



House Appropriations-
Education and Environment Section

IN SUPPORT-SB 2003

March 8, 2023

Janelle Moos, AARP North Dakota

jmoos@arp.org – (701) 355-3641

Chairman Nathe and Members of the House Education and Environment Section of the Appropriations Committee-

My name is Janelle Moos, Associate State Director for Advocacy with AARP North Dakota. I'm here to provide support for SB 2003.

AARP supports reasonable protections against fraud, identity theft and other scams and has a long history of fighting for protections against financial abuse. That is why we launched the Fraud Watch Network (www.fraudwatchnetwork.org). That is why AARP has put consumer education at the core of its approach to fraud prevention. AARP set up the Fraud Watch Network (FWN) in 2013, a nationally acclaimed program to help protect older adults and their loved ones. The response has been overwhelming. In 2019 alone, AARP experts fielded tens of thousands of calls from people seeking advice from the Fraud Watch Network helpline. The network has reached out to consumers in many other ways, such as with a fully updated fraud resource and information center on the AARP website. It has also established critical links to federal and state law enforcement organizations, to make sure it is giving people the most up-to-date information. In addition to an impressive array of tools and resources, FWN is leading an initiative to change how people respond to fraud, with a focus on treating fraud as the crime that it is.

AARP also has strong relationships with local partners to educate and fight against consumer fraud. Roughly ten states, including North Dakota have tapped into a national relationship with the influential International Association of Financial Crimes Investigators (IAFCI), whose members are police, detectives, federal agents, and private company fraud investigators. IAFCI members participate with state offices in community outreach events. About two thirds of state offices also have active relationships with the state Attorney General or consumer advocate. We also have collaborated with the ND Securities Office to highlight how to spot securities fraud, steps to report it and how securities fraud is investigated. Other state partners include elder justice coalitions, US Attorneys, local FBI offices, and many local nonprofits. Fraud and other financial crimes, including Medicaid fraud, create real financial devastation — billions of dollars are lost each year, and it's a crime we don't pay enough attention. More is needed to combat this problem.

AARP supports the additional enhancements in SB 2003, the Attorney General's budget that includes additional protections against fraud and scams including 3 additional FTEs including an additional attorney, investigator and paralegal.

The impact on victims and their families is wide reaching and can be financially and emotionally devastating, especially for older Americans. These additional enhancements in the budget will aid in prosecution and additional support for victims and their families and therefore, urge you to support SB 2003. Thank you.