STRENGTHENING PROGRAM INTEGRITY TOGETHER

Ohio Association of Area Agencies on Aging

October 21, 2026

Department of Aging

AGENDA

- Aging population changes
- Program Integrity implications
- LTSS impacts and opportunities
- AGE Initiatives

OHIO DEPARTMENT OF AGING

Our Vision:

Ohio - The best place to age in the nation.

Our Mission:

Foster sound public policy, research, and initiatives that benefit older Ohioans.

Strengthening Program Integrity Together



SYSTEM-WIDE INSIGHT & RESPONSIBILITY

AAAs have a broad vantage point to identify emerging issues and carry key responsibilities for service authorization and delivery.



ONGOING CHALLENGES

Provider enrollment and monitoring remain key concerns and will be highlighted in the initiatives section.



AGE'S ROLE

AGE is uniquely positioned to strengthen program integrity through policies and programs that support the long-term sustainability of publicly funded services.



TODAY'S FOCUS

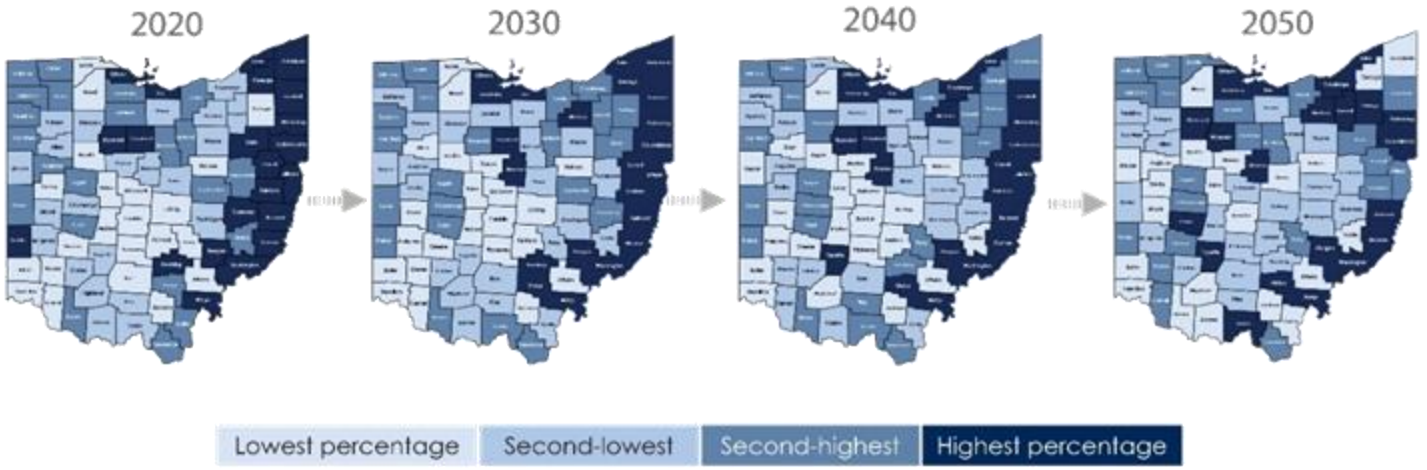
We will explore several factors that may influence fraud, waste, and abuse risk among older adults.



