

4 **IN THE NEWS**

MEDICARE
Rx DRUG PRICE
NEGOTIATIONS

24 **YOUR HEALTH**

EASE CHRONIC PAIN
HOW THIS NERVE
CAN HELP YOU HEAL

32 **YOUR MONEY**

SAVE ON GROCERIES
FIND GOOD DEALS
AT THE DRUGSTORE

34 **YOUR LIFE**

LESS MESS!
DECLUTTER YOUR
HOME IN 30 DAYS

40 **YOUR AARP**

GET FIT WITHOUT A GYM
RESOURCES TO HELP YOU
EXERCISE ANYWHERE

AARP Bulletin

AARP.ORG/BULLETIN | MARCH/APRIL 2026 | VOL. 67 | NO. 2

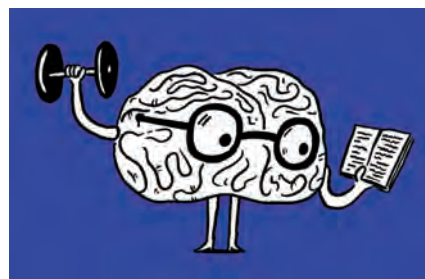
FRAUD 2026

YOUR GUIDE TO SPOTTING SCAMS

PAGE 6

- ▶ Avoid These Surging Swindles
- ▶ 9 Simple Steps to Stay Safe
- ▶ 'I Lost It All to a Romance Rip-Off'
- ▶ Older Americans in the Crosshairs
- ▶ AARP Helps You Fight Back

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ASK DR. ADAM
5 WAYS TO
BOOST YOUR
BRAIN POWER

PAGE 28



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IN THIS ISSUE



Get grocery deals at the drugstore.

PAGE 32

WHAT YOU'LL LEARN IN THIS ISSUE

\$247 million

The amount Americans lost in crypto ATM scams in 2024

PAGE 23

WHAT IS THE 'WANDERING NERVE'?

It may be the key to treating a number of conditions.

PAGE 24



“He was earnest and stupid.”

—Bob Odenkirk, 63, on his *Breaking Bad* character, Saul Goodman

PAGE 39

'ONLY TWO LEFT'

Don't fall for this online shopping marketing gimmick.

PAGE 33

MORE FROM AARP

TV Shows

Tune in to *Rural America Live With AARP* for guidance on:

- ▶ Building your savings. March 18 at 7:30 p.m. ET.
 - ▶ Protecting yourself against identity fraud. April 15 at 7:30 p.m. ET.
- Episodes are

on RFD-TV. Or stream them live at aarp.org/aarplive or watch later on demand.

Awards Show

You can stream **AARP's Movies for Grownups Awards** ceremony for free through April 30. Watch at aarp.org or on PBS streaming apps.



Hearing Help

Learn how hearing loss sounds—and what can be done about it. At aarp.org/hearinglossexperience you can check out a multimedia story about one man's journey with new technology. Plus, read about the growing problem of hearing loss and get expert advice that can help if you have symptoms.

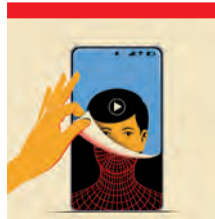
SERVICE SPOTLIGHT

AARP Foundation Tax-Aide

This service provides free income tax preparation and guidance. In 2025, Tax-Aide, which is staffed by volunteers, helped more than 1.7 million taxpayers save over \$1.3 billion in refunds and credits. Most were adults over 50 with low income. Go to aarpfoundation.org/taxprep to find out more about how to get tax help or to volunteer as a tax preparer.

