TNEJC WEEKLY UPDATE

INTELLIGENCE, PREVENTION & ACTION FOR TENNESSEE'S ELDER JUSTICE NETWORK

THE WEEK IN ELDER JUSTICE

The playbook is global. The warning signs are local.

Federal cases announced last week expose the pressure points coalition partners are seeing every day: family-emergency calls, romance grooming, AI-assisted impersonation, money mules, and urgent demands for irreversible payment.

GRANDCHILD SCAM CALL CENTER

400+ victims. $5 million+ stolen.

On July 15, four Dominican nationals pleaded guilty - and a fifth defendant had already been sentenced - for roles in a transnational call-center operation. The scheme convinced older adults that a grandchild or close relative was in legal trouble and needed money immediately. Investigators identified more than 400 victims with an average age of 84.

Source: U.S. Attorney's Office, District of Massachusetts - July 15, 2026

AI-ASSISTED ROMANCE FRAUD

80+ older victims. $8 million+ alleged.

A Ghanaian national was extradited to the United States to face charges tied to an alleged romance-fraud network. Prosecutors say the group targeted widows and divorcees through dating sites and social media, used AI-driven video platforms and encrypted apps to sustain fictitious personas, and routed victim funds through money mules and sham businesses.

Source: U.S. Attorney's Office, Northern District of Ohio - July 14, 2026

TNEJC TAKEAWAY: BUILD THE PAUSE BEFORE THE PAYMENT

- Create a family verification phrase - and call the relative back using a number already saved in your phone.
- Treat secrecy, urgency, courier pickup, cash, gold, cryptocurrency, gift cards, or a stranger-controlled account as a hard stop.
- Verify online relationships outside the platform. A live video call is no longer proof by itself.
- Report quickly. Banks, payment services, delivery companies, law enforcement, APS, and victim advocates can all interrupt the loss.

FTC ALERT: THE "UNCLAIMED LIFE INSURANCE" LETTER IS BACK

The letter appears to come from a law firm and claims someone with your last name died with a multimillion-dollar policy. The sender offers to split the proceeds - but the inheritance does not exist. Do not reply, pay a fee, or provide Social Security, bank, or identity information.

Share this line: "A real inheritance does not require you to pay a stranger or surrender personal information to unlock it."

Charges and allegations are not evidence of guilt; defendants are presumed innocent unless proven guilty.

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FEDERAL POLICY & OVERSIGHT

A national Elder Justice Action Plan moves into implementation

The Department of Justice reports that the Elder Justice Coordinating Council adopted the Federal Elder Justice Action Plan on June 9. The government-wide strategy is designed to protect older adults' rights, strengthen accountability, and make help easier to find. DOJ also highlighted the Never EVER campaign against government and business impersonation scams, an updated law-enforcement resource guide, and Financial SAFE investigative training planned for summer 2026.

Source: DOJ Elder Justice Initiative, page updated July 14, 2026

CMS redesigns nursing-home survey strategy

CMS announced a new risk-based survey process for higher-performing nursing homes. About 12% of facilities are expected to qualify initially, based on criteria that include a five-star overall rating, accurate data, no harm-level or substandard-care citations in the last survey cycle, and no recent ownership change. Implementation and a new Care Compare designation are expected in September 2026. All homes will still be surveyed at least every 15 months, and complaint concerns can trigger the traditional review process.

COALITION LENS

A new quality icon may help families compare facilities, but it is not a substitute for reporting suspected abuse, neglect, unsafe staffing, or exploitation.

ENFORCEMENT PULSE

DOJ's Elder Justice press room listed multiple actions from July 10-15 involving grandchild scams, romance fraud, precious-metals schemes, trusted-person theft, and identity theft targeting seriously ill veterans. The volume is a reminder that elder fraud is not one scheme - it is an adaptable criminal business model.

Sources reviewed through July 20, 2026. Linked article areas open the original government or consumer-protection source.

TENNESSEE FRONT

The virtual currency kiosk ban is now in force

Effective July 1, Tennessee law makes it a Class A misdemeanor to knowingly install, allow, place, or operate a virtual currency kiosk in the state. This is a major prevention milestone. Coalition partners should remain alert for displacement into wires, payment apps, direct exchange transfers, cash or gold couriers, and other irreversible channels.

Official bill information: SB 2251 / Public Chapter 766

SafeSeniorTN outreach enters homes through meal delivery

Tennessee DDA and TBI are distributing scam-prevention magnets and information cards through home-delivered meal programs, connecting vulnerable older adults with SafeSeniorTN resources. This is a strong model for reaching people who may not attend public events or use social media.

Source: Tennessee DDA/TBI partnership announcement

Calendar note: Tennessee State Conference on Aging

September 9-10 in Murfreesboro. Early-bird registration is listed through August 1. The conference is an opportunity to connect aging, health, advocacy, and elder-justice prevention work statewide.

Event details: Tennessee Department of Disability and Aging

REPORT. INTERRUPT. SUPPORT.

Immediate danger: 911

Tennessee APS: 1-888-APS-TENN (1-888-277-8366)

Elder Fraud Hotline: 1-833-FRAUD-11 Mon.-Fri., 10 a.m.-6 p.m. ET

Online reports: IC3.gov | ReportFraud.ftc.gov

Victims are not to blame. Report quickly.

ethra East Tennessee Human Resource Agency

East Tennessee AAAD Area Agency on Aging and Disability