

# PROTECTING RESIDENTS FROM FINANCIAL EXPLOITATION: HOW OMBUDSMEN CAN USE THE NEW CFPB GUIDE IN THEIR WORK

## OVERVIEW

The Consumer Financial Protection Bureau (CFPB) produced a new guide for assisted living and nursing facilities entitled [\*Protecting Residents from Financial Exploitation: A Manual for Assisted Living and Nursing Facilities\*](#). The guide was developed to help operators and staff of nursing facilities and assisted living facilities protect residents from financial exploitation through prevention and early intervention, and outlines ways to create awareness, and develop policies and practices to protect residents. Although the guide is geared toward operators and staff, the key points and intervention strategies can also help enhance Long-Term Care Ombudsmen (LTCO) advocacy skills regarding detecting the warning signs of financial exploitation and employing effective strategies to prevent and respond to such abuse.

## HOW LONG-TERM CARE OMBUDSMEN CAN USE THE GUIDE

Below are outlined several ways Long-Term Care Ombudsmen can use the new CFPB guide in their advocacy in working to protect residents from the threat of financial exploitation.

### **In-Service Training for LTCOs**

Use the advocacy tips and warning signs detailed in the guide to train fellow long-term care ombudsmen on how they can work effectively with facilities to combat financial exploitation. During the training, ombudsmen can discuss the LTCO role in reporting suspected cases of abuse, neglect and exploitation, and how to remain resident focused and protect confidentiality.

### **In-Service Training for Facility Operators and Staff**

Make sure facilities are aware of the guide and offer to be a part of an in-service training on one or all of the suggested training topics for facilities detailed in the guide. In these trainings, ombudsmen can outline the LTCO role as resident-directed advocates and discuss how ombudsmen can work with facility staff and operators to combat financial exploitation. Suggested training topics include: definitions and warning signs; risks of permitting financial exploitation to escalate; and when and how to make reports to Adult Protective Services, licensing agencies and law enforcement.

### **Presentations to Resident and Family Councils**

LTCOs can also use the suggested training topics found in the guide to educate family members and residents through presentations and facilitated discussions at family and resident council meetings. Ombudsmen can use the case vignettes found at the beginning of each chapter in the guide as discussion starters, and educate residents and family members on how to detect and report suspected financial exploitation using the tips and information found in the guide.

### **Develop a State-Specific Guide**

Long-Term Care Ombudsmen can work with stakeholders (i.e. Adult Protective Services, local law enforcement, attorney generals, SUA and AAAs, etc.) to develop a state-specific version of the CFPB guide. This guide could include the state-specific roles and contact information for the key players working to combat financial exploitation, as well as detail state law and reporting processes in the event of suspected elder financial exploitation.

*For additional resources and information contact NORC at [ombudcenter@theconsumervoicework.org](mailto:ombudcenter@theconsumervoicework.org) or visit our website at [www.ltombudsman.org](http://www.ltombudsman.org)*