IN THE NEWS

4 Medicare names the drugs set for price negotiations.



COVER STORY

- 6** Fraud 2026
- 7** AI scams are on the rise.
- 10** Combating elder fraud
- 11** Dr. Myechia Minter-Jordan: AARP's efforts to fight fraud

12 Be aware of these threats in 2026.

14 Losing a life's savings

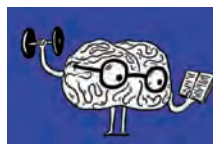
16 Tech that can help

18 A victim thought she was doing the right thing.

20 Retirement communities attract scammers.

YOUR HEALTH

24 Vagus nerve stimulation may help with chronic pain and more.



28 Ask Dr. Adam: Questions about brain health and sleep apnea

YOUR MONEY

30 AI can help you at work.

32 Live Well for Less: Shopping for food and more at the drugstore

33 Great ways to save on online shopping

YOUR LIFE

34 Declutter your home.

38 “Grandparents” listen on Friendship Benches



39 Q&A: Bob Odenkirk

YOUR AARP

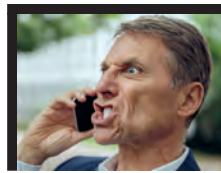
40 Get help keeping fit.

41 News from your state

42 Medicare Made Easy, Social Security Simplified

46 Witty & Wise: April Fools' Day quiz





► **#\$%& YEAH!** Swearing can improve strength and endurance, says a study published in *American Psychologist*. Uttering swear words could “promote psychological states conducive to maximizing effort and overcoming constraints,” researchers found. Exactly how isn’t clear. But who (bleeping) cares?

NEW DRUGS SLATED FOR MEDICARE PRICE TALKS

Drugs to treat arthritis, cancer and diabetes were among the 15 prescriptions picked in late January for the third round of Medicare’s price-cut negotiations. About 1.8 million Medicare enrollees used these drugs last year, says the Centers for Medicare & Medicaid Services. The list, with 2025 numbers:

DRUG	USED TO TREAT	MEDICARE SPENT	ENROLLEES
Trulicity	Type 2 diabetes	\$4.9 billion	617,000
Biktarvy	The most common strain of HIV-1	\$3.9 billion	101,000
Orencia	Psoriatic arthritis, rheumatoid arthritis	\$2.5 billion	72,000
Cosentyx	Severe plaque psoriasis	\$2.3 billion	40,000
Erleada	Prostate cancer	\$1.9 billion	19,000
Kisqali	Breast cancer	\$1.6 billion	17,000
Entyvio	Crohn’s disease	\$1.5 billion	37,000
Verzenio	Breast cancer	\$1.4 billion	15,000
Botox	Chronic migraines, overactive bladder	\$1.1 billion	390,000
Lenvima	Kidney, liver and thyroid cancers	\$1.1 billion	10,000
Xolair	Asthma, chronic hives	\$1.1 billion	40,000
Rexulti	Agitation associated with dementia, schizophrenia	\$1.1 billion	119,000
Xeljanz	Psoriatic arthritis, rheumatoid arthritis, ulcerative colitis	\$1.0 billion	22,000
Anoro Ellipta	Chronic obstructive pulmonary disease (COPD)	\$873 million	281,000
Cimzia	Crohn’s disease, rheumatoid arthritis	\$787 million	38,000
Tradjenta	Type 2 diabetes (Part of the 2025 negotiations; it was selected for renegotiation.)	\$1.1 billion (in 2024)	274,000 (in 2024)

SOURCE: CENTERS FOR MEDICARE & MEDICAID SERVICES

LIBIDO PILL OK FOR WOMEN UP TO 65

For the first time, health officials have approved use of a libido-enhancing pill for postmenopausal women.

Flibanserin, sold as Addyi and cleared by the Food and Drug Administration in 2015 for younger women, can now be prescribed until age 65.

It is a nonhormonal medication that acts on chemical messengers in the body that affect sexual response.

The injectable medication bremelanotide (Vyleesi) is another FDA-approved treatment for premenopausal women with low libido. And while there is no FDA-approved testosterone therapy for women with libido issues, some doctors prescribe it off-label.

Flibanserin is not for women who take some blood pressure medications and certain antibiotics. It also requires caution with alcohol use. Still, the expanded approval was welcomed by many women’s health experts.

One hurdle is cost. Insurance coverage is not universal, and some retailers list the medication for more than \$1,000 per month, though the manufacturer offers copay programs and coupons to offset the cost.



