

FTAAAD QUARTERLY NEWS



January–March 2024 Volume 12 Issue 1

FROM THE DIRECTOR

FTAAAD's 34th Annual Conference on Aging is approaching quickly! This year's event will be held on May 7, 2024, at our regular venue: MeadowView Conference Resort and Convention Center in Kingsport.

This year's conference will feature Lisa Smartt, motivational humorist, as our keynote speaker. Ms. Smartt writes a weekly newspaper column and travels nationally to spread her message of motivation combined with her unique sense of humor.

The FTAAAD Silent Auction to benefit the agency's Emergency Assistance Program (EAP) will also be back again! FTAAAD is seeking donations of items and services to include in the auction, so please contact us if you would like to participate.

As usual, the conference will also

feature workshops on a number of timely and instructive topics for aging-industry professionals and older adults, including retirement solutions; palliative care and hospice; intellectual and developmental disabilities; mental health and cognitive issues; leadership and team building; homelessness; and conservatorships, powers of attorneys and living wills, plus many others.

Registration for the conference will open in mid-March, so watch your email for announcements. Sponsorship and exhibitor opportunities will also be available.



For more information about the conference, call Teresa Sutphin at 423-722-5120. And we hope to see you there!

**Angie Gwaltney,
Director**

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Save The Date!

FTAAAD ANNUAL CONFERENCE ON AGING

May 7, 2024
Kingsport, TN

KEY DATES

NET-VAC Meeting

January 3, 9:30 am
Trinity Assembly of God,
617 University Pkwy., Johnson City

NET-VAC Meeting

February 7, 9:30 am
Trinity Assembly of God,
617 University Pkwy., Johnson City

NET-VAC Meeting

March 6, 9:30 am
Trinity Assembly of God,
617 University Pkwy., Johnson City





WHAT TO KNOW ABOUT TENNCARE RENEWALS

In January 2020, the U.S. Department of Health and Human Services issued a Public Health Emergency (PHE) due to the spread of COVID-19 in the United States. During the PHE, the annual renewal process and most Medicaid terminations were suspended.

On December 23, 2022, Congress set April 1, 2023, as the end of the continuous enrollment requirement and the beginning of Medicaid and Children’s Health Insurance Program, or CHIP, renewals. State and federal law required TennCare to resume the renewal process on this date.

On April 1, 2023, TennCare members began going through the state and federally required redetermination process to determine continued eligibility. The process will take 12 months to complete every household’s renewal.

TennCare is asking all members to make sure they have their correct contact information by using TennCare Connect. You can access TennCare Connect by going to TennCareConnect.tn.gov or by calling 1-855-259-0701. Please open and respond to all mail from TennCare.

TennCare will attempt to auto-renew every member’s health care coverage using allowable data sources like SNAP eligibility and IRS information. If TennCare can auto-renew the member’s coverage they will get a notice their coverage was renewed. If they cannot auto-renew the coverage, the member will receive a pre-populated renewal packet by mail or email, depending on their selected preference. You will have 40 days to complete and return the packet.

You can complete the renewal process in the following ways:

*Online at TennCareConnect.tn.gov.

Or you can download and use the TennCare Connect App.

*Call 1-855-259-0701.

*In person or at a Department of Human Services kiosk to submit your documents to TennCare.

*Mail the signed renewal packet to the address listed in the packet.

*Fax your completed packet to 1-855-315-0669.

If you lose coverage there are other health care options available to you through the Health Insurance Marketplace. Visit www.healthcare.gov or call them at 1-800-318-2596.

If you lose your coverage and you think TennCare made a mistake, you can call and file an appeal. For more information, visit TN.gov/TennCare or call 1-855-259-0701.

