



# TNEJC WEEKLY UPDATE

Intelligence, prevention & action for Tennessee's elder justice network

STATEWIDE PARTNERS | PROFESSIONAL EDITION

MONDAY, OCTOBER 5, 2026

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## THIS WEEK'S ACTION

Before using a health-plan search result or speaking with an unsolicited caller, type Medicare.gov or HealthCare.gov yourself—or call TN SHIP at 1-877-801-0044. Never share a Medicare number because someone created urgency.

## THE WEEK IN ELDER JUSTICE

# OPEN ENROLLMENT STARTS AT THE OFFICIAL DOOR.

Paid search ads, look-alike sites and official-looking logos can turn a routine coverage question into identity theft or a worthless plan.

NATIONAL CONSUMER ALERT | GUIDANCE | FTC, SEPT. 28

## THE FIRST SEARCH RESULT MAY BE AN AD—NOT MEDICARE

**What happened:** The FTC warned that health-insurance scams intensify around Medicare and Marketplace Open Enrollment. Bad actors may buy top search placement, copy official-looking logos and use web addresses that resemble government sites.

**How the harm works:** A sponsored result leads to a fake site or call center. The visitor may be asked for a Medicare number, personal data or payment—or sold a product that is not comprehensive health insurance.

**Tennessee takeaway:** Medicare Open Enrollment runs October 15–December 7. TN SHIP offers free, unbiased help at 1-877-801-0044 and does not sell plans.

**What to do:** Type **Medicare.gov** or **HealthCare.gov** yourself. Scroll past “Ad” or “Sponsored” results, confirm the **.gov** ending, and independently call 1-800-MEDICARE or TN SHIP.

### TYPE IT

Enter Medicare.gov yourself

### CHECK IT

Call TN SHIP independently

### PAUSE

End any high-pressure call

Source URL: <https://consumer.ftc.gov/consumer-alerts/2026/09/what-know-ahead-open-enrollment-avoid-health-insurance-scams>

Source URL: <https://www.medicare.gov/health-drug-plans/open-enrollment>

Source URL: <https://www.tn.gov/disability-and-aging/disability-aging-programs/tn-ship.html>

POLICY WATCH | INTERNATIONAL DAY OF OLDER PERSONS  
| UN, OCT. 1

## LONGER LIVES REQUIRE CHOICE, SECURITY AND DIGNITY

**What happened:** The UN's 2026 theme—“The Age of Longevity”—calls for systems that translate longer lives into health, participation and equity.

**Tennessee takeaway:** Prevention works best when older adults help shape it.

**What to do:** Invite older adults to test materials, reporting paths and service designs; preserve autonomy while making help easy to reach.

Source URL: <https://www.un.org/en/desa/the-age-of-longevity-un-marks-36th-international-day-of-older-persons>

TENNESSEE-READY STARTING POINTS

## USE THE CHANNEL YOU CAN VERIFY

- **Medicare questions:** Medicare.gov | 1-800-MEDICARE
- **Free Tennessee counseling:** TN SHIP | 1-877-801-0044
- **Suspected vulnerable-adult exploitation:** TN APS | 1-888-277-8366
- **Internet-enabled fraud:** IC3.gov

**START WITH A KNOWN .GOV ADDRESS—NOT A CALLBACK NUMBER**



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## VERIFICATION, ENFORCEMENT & RESPONSE

# TRUST THE CHECK—NOT THE CLAIM.

GLOBAL ENFORCEMENT WATCH | ACTIVE DISRUPTION | FOX/FBI, SEPT. 29

## OPERATION BLACKOUT TARGETS INDUSTRIAL-SCALE SCAM COMPOUNDS

**What happened:** Fox News reports FBI Director Kash Patel said the bureau's Operation Blackout is expanding efforts to identify, disrupt and dismantle overseas scam compounds targeting Americans, and has seized roughly \$17 billion tied to the schemes. The figures are attributed to Patel and the FBI through Fox's report.

**How the harm works:** Organized networks build online friendships or romances, steer people to fake cryptocurrency platforms, display invented gains and press for more transfers when withdrawal attempts fail.

**Tennessee takeaway:** A message that looks personal may be part of a cross-border, industrial operation—sometimes involving trafficked workers forced to carry out fraud.

**What to do:** Never invest because an online contact directs you. Verify the person, firm and platform independently. If money was sent, contact the financial provider, preserve the evidence and report at IC3.gov.

Source URL: <https://www.foxnews.com/politics/inside-operation-blackout-patel-reveals-global-scam-cities-targeting-your-parents-life-savings>

TENNESSEE PARTNER ALERT | CURRENT SCAM WARNING | REVIEWED OCT. 5

## FAKE BOARD CALLS THREATEN ARREST OR SUSPENSION

**What happened:** Tennessee Health says licensees have received fraudulent calls and letters claiming to come from health licensing boards. Calls may spoof a board number, threaten arrest or suspension, and demand information or payment.

**What to do:** End the contact and verify through TN.gov. Board investigators will not demand a Social Security number, birth date, or bank or card data by phone. Report to IC3 with code **TDHHPBSCAM2026**.

**Partner step:** Brief staff and contractors before the next call arrives.

Source URL: <https://www.tn.gov/health/licensure.html>

FEDERAL ENFORCEMENT WATCH | SENTENCED | DOJ, SEPT. 30

## 'PRE-IPO' PITCHES HID \$46 MILLION IN MARKUPS

Three operators who pleaded guilty received 52, 42 and 42 months in prison, three years of supervised release and \$46 million in restitution. DOJ said related funds raised about \$185 million while hiding markups and fees.

**Tennessee takeaway:** A "pre-IPO" label is not proof. Independently verify the seller, offering and total costs.

Source URL: <https://www.justice.gov/usao-sdny/pr/pre-ipo-boiler-room-operators-sentenced-prison>

FACEBOOK SAFETY WATCH | PUBLIC POSTS

## ON FACEBOOK, THE GLOBE MEANS PUBLIC

A globe beside a Facebook post means the audience is **Public**. People beyond your friends may see it, respond or use the details to start a private message.

**What to do:** Avoid posting account details or answering money requests. Verify the person through a separate, known channel.



PAUSE BEFORE REPLYING TO A PUBLIC POST

Source URL: [facebook.com/help/170116376402147](https://facebook.com/help/170116376402147)

## IF MONEY OR INFORMATION WAS ALREADY SENT

ACT QUICKLY. KEEP THE EVIDENCE.

- 1 Contact the bank or payment provider now; ask for fraud assistance.
- 2 Preserve messages, screenshots, receipts, usernames, phone numbers and account details.
- 3 Suspected exploitation of a vulnerable adult: Tennessee APS, 1-888-277-8366 (24/7).
- 4 Internet-enabled fraud: IC3.gov. Consumer fraud: ReportFraud.ftc.gov.
- 5 Danger, threats or coercion: call 911 or local law enforcement.
- 6 Tell one trusted person today. Reporting quickly can help limit harm.

STOP. VERIFY. REPORT.

Tennessee APS

IC3

CHECK BEFORE YOU ACT



CheckBeforeYouActTN.org