AARP Foundation Wins Pension Court Case

After a yearslong legal battle, a jury has awarded \$54.2 million to more than 1,100 former employees of a New York Roman Catholic hospital who did not receive the pension benefits they were owed. The jury found the diocese and its agents, as well as the former hospital and its former CEO, liable for mismanaging pension funds, thus denying workers retirement income they had counted on.

AARP Foundation lawyers who represented former employees of St. Clare’s Hospital in New York state court say the decision could protect as many as 1 million pensioners across the U.S.

The Roman Catholic Diocese of Albany has not said if it will appeal.

Clarification: A January/February *Bulletin* item incompletely explained a new tax deduction for people over 65. The deduction phases out starting at \$75,000 in income (\$150,000 for joint filers).

New Advice on What to Eat

New dietary guidelines for Americans released by the federal government in January suggest six main steps to refining the way people eat. The recommendations:

► **Get enough protein.** Focus on “high-quality, nutrient-dense protein foods” at every meal, like eggs, poultry and seafood as well as plant-based options like peas, beans and nuts.

► **Choose healthy fats.** Prioritize whole foods such as seafood, nuts, seeds, olives and avocados. Use oils with essential fatty acids, like olive oil, when cooking.

► **Avoid highly processed foods.** Salty and sweet items like chips and cookies should be shunned.

► **Watch out for artificial substances and avoid added sugars.** Limit foods and beverages with artificial flavors, petroleum-based dyes, artificial sweeteners and preservatives.

► **Reduce processed breads.** Give preference to “fiber-rich whole grains” and cut down on highly processed, refined carbohydrates like white bread, ready-to-eat or packaged breakfast options, flour tortillas and crackers.

► **Consume less alcohol.** There are no recommendations for amounts or limits. The previous guidelines advised limiting alcoholic drinks to two drinks or fewer a day for men and one drink or fewer a day for women. The new advice simply urges less drinking.

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Issue Age	\$10,000	\$50,000	\$100,000
45-49	\$9	\$21	\$35
50-54	11	27	46
55-59	12	35	63
60-64	16	54	99
65-69	21	77	146
70-74	33	137	261

Male Rates			
Issue Age	\$10,000	\$50,000	\$100,000
45-49	\$12	\$32	\$54
50-54	13	40	69
55-59	17	61	108
60-64	23	89	162
65-69	30	124	227
70-74	41	179	333

Cigarette smokers within the last 12 months will pay a higher rate. Premiums above are the rates New York Life currently charges. Your initial premium is based on your age at issue; premiums increase as you enter each new five-year age band and will be based on the current rates at that time. Age bands begin at ages 45-49 and end at ages 75-79. Coverage ends at age 80. Premiums are not guaranteed; however, your rates may change only if they are changed for all others in the same class of insureds. If relevant statements of age or facts are not accurate, New York Life will make a fair adjustment of premiums and/or insurance. Residents of FL: D. N. Ogle is a licensed Florida agent for service to Florida residents. Residents of MT and NY have rates different from those shown. Coverage amounts, rates, and rate classes may vary by state or by product.