HOW TO REQUEST SNAP REPLACEMENT BENEFITS FROM SKIMMED CARDS

The Tennessee Department of Human Services (TDHS) is accepting requests for replacement of Supplemental Nutrition Assistance Program (SNAP) and Disaster SNAP (D-SNAP) benefits stolen from households impacted by EBT card skimming, cloning, and similar fraud between October 1, 2022 and September 30, 2024. The review period opened on November 6, 2023 and closes on September 30, 2024.

TDHS will accept and process households’ replacement requests within **the One DHS Customer Portal at OneDHS.tn.gov**. Customers that cannot access the online portal to submit a request can pick up a paper form at their local TDHS office.

For skimming incidents occurring between October 1, 2022 – November 5, 2023, reports must be submitted by

February 5, 2024 to be considered.

For skimming incidents occurring between November 6, 2023 and September 30, 2024, reports must be submitted within 30 days of the date the customer discovered the fraud.

Only the following types of fraud are eligible for replacement:

- Card skimming (when devices illegally installed on ATMs or point-of-sale [POS] terminals capture card data or record households’ PINs)
- Card cloning (when data captured by skimming are used to create fake EBT cards and then steal from households’ accounts)
- Other similar fraudulent methods (including but not limited to scamming through fraudulent phone calls or text messages that mimic official TDHS messaging and phishing)

All reports of skimming, cloning, or similar fraud will require confirmation from the customer verifying that all information reported in the request is true and correct. Customers who purposefully give false information may be prosecuted under applicable state and federal criminal laws. Customers may be contacted to provide further validation of their request.

Replacement requests may be denied in some cases in which there is insufficient evidence to support the request or the customer’s request for replacement is outside the allowed scope. Only fraudulent transactions related to skimming, cloning or similar fraud (text and phone schemes) can be submitted through this process.

—*Courtesy of TN.gov*



2023 TFA CONFERENCE IN PICTURES



NEW SUPPORT GROUP

The Tennessee Respite Coalition (TRC) is proud to announce a new monthly Zoom support group meeting for caregivers across the state.

This group is not disease-specific, unlike many other caregiver support groups, so everyone is welcome.

Caregivers enrolled in this program often speak to TRC about their feelings of isolation and their desire for more connection with other caregivers. TRC is excited to announce this next step toward creating greater bonds within the caregiving community.

These support-group meetings will occur on the fourth Monday of every month over Zoom at 6pm Central Standard Time.

To learn more or to RSVP for the Zoom meetings, email: respite@tnrespite.org

—Courtesy of Tennessee Respite Coalition

DEMENTIA CAREGIVERS PODCAST

Alzheimer’s Tennessee offers a free podcast called “Dementia Caregivers Community Podcast”, available wherever you find your podcasts. The hosts, Marketta Puckett and Tracey Kendall Wilson, want to connect with you, encourage you, offer resourceful suggestions to equip and inform you, answer your questions, and educate audiences and each other from their own life experiences by sharing both concerns and laughs.

Each host brings her unique perspective to the Dementia Caregivers

Community. Marketta cared for her father and her husband during their long journeys with the disease. Tracey is a Certified Dementia Practitioner and regional director with Alzheimer's Tennessee. She brings decades of professional and family caregiving experience to the podcast.

Most of all, this team hopes to communicate to caregivers that they understand, care and share a common bond in the community as caregivers to individuals living with dementia.

—Courtesy of Alzheimer’s Tennessee





A.I. VOICE-CLONING SCAMS AND HOW TO AVOID THEM

Scammers are increasingly turning to artificial intelligence (AI) tools to clone the voices of individuals they target on social media to place panicked calls to their family or friends in the hope of convincing the unwitting recipients of the calls to give them money or access to sensitive information.

Mike Scheumack, the chief innovation officer at identity theft protection and credit score monitoring firm IdentityIQ, told FOX Business that, "AI has been around for a long time and software companies have been using it to advance technology for a while. We've seen it start entering into this kind of cybercriminal space slowly, then all of the sudden just ramp up very quickly over the past year or so."

