

'Free' Medical Alert Device Offers Harm, Not Help No-cost deals trick people into sharing their personal information by Sid Kirchheimer

The calls can grab your attention as a grim recorded voice warns of increasing rates of death and injury from falls or other home-alone medical emergencies. But the real incentive to proceed and "press 1" may be the promise of a free medical alert device that will quickly bring help when you need it the most. Here's what is likely to happen if you press 1: A live telemarketer comes on the line, and what was touted as a no-charge offer becomes a full press to get your credit card or bank account information for supposed monitoring fees or other expenses associated with the device. Give out that information and the possible result is identity theft.

Officials warn that scammers are behind many of these robocalls, sometimes stealing the names of reputable manufacturers or inventing corporate names that often include the word "senior." Some of the callers falsely claim that your doctor ordered the device for you. Others — such as Instant Response Systems of New York, which was recently shut down following a Federal Trade Commission investigation — allegedly up the ante with legal threats.

"They called seniors claiming they had already ordered a medical alert device and threatening them with a lawsuit if they didn't pay," says FTC attorney Arturo DeCastro. Jason (aka Yaakov) Abraham, who runs Instant Response Systems, did not respond to telephoned requests for comment. If you or a loved one needs a

When you call companies, ask for documentation about fees before providing payment accounts. Some hospitals and aging services agencies have subsidized programs. But if you don't qualify, you may need to pay a one-time installation fee of around \$100 plus \$1 to \$2 per day for device rental and monitoring. Other companies require you to purchase the device. You can foil scammers with these five tips:

1. **Hang up on unsolicited offers:** Don't even ask for sales information from cold callers: You could be targeted for "pay us or else" intimidation later on, says DeCastro.
2. **Flee from claims that the device is free:** A scammer might assert that that a product won't cost you because you have insurance. Know that Medicare, Medicaid and most insurance companies typically don't pay for this equipment. In rare cases when they do, a doctor's recommendation is required — and you'll know about it in advance.
3. **Reject robocalls:** They're illegal unless you have contacted the company. So assume that any unsolicited prerecorded sale call is the work of scammers.
4. **Don't respond to offers to "opt out" of future calls:** That alerts callers to a working number.
5. **Don't pay for anything you didn't order:** "Even if legal action is threatened," says DeCastro.



Medicare, Medicaid and most insurance companies typically don't pay for medical alert equipment. — Alex Nabaum