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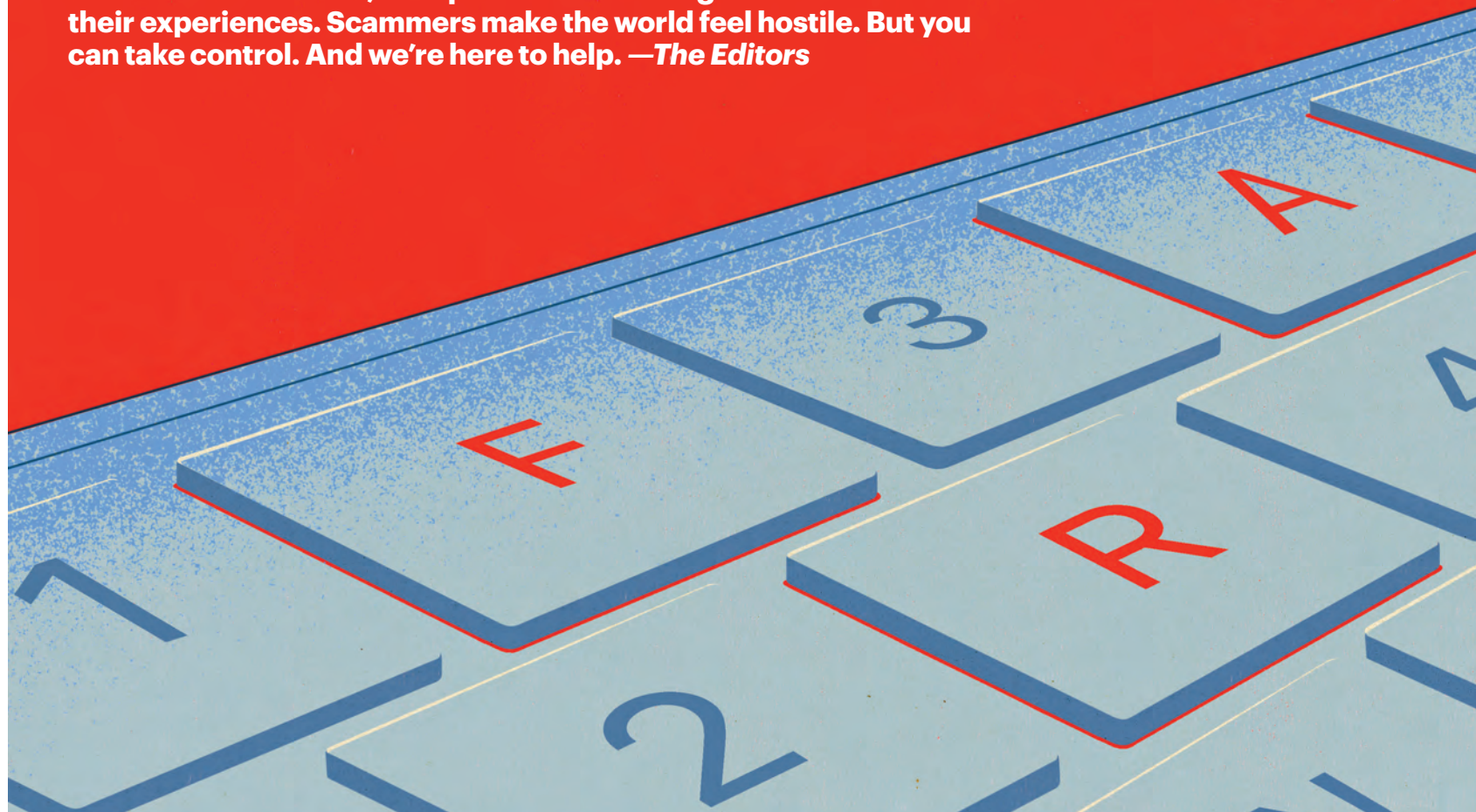
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FRAUD 2026



YOUR GUIDE TO SPOTTING SCAMS

For older Americans, fraud can feel like a pervasive and inescapable threat. At AARP, we recognize that anxiety and want to help alleviate it. In these pages, we alert you to the hot scams to avoid, bring you up to date on artificial intelligence as a weapon of crooks—and a tool to protect you—and tell you things to do right now to be a little safer. We'll highlight progress on an AARP-cosponsored initiative aimed at stopping elder fraud, plug you in to AARP's fraud prevention resources and give you an update on the fight to stop scams that use cryptocurrency ATMs. You'll also meet some victims of fraud, in hopes that something can be learned from their experiences. Scammers make the world feel hostile. But you can take control. And we're here to help. —*The Editors*



P. 14
AN ONLINE FLIRTATION
WRECKED MY RETIREMENT

P. 16
NEW TECH
FOILS FRAUD

P. 20
SUN, SEA
AND...SCAMS?

P. 23
TAKING ON
CRYPTO CROOKS



ARTIFICIAL ENTRAPMENT

AI scams are on the rise. And for now, detecting them can be next to impossible

BY SARI HARRAR

Last September, Dr. David Amron watched a Facebook video of himself with growing horror. A recognized specialist in lipedema surgery, he saw and heard himself hawking a \$50 “miracle” cream for this painful, incurable condition in which fat accumulates under the skin.