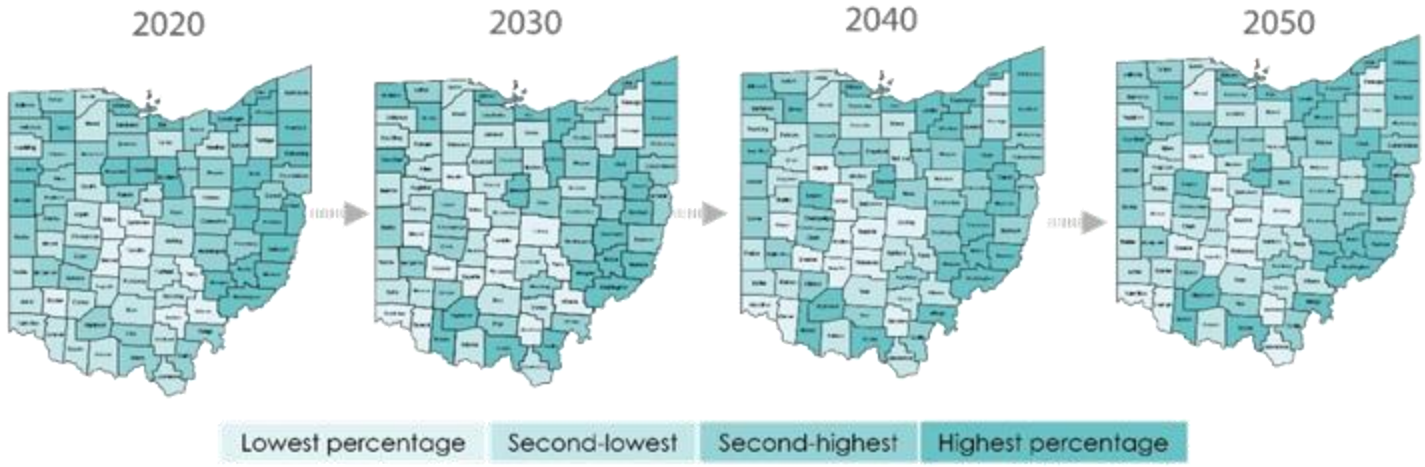
WE WANT TO HEAR FROM YOU

Share your ideas on how we can better support you and develop resources to enable consistent information sharing with consumers and families.

