

Seniors and Cyber Space

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We have talked about education with regards to children and young adults, but one of the largest populations in our society with a growing number of Internet users is our senior population.

More and more seniors are entering the world of cyber space, drawn to it for various reasons. Some enter the cyber space world as a form of additional entertainment. Having retired from the day-to-day work force allows many retirees large blocks of time to dedicate to surfing the web. Keeping in touch with friends and loved ones via email is a chief reason many retirees become connected to the web, their first computers probably being provided by their grown children.

Seniors don't just use the Internet for keeping in touch, though. We find seniors shopping on the web for everything from personnel items to recreational items, clothing, furnishings, and even groceries, all of which require them to use a credit card to complete a purchase. Using the credit card is where the trouble begins!

While many of our seniors have the means, time, and capability to become cyberspacers, they have not inherently been nurtured regarding the pitfalls of cyber space, with the years of hands on experience, systematic awareness training, and learning from mistakes that has become common among the younger generations

Seniors are no strangers to credit card fraud, identity theft, and scams traditionally committed by unscrupulous

individuals contacting them via telephone and through elaborate schemes obtaining their credit card and personnel information. These days, though, con men and scammers are using similar and even more sophisticated tactics via the Internet.

For example, the Centers for Medicare & Medicaid Services (CMS) is warning Medicare recipients to be wary of schemes being played off the new Medicare prescription drug program. In one scheme, people shopping for a Medicare prescription drug plan are asked to withdraw money from their checking account to pay for a plan that does not exist. A more recent scam involves a new Medicare card instead of a prescription drug plan. As part of the new scams, callers are now asking for bank information or telling beneficiaries they can provide a new Medicare card for a fee. The new Medicare card or prescription drug plan they claim to be selling is not legitimate. Scammers may use the name of a fictitious company such as Pharma Corp., National Medical Office, Medicare National Office, and National Medicare. However, it is against Medicare's rules to telephone and ask for a bank account number, other personal information, or a cash payment over the telephone. No beneficiary should ever provide that kind of information to someone who calls.

It is easy to see how this scam, traditionally accomplished over the telephone, is being adapted by scammers who use the Internet. Once a scammer, or "phisher" gets hold of a senior's email address, he can make an email look even more official than a telephone call sounds. Bank account numbers, personal information, and

money transactions then get handed over to cyber criminals by innocent elders who believe they are looking out for their own health.

An Internet Personal Security campaign tailored specifically for seniors which provides education and warns about connecting to the web should be included when designing any personal awareness program. Additionally, legislation passing a requirement that all manufactures of computer equipment include a Personal Internet Security users learners' guide that includes warnings and an educational module would be a good start. These modules would need to be concluded before allowing the computer's web browser to operate. The government must require that any software which allows access to the Internet have a simple warning about the threat to personal privacy/security on the Internet along with the requirement that all Internet-based Services (IBS) comply with a certification system wherein users see a familiar logo or trademark indicating approved membership in trade organizations sensitive to consumer privacy/security issues.

The D.A.R.E. program, which is widely accepted as having very positive results with school children, could easily be modified to address seniors, since the basic learning curve for both age groups on cyber crime is very similar.