

# Abuse/Neglect/Exploitation

## Older Adult Abuse:

Older adult abuse refers to intentional or negligent acts that cause harm to another person age 60 or older. The abuse occurs in both community and institutional settings. It is often done by a trusted individual but may also be perpetrated by a stranger. Abuse affects all ages, races, social economic backgrounds, and family structures. Research shows in the United States 1 in 10 older adults experience abuse annually\*. In terms of financial exploitation and fraud, the Centers for Disease Control (CDC) estimates older adults lose a total of \$36.5 billion annually\*\*.

### Common Types of Abuse:

<b>Physical abuse:</b>	Use of force to threaten or physically injure an older adult.
<b>Sexual abuse:</b>	Sexual contact that is forced, tricked, threatened, or otherwise coerced upon an older adult, including anyone who is unable to grant consent.
<b>Verbal/emotional abuse:</b>	Verbal attacks, threats, rejection, isolation, or belittling acts that cause or could cause mental anguish, pain, or distress to an older adult.
<b>Neglect:</b>	Failure or refusal to provide for an older adult's safety, physical, or emotional needs.
<b>Financial Exploitation:</b>	The illegal or improper act or process of using, or attempting to use, the resources of an older adult.

*Abuse of older adults is associated with several signs and risk factors. However, these signs and factors do not always mean abuse will happen. Still, it is important to be aware and observant in efforts to prevent abuse of older adults.*

## Some Signs of Abuse, Neglect, and Exploitation:

### Emotional & Behavioral Signs:

- Behavior or sleep pattern changes
- Evasive or hesitant to openly talk
- Fear, anxiety, or depression
- Passivity, isolation, or not responsive

### Physical Signs:

- Injury not cared for properly or is inconsistent with explanation for its cause
- Pain from touching
- Cuts, puncture wounds, burns, bruises, welts
- Dehydration or malnutrition without illness-related cause
- Poor coloration
- Sunken eyes or cheeks
- Soiled clothing or bedding
- Lack of necessities such as food, water, or utilities
- Limited personal effects or pleasant living environment

## Financial Signs:

- Missing credit cards
- Numerous unpaid bills
- Refusal to spend money on individual
- Fraudulent signatures on financial documents
- Unusual or sudden changes in bank account, a will or other financial documents
- Unauthorized withdrawal of funds by a support/other person using the individual's ATM card

## Signs of Potential Abuse by a Support Person:

- Prevents contact with friends or family
- Stating/alluding to the member or support required being a burden
- Argues a lot or tense with member
- Has history of criminal behavior, family violence, alcohol or substance use
- Shows a lack of affection
- Flirtation or coyness as possible indicator of inappropriate sexual relationship
- Shares conflicting accounts of incidents
- Displays anger, apathy, or aggressive behavior towards the member

## Preventing Older Adult Abuse:

To decrease the risk of abuse, it is important to have the knowledge and tools necessary to identify, address, and aid in the prevention of abuse. Many support persons (spouses, children, relatives, and friends) find being attentive to older adults satisfying. Support persons on average spend 25 hours a week supporting a loved one. Roughly, 84% report needing more information, or help on topics related to assisting others, and 38% report feeling highly stressed\*\*\*. However, with the many challenges presented by the current COVID-19 crisis, these percentages have likely increased.

## How You can Support Your Members:

- Educate yourself and others about how to recognize the risks and signs
- Learn how the signs of older adult abuse differ from the normal aging process
- Know how to report abuse and inform others
- Listen to your members and their support person to understand their challenges and provide support
- Encourage your members and their support person to ask for assistance when needed
- Engage their support person, with their approval, in the Caregiving Collaborations® program - if available at your plan
- Check in often with members who may be socially isolated or have limited friends and family members
  - o Visit [Centene's Social Threads™ program SharePoint site](#) for a collection of resources & interventions to address social health isolation
- Provide assistance through support services, benefits, and community resources
  - o Local support groups (on-line or in-person as available)
  - o Adult Day programs (as available) or Respite services
  - o Counseling services
- Call 911 if your member is in a life threatening situation or immediate danger
- Report abuse or suspected abuse to Adult Protective Services, a long-term care ombudsman program for your state or contact the Eldercare Locator at 800-677-1116
  - o Refer to your health plan's policies and procedures for state specific mandatory reporting details
  - o Review the corporate policy on abuse, neglect, and exploitation - [CC.CM.03](#)

## When Face-to-Face Visits are Limited:

- **Observe** the home environment during video visits
- **Listen** for hints of unsafe situations during remote contact
- **Notice** changes in personality or behavior due to stress related to the pandemic (fear, anxiety, agitation, anger, isolation and withdrawal, depression, non-responsiveness, ambivalence)
- **Ask** about food insecurity, change in financial resources since the pandemic
- **Assess** support person's stress levels and coping with the challenges of the pandemic
- **Explore** resources to support technology for members who do not have access to necessary equipment for video visits
- **Conduct** telephone visits outside of a member's home when video visits are not an option (e.g. sit or stand by the car while member sits on the porch)
- **Educate** members about their increased risk of phone solicitations and scams since the pandemic and economic decline
- **Make** unscheduled phone calls or virtual visits to member when concerned about support person presence
- **Listen** for mentions of potential scams or fraudulent activity (e.g. someone selling tests or Coronavirus medicines)
- **Talk** with members to create a code word for use during virtual visits to disclose when safety is at risk
- **Discuss** option of camera placement in room if member in a facility and family has concerns because visits are limited

## National Resources on Reporting Abuse, Neglect, and Exploitation:

- 911
- Adult Protective Services: <http://www.napsa-now.org/>
- National Domestic Violence Hotline: 1-800-799-7233 (SAFE)
- Long-Term Care Ombudsman: <https://ltcombudsman.org/about>
- National Elder Fraud Hotline: 1-833-FRAUD-11 (1-833-372-8311)
- The Eldercare Locator: 1-800-677-1116
- National Center on Elder Abuse (NCEA): <https://ncea.acl.gov/> or call 1-855-500-3537
- The Elder Justice Initiative: <https://www.justice.gov/elderjustice>
  - o Locate elder abuse resources by state
  - o EAGLE (Elder Abuse Guide for Law Enforcement)

## Additional Training Resources can be Located at:

- Centene University - [Centene University](#) (for internal employees only)
- American Society on Aging (ASA) - [online-gerontology-courses](#)
- Centers for Disease Control and Prevention - [Preventing Elder Abuse](#)

\* Makaroun, L. K., Bachrach, R. L., & Rosland, A. M. (2020). Elder abuse in the time of COVID-19-Increased risks for older adults and their caregivers. The American Journal of Geriatric Psychiatry: Official Journal of the American Association for Geriatric Psychiatry, S1064-7481(20)30346-8. Advance online publication. <https://doi.org/10.1016/j.jagp.2020.05.017>

\*\* Elder Abuse Prevention. Centers for Disease Control (CDC). <https://www.cdc.gov/violenceprevention/elderabuse/index.html>

\*\*\* <http://www.aarp.org/content/dam/aarp/ppi/2015/caregiving-in-the-united-states-2015-report-revised-pdf>