Percentage of the Population that is 65 or Older, Ohio, 2020-2050

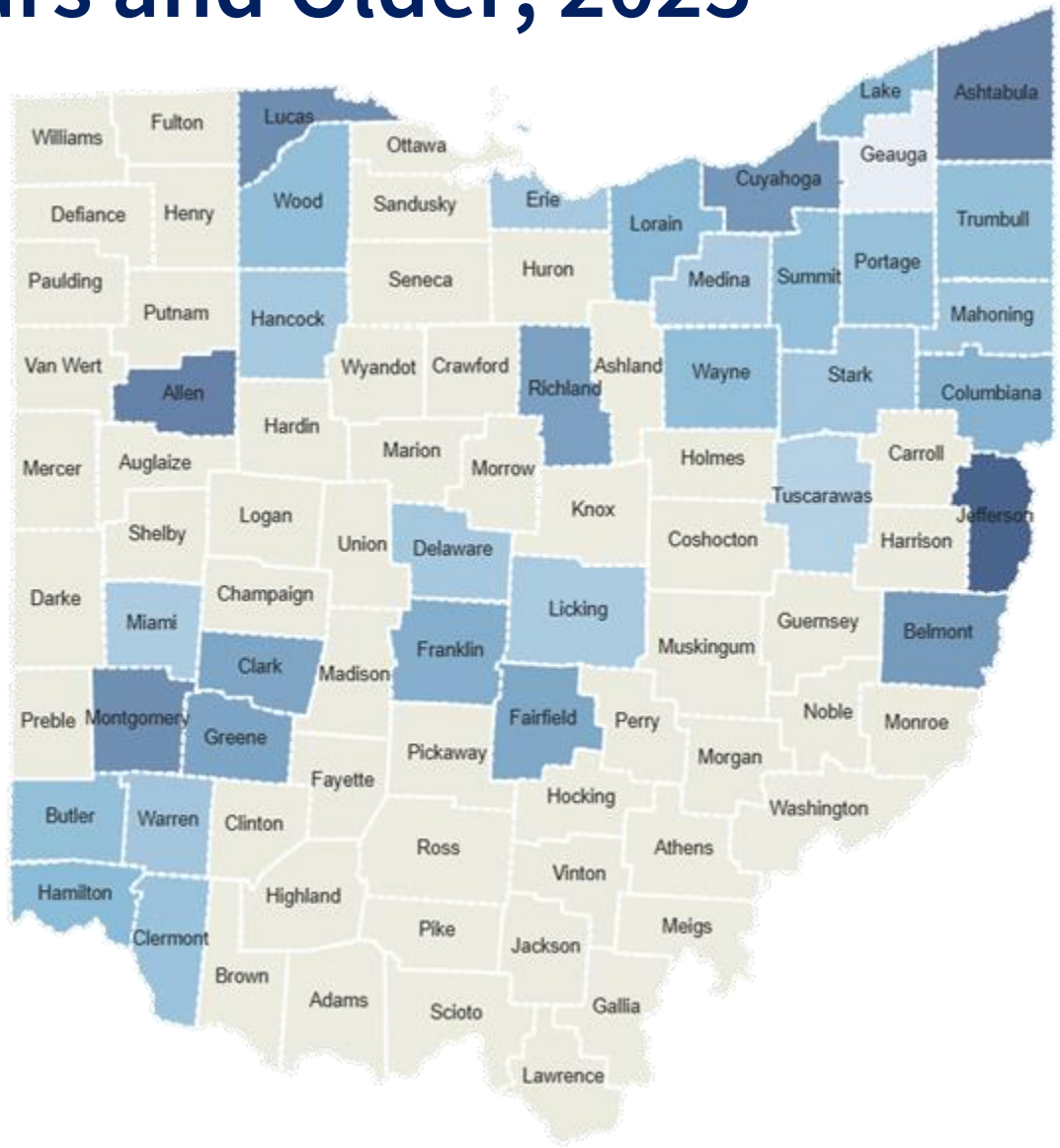


Percentage of the population age 85 and older



Source: HPIO analysis of data from the Ohio Department of Development, Office of Research.

Difficulty with At Least One ADL by County among Ohioans 60 Years and Older, 2025



Source: Ohio Medicaid Assessment Survey (OMAS).

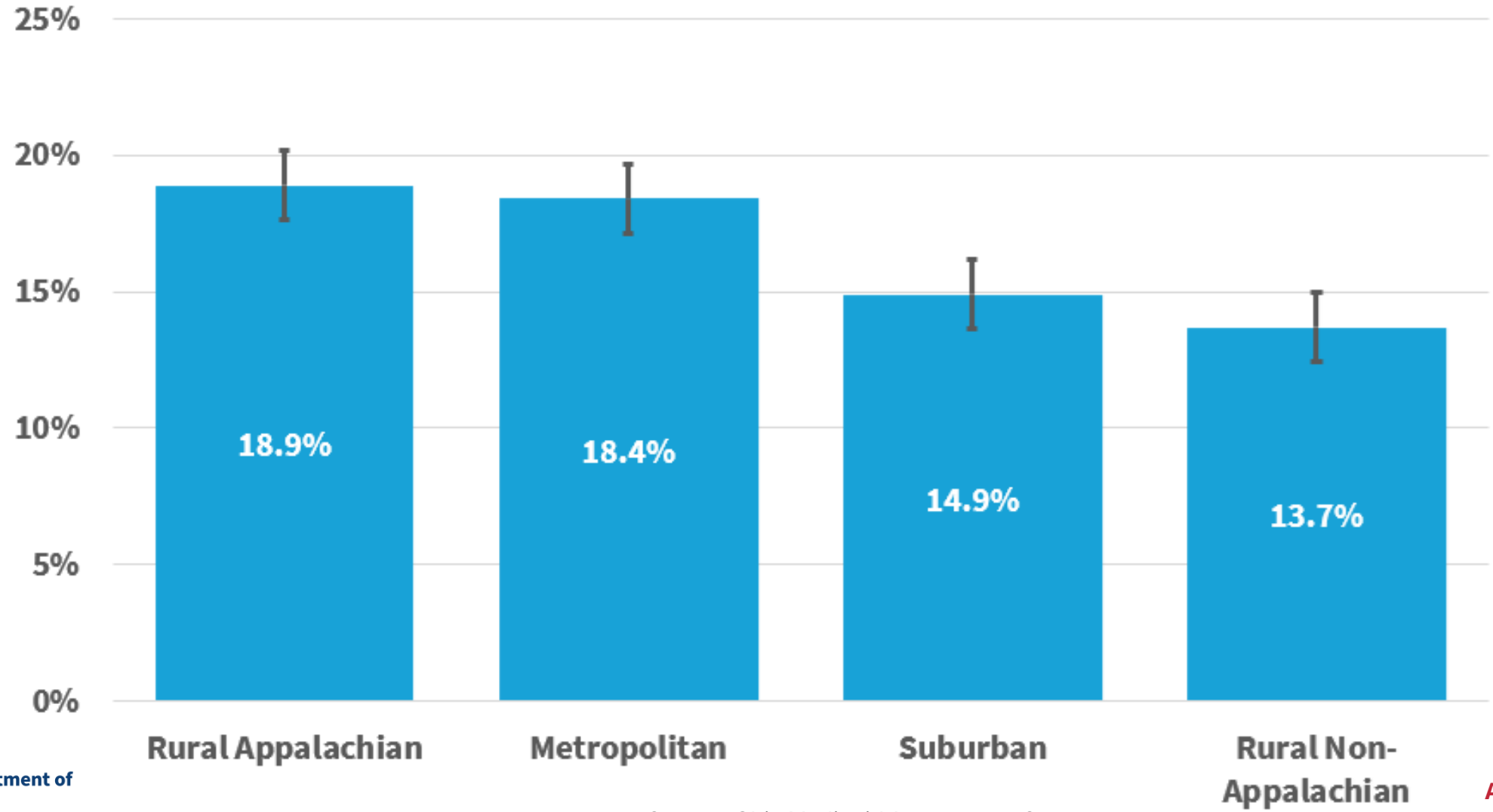
ARE THERE COMPOUNDING FACTORS IN LTSS?