Fraudsters carrying out voice-cloning scams will record a person's voice or find an audio clip on social media or elsewhere on the internet. "All they need is as little as three seconds—10 seconds is even better—to get a very realistic clone of your voice," Scheumack explained. The audio sample is then run through an AI program that replicates the voice, allowing the scammer to make it say whatever they type, in addition to adding laughter, fear, and other emotions into the cloned voice, depending on how the scam is scripted.

To demonstrate how sophisticated AI voice cloning programs are, IdentityIQ took an audio sample from an interview the author of this article did on the "Fox News Rundown" podcast this spring. They used that audio sample to create an AI voice clone of a panicked phone call to a family member requesting a cash app transfer following a fictitious car accident:

"Mom, I need to talk to you. I, I was going to interview someone today for a story I'm working on and I was involved

in a car accident. I'm okay, but I need your help right now. I, I hit the other car's bumper. They want \$1,000 to cover the cost to repair the damage or they'll call the police and report it to insurance. They need the money now, and I need your help. Can you please send me \$1,000 over Zelle? I can tell you how to do it," the voice clone said.

Scheumack noted the voice clone calls from scammers are typically shorter than this example and may try to cut off a potential conversation by saying something like, "I can't talk right now," as they relay the request for money, account access, or other sensitive information.

"The goal of the scammer is to get you into fight-or-flight mode and to create urgency in your mind that your loved one is in some sort of trouble. So the best way to deal with those situations is to hang up and immediately call your loved one to verify if it's them or not," he explained.

Scheumack cited a recent example of an interview IdentityIQ did with an individual who received what she believed to be a panicked call from her daughter who was at a camp, but it was actually an AI-generated voice clone of her daughter. The scammers had found a post on social media that the daughter made about going to camp and utilized it to make the call more realistic.

Fraudsters carrying out AI voice scams are also using AI programs to search the internet for information about individuals and businesses, including audio or video posts on social media or elsewhere, for details that can be used to make more compelling calls to unwitting victims, Scheumack noted.

"The scary thing is, is that this is not

your next-door neighbor doing this...

This is a sophisticated organization, it's not one person doing it. You have people that are researching on social media and gathering data about people. Those are not the same people that are going to plug in your voice. You have somebody else that's going to clone the voice. You have somebody else that's going to actually commit the act of calling. And you have somebody else come to the victim's house and pick up money if the scam is working."

As far as steps individuals can take to ensure they don't fall victim to an AI voice cloning scam, Scheumack said they should be aware of what they post online that's available to the public and think twice before responding to an urgent call from an unknown number that's ostensibly from someone you know.

"Be cautious about what you post online, that's a first step," Scheumack said. "The second step is if you do receive a phone call from an unknown number and it's somebody that you love, generally take caution with that—that should be a red flag to you if you're receiving a call from an unknown number and it's a relative or a loved one and there's an urgent situation. You should definitely take a second to think about that."

Scheumack recommended that families consider implementing some sort of password that's prompted by the use of another phrase that can be used to verify that a caller citing some sort of emergency is indeed the family member they say they are.

—Courtesy of FOX Business



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FTAAAD

First Tennessee Area Agency on Aging and Disability

3211 N. Roan St.
Johnson City, TN 37601

1-866-836-6678 (Toll-Free)
1-877-801-0044 (SHIP)
423-928-3258 (Local)

www.ftaad.org

No person shall, on the grounds of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance.

This project is funded under a grant contract with the State of Tennessee.

Contributions are encouraged to support all programs but no one is refused service for inability to pay.

The FTAAAD is part of the First Tennessee Development District.



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PHOTO GALLERY



Members of the FTAAAD Advisory Council and staff at the annual holiday luncheon



Team members from the Johnson County Senior Center were the winners of the 2023 Brain Olympics trivia competition



Christmas gifts for the Public Guardianship program clients, purchased and wrapped every year by the Johnson City Elks Lodge 825