



FA\$T Partnership Glossary

According to an AARP June 2023 report, “Older Americans lose an estimated \$28.3 billion annually to elder financial exploitation (EFE)...” (*AARP report: \$28.3 billion a year stolen from adults 60+ 2023*). These losses are often life-altering and traumatic for those who have been victimized. Prevention and response to elder financial exploitation necessitates collaboration across various disciplines to assist Adult Protective Services (APS) in their capacity to offer an array of community-based services to address the complex needs of older adult victims. Multi-disciplinary teams provide an opportunity to bring community collaborators together to work on a common community issue, understand the resources available in their community, identify trends, and problem-solve solutions to areas of need. Multi-disciplinary teams are best practice and help providers to deliver person-centered and comprehensive services. Financial Abuse Specialty Teams (FASTs) are multi-disciplinary teams that bring together partners to improve a community’s response and resources for older adults and/or adults with disabilities who have been victims of financial abuse.

FAST membership may vary by a community need and available resources. When developing a group, it is important to include a core group of members who are directly involved with responding to concerns of financial abuse and those with direct practice



Adult Protective Services (APS)



Healthcare Personnel (Geriatrician)



Aging and Disability Resource Centers



Law Enforcement



County Office of Corporation Counsel



Local Financial Institutions



Department of Agriculture Trade & Consumer Protection (DATCP)



Managed Care and IRIS Consultant Agencies (ICA)



Elder Law, Civil, and Probate Attorneys



Medicaid Programs (Fraud Unit Investigator)



Guardians and/or Conservators



Prosecutor/District Attorney Personnel

“Adult Protective Services and Multidisciplinary Partnerships” (2023).



Adult Protective Services (APS):

County APS is the designated agency responsible for receiving and responding to abuse, neglect, and financial exploitation of adults and elder adults at risk. APS is a social services program focused on working with those that have been the victim of abuse and neglect to access services and/or protection to mitigate risk of future harm. APS may initiate civil protections of those who are incompetent to provide protection and services to prevent further abuse or neglect. APS also provides advocacy and education to those who have been the victim or are at risk of being victims of abuse and neglect. As a social services program, APS respects a person's dignity of risk and seeks to intervene with least restrictive interventions to limit personal freedom.



Aging and Disability Resource Centers:

Aging and Disability Resource Centers (ADRC) provide community resources and guidance regarding services for adults with disabilities and adults over 60. ADRCs provide an array of services including nutrition programs, transportation, aging services, benefit specialist and advocacy, and enrollment into Medicaid and long term care programming. ADRCs can assist customers with determining eligibility for federal or state-funded community based services that can keep them in the community longer. Within the FAST, representatives from an ADRC can offer details about different approaches to accessing services and specific services that can help minimize dependency, isolation, and vulnerability.



County Office of Corporation Counsel:

County Corporation Counsel is the attorneys representing the County in civil matters. Corporation Counsel often works closely with Adult Protective Services and other parts of Human Services when there is a need for legal intervention or protection of a client. The office of Corporation Counsel can provide legal assistance and support regarding the County's ability to pursue civil orders on the behalf of adults at risk and elder adults who may be incompetent and in need of protection. The Corporation Counsel also advises regarding legal matters including issues of confidentiality and other logistics that allow for cross-agency collaboration.



Department of Agriculture Trade & Consumer Protection (DATCP):

Wisconsin DATCP is the leading agency in the state for consumer protection. Its Bureau of Consumer Protection is empowered to oversee and regulate unfair business practices. They operate Wisconsin's Consumer Protection Hotline, handle consumer complaints and inquiries, resulting in the return of millions of dollars to affected consumers, and provide consumer education on effective strategies to prevent and combat identify theft, scams, and fraud, while also offering recovery services to victims.

"Adult Protective Services and Multidisciplinary Partnerships" (2023).



Elder Law, Civil, and Probate Attorneys:

Elder Law, Civil, and Probate attorneys offer legal advice and representation in civil matters. As part of FAST, attorneys offer guidance on the operations of the civil justice system, including topics such as confidentiality and privacy, wills and estates, probate and guardianship, powers of attorney, applicable statutes and regulations, legal remedies including protective orders, civil lawsuits, eligibility for public benefits, the appeals process, sources of legal aid, and housing matters.



Guardians and/or Conservators:

The probate courts will appoint a guardian of estate to manage money and estate of individuals adjudicated incompetent. A conservator is a legally appointed fiduciary that manages a person's money and estate who has been voluntarily appointed by a person without an incompetence finding. These fiduciary agents can be either family or corporate. Their appointment might follow instances of client maltreatment. These roles involve managing a person's finances and estate and filing inventory with the court for transparency.



Healthcare Personnel (Geriatrician):

Healthcare personnel such as Geriatricians, provide outpatient geriatric care, case management, screening for elder maltreatment, prescriptions, mental capacity assessments, assistive devices, and evaluate the victim-offender dynamics. Healthcare personnel can offer details about medical resources, home health services and their constraints, Medicare and Medicaid, medication effects, recognizing and interpreting injuries like fractures, bruises, and wounds, as well as medical conditions. They can also discuss health risk factors linked to abuse for cases of polyvictimization.



Law Enforcement:

Law enforcement officers receive and respond to reports of abuse and determine whether the perpetrator should be charged with a crime. This role is often complementary to Adult Protective Services (APS) by providing immediate protection and assistance to clients experiencing maltreatment. Law enforcement professionals are knowledgeable about federal and state laws concerning abuse. They can identify criminal behavior and describe the actions they can take. Law enforcement officers often have data on trends and community issues that are being reported to their office.



Local Financial Institutions:

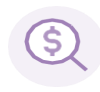
Representatives from financial institutions can include individuals from various positions such as bank tellers, security officers, bank presidents, or retired employees of financial institutions. Within the Financial Abuse Specialist Team (FAST), financial institu-

tion representatives can explain processes like setting up direct deposit for income checks, methods to prevent fraud by preauthorizing charges to bank accounts, verifying transactions, offering trust services, referring individuals to consumer protection agencies, and discussing the advantages and risk associated with each intervention. They can share information about Bank Secrecy Act requirements, procedures, and confidentiality regulations for filing and handling Suspicious Activity Reports (SARs) on suspected financial exploitation.



Managed Care and IRIS Consultant Agencies (ICA):

Include, Respect, I Self-Direct (IRIS) consultant agency (ICA) helps IRIS participants to manage their own care and handle daily operations of the IRIS program. Consultants understand IRIS requirements and can provide information and resources to FASTs. Managed Care and ICA are community-based Medicaid programs.



Medicaid Programs (Fraud Unit Investigator):

Wisconsin Medicaid is a joint federal and state program helping more than one million people in Wisconsin get access to high-quality health care, long-term care, and other health and well-being services. There are many times when a person has had their assets stolen, they must file for Medicaid to access care. Accessing care when there has been either divestment of resources or financial exploitation, often requires collaboration between the Medicaid staff and APS and/or law enforcement to demonstrate a person's need. Additionally, Medicaid programs typically have fraud investigators who will collaborate with APS and other resources to work through potential issues of fraud to recipients of Medicaid.



Prosecutor/District Attorney Personnel:

State and local prosecutors determine whether to pursue criminal charges and act as state representatives during prosecution. Within FAST, the prosecutor offers insight into the workings of the criminal justice system, details about judges, considerations regarding the advantages and drawbacks of prosecution, strategies for proving elder abuse crimes, required evidence, potential penalties, and ways that service providers can contribute to building cases. Additionally, the prosecutor guides criminal justice solutions like restitution or diversion programs, along with advice on presenting evidence and testimony during criminal procedures.