- A study of **471 older adults** found that frequent use of mobile apps, social networking sites, online shopping, and digital payment tools significantly increases **exposure** to online health fraud.
- Older adults with **chronic diseases** and those who encounter frequent online or offline health promotions are at even higher risk of being targeted.
- Online fraud operates as a **two-stage process**: exposure followed by victimization. Victimization is most likely when older adults have limited digital protection skills.
- **Younger family support**—through active guidance or restricting unsafe online behaviors—substantially reduces the likelihood and severity of financial loss.

CONSUMER RISK AND VULNERABILITY
INTERNET SCAMS AND FINANCIAL EXPLOITATION CANNOT BE OUR ONLY FOCUS

- Loneliness significantly increases fraud vulnerability in older adults.
- Risk is higher for middle-aged and older adults, especially when self-control is low.
- Lonely individuals are more susceptible to persuasive tactics, highlighting the need for targeted social and emotional supports.

Estimated Percentage of Adults Aged 55+ who are Lonely by County Type, Ohio, 2023



Source: Ohio Medicaid Assessment Survey.

IDENTIFYING FRAUD, WASTE, AND ABUSE



- Are we effectively educating our consumers?
- What support can we offer to individuals without non-paid family or friends?
- Medicare Fraud and Abuse: How Older Adults Can Protect Themselves?
- Do people know how to read an Explanation of Benefits (EOB)?
- Are unexpected or unnecessary items being identified during home visits?
- Are individuals notifying case managers when new services appear or they change?

EXAMPLE: PRACTICAL WARNING SIGNS OF MEDICARE FRAUD

- **Unexpected medical bills** for services you did not receive.
- **Unsolicited calls** asking for your Medicare number, even if the caller claims to be from Medicare, Social Security, or a medical provider.
- **Pressure to act immediately**, such as “limited time offers,” free genetic tests, or “Medicare-covered” screenings you never discussed with your doctor.

EXAMPLE: PRACTICAL WARNING SIGNS OF MEDICARE FRAUD

- **Boxes of durable medical equipment** (knee braces, back braces, etc.) arriving at your home without your doctor's order.
- **Providers who refuse to explain charges**, submit suspiciously repetitive claims, or bill for high-cost tests without medical justification.
- **Requests to pay with gift cards**, wire transfers, or cryptocurrency—Medicare will *never* ask for these forms of payment.

PRACTICAL WARNING SIGNS OF FRAUD IN LONG-TERM SERVICES AND SUPPORTS

- What barriers might prevent consumers from recognizing or reporting potential fraud?
- How can our teams help reduce those barriers?

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Consumers reporting confusion about charges or benefits
Repeated complaints about a provider's conduct or quality



Pressure to sign documents without explanation
Caregivers or staff discouraging questions about care or billing



Unexplained changes in services, care plans, or billing
Services billed but not provided
Unexpected equipment or supplies

AGE KEY PROGRAM INTEGRITY INITIATIVES:

- Strengthening Provider Certification :
  - Internal process improvements at AGE and the PAA
  - Adjusting policies to current conditions and needs
  - Better preparing potential providers
- Continuing Collaboration
  - Program Integrity Group with ODM
  - Program integrity training for PAA staff
  - Enhanced data analytics to identify potential flags and risks
  - Strengthening PAA data capabilities.

QUESTIONS?

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REFERENCES

Wen, J., Yang, H., Zhang, Q., & Shao, J. (2022). Understanding the mechanisms underlying the effects of loneliness on vulnerability to fraud among older adults. *Journal of Elder Abuse & Neglect*, *34*(1), 1–19. https://doi.org/10.1080/08946566.2021.2024105;

Shuyao Liao, Xiaojie Wang & Xin Zhang (2024) Loneliness could lead to risk of fraud victimization for middle-aged and older adults, Journal of Elder Abuse & Neglect, 36:5, 508-527, DOI: 10.1080/08946566.2024.2404040

Frontiers | Examining older adults' vulnerability to online health scams: insights from routine activity theory

Medicare Fraud And Abuse: How Older Adults Can Protect Themselves