 7620) in COVID-19 relief legislation. This bipartisan legislation, also known as "Edith's Bill," would amend the Victims of Crime Act of 1984 (VOCA) to include victims of senior fraud as eligible for reimbursement by the Crime Victims Fund for states that provide compensation to victims. This bill will also amend VOCA so that penalties and fines from deferred prosecution and non-prosecution agreements, which can include white collar criminal conduct against seniors, are deposited into the Crime Victims Fund. We support inclusion of the full bill in COVID-19 relief legislation.

Scam artists know that seniors are especially at risk from COVID-19 and are exploiting the anxiety around this pandemic. They are targeting seniors who

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are isolating at home and are separated from their families and support networks.

The U.S. Department of Health and Human Services Office of Inspector General has warned that fraudsters “are offering COVID-19 tests to Medicare beneficiaries in exchange for personal details, including Medicare information.”<sup>1</sup> This is unfortunately just one of many COVID-19 scams targeting seniors.

Senior fraud scams can be devastating on a personal and financial level. The Consumer Financial Protection Bureau estimated in 2019 that elder financial exploitation cases resulted in an average loss of over \$40,000 and 7% of cases resulted in a senior losing over \$100,000.<sup>2</sup> Many seniors live on fixed incomes and savings earned over a lifetime of hard work. Older adults have contributed so much to our nation, and it is simply wrong that many are losing life savings to criminals. Tragically, it is rare for seniors to receive compensation even after fraudsters are caught and convicted. Edith’s Bill would take an important step in providing compensation to defrauded seniors, and it would do so without using taxpayer funds.

Throughout the country, attorneys general are fighting senior fraud and abuse. In 2019, several state attorneys general partnered with the U.S. Department of Justice and other federal partners to conduct the largest-ever nationwide elder fraud sweep against perpetrators who had repeatedly targeted seniors, resulting in losses of over \$750 million.<sup>3</sup> Though this initiative was a tremendous success, the total annual financial loss by elder abuse victims is estimated to be well over \$2.6 billion.<sup>4</sup>

Further, with 1 in 5 Americans expected to be over the age of 65 by 2030,<sup>5</sup> an increase in scams and frauds targeting seniors is widely expected. In Wisconsin alone, the number of reported elder abuse cases has already more than tripled since 2001.<sup>6</sup> Edith Shorougian was one of those Wisconsin victims. Edith was scammed out of more than \$80,000 by her longtime financial adviser. By using this legislation to add senior fraud as an eligible reimbursement expense under VOCA, states will be able to help victims like Edith receive the financial relief they deserve. States would be incentivized but not mandated by this legislation to provide compensation to victims of senior fraud.

We join the AARP, National Coalition Against Domestic Violence (NCADV), National Network to End Domestic Violence, National Alliance to End Sexual Violence (NAESV), National Children’s Alliance, National Organization for Victim Assistance (NOVA), Alzheimer’s Association, Alzheimer’s Impact Movement, Elder Justice Coalition, Justice in Aging, National Clearinghouse on Abuse in Later Life (NCALL), Public Investors Advocate Bar Association (PIABA), Association of Jewish Aging Services (AJAS), North American Securities

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<sup>1</sup> <https://oig.hhs.gov/coronavirus/fraud-alert-covid19.asp>

<sup>2</sup> [https://files.consumerfinance.gov/f/documents/cfpb\\_suspicious-activity-reports-elder-financial-exploitation\\_report.pdf](https://files.consumerfinance.gov/f/documents/cfpb_suspicious-activity-reports-elder-financial-exploitation_report.pdf)

<sup>3</sup> <https://www.justice.gov/opa/pr/justice-department-coordinates-largest-ever-nationwide-elder-fraud-sweep-0>

<sup>4</sup> <https://www.giaging.org/documents/mmi-study-broken-trust-elders-family-finances.pdf>

<sup>5</sup> <https://www.census.gov/newsroom/press-releases/2018/cb18-41-population-projections.html>

<sup>6</sup> <https://www.dhs.wisconsin.gov/publications/p00124a.pdf>

Administrators Association (NASAA), and Public Citizen in supporting this important legislation. We look forward to your continued partnership in protecting our nation's seniors.

Sincerely,



Jeff Landry  
Louisiana Attorney General



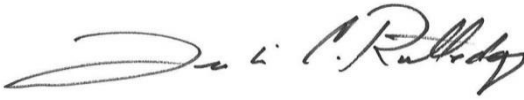
Joshua L. Kaul  
Wisconsin Attorney General



Steve Marshall  
Alabama Attorney General



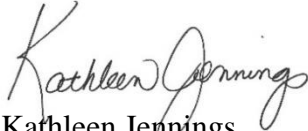
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Alaska Attorney General



Leslie Rutledge  
Arkansas Attorney General



Phil Weiser  
Colorado Attorney General



Kathleen Jennings  
Delaware Attorney General



Karl A. Racine  
District of Columbia Attorney General



Ashley Moody  
Florida Attorney General



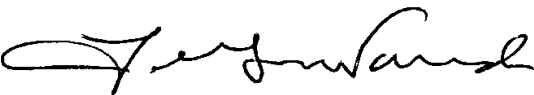
Christopher M. Carr  
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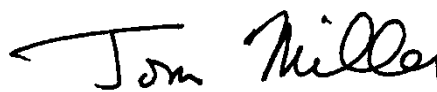
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Acting Puerto Rico Attorney General



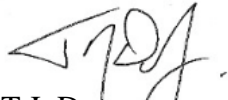
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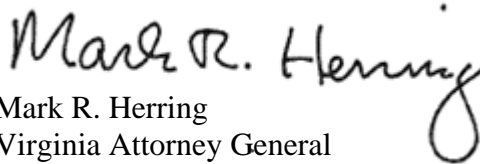
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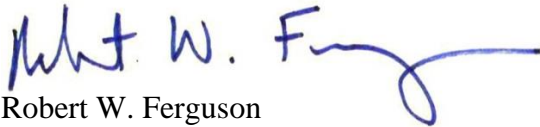
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Cc: Senate Special Committee on Aging Members  
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