But he had never made the video or endorsed the product. It was a deepfake scam, cooked up by criminals using artificial intelligence (AI). And it was so convincing that some of his own patients bought the cream.

“The video was disturbingly realistic,” says Amron, director of the Roxbury Institute in Beverly Hills, California. “My reaction was disbelief, anger and genuine concern for my patients. What unsettled me most was how authentic it appeared.”

Amron wasn’t the only one deepfaked; the video also featured Oprah Winfrey, Kelly Clarkson and the institute’s research director. Amron thinks criminals digitally altered legit online videos of his work, then used a photo of the researcher to create realistic audio and video. “This level of realism is exactly why these scams are so dangerous,” he says. “They are engineered to be believable, making it easy for vulnerable patients to trust them.”

In fact, AI-enabled scams are skyrocketing, the Federal Bureau of Investigation warns. From deepfake videos on social media and cloned voices on the phone to impostor websites and phishing emails and text messages, increasingly sophisticated AI scams put older adults in the crosshairs, says a December 2025 Microsoft study of fraud data from AARP and the Better Business Bureau.

At risk: your money, your personal information and your health. “We’re getting deluged,” says Bob Sullivan, host of AARP’s *The Perfect Scam* podcast. “A couple of years ago, you might have encountered one or two AI-generated scams a year. Now scammer call centers are sending out tens of thousands of

CONTINUED ON PAGE 8

Cover Story

CONTINUED FROM PAGE 7
scam messages per minute.”

Nearly 9 in 10 older adults told a recent AARP poll they're worried about AI-enabled scams. And just 6 percent of people 50 and older said they feel very confident they could spot AI-generated false information, according to the 2025 University of Michigan National Poll on Healthy Aging.

What should you know and do to stay safe from this growing threat? We asked cybersecurity and scam experts—and their answers will surprise you. Spoiler alert: You don't have to outsmart high-tech AI to sidestep AI-enabled scams, every single expert told AARP. Instead, stick with proven strategies: Pause and reflect before acting. And be skeptical of an offer that sounds too good to be true. “You can't trust anymore with your eyes and ears,” says Vijay Balasubramanian, CEO and cofounder of the cybersecurity company Pindrop. “You have to verify. The big thing is to slow down and evaluate the situation.”

WHY SCAMMERS LOVE AI

“You know your child's voice, you know your child's cry,” says Sharon Brightwell, 69, a retired music teacher from Dover, Florida. Last July, Brightwell answered a phone call

from an unfamiliar phone number and heard her 43-year-old daughter sobbing. “She said, ‘Mom, I've been in an accident. I broke my nose. The police are here.’”

A man took over the call and identified himself as a police officer. He said Brightwell's daughter had struck the car of a pregnant woman. A \$15,000 bond, in cash, would release her. He directed Brightwell to withdraw cash at her bank, shove it into a cardboard box and walk out to her driveway to wait for a courier. That courier tossed the cash into the trunk of a car and drove away. “All this time, I was sick to my stomach,” she says.

Then the scammers called back. The pregnant woman's family wanted \$30,000 more because the baby had died, he said. Brightwell sank to her kitchen floor in tears. But her 16-year-old grandson intervened. He used a locator app on his phone to see that his mother, Brightwell's daughter, was at work at a local hospital. He contacted one of his mother's friends, who counseled Brightwell to stop talking to the scammers.

Brightwell believes scammers used a snippet of audio of her daughter's voice from a Facebook post to create her AI-generated voice. “There is no way you could have told me that was not my daughter,” she says. “That was her voice.”

Scammers love AI. Half of all spam emails are now generated with AI tools, says a 2025 Columbia University study. So are a shocking 82 percent of phishing emails aimed at getting personal identifying information or direct access to your financial accounts, according to a 2025 report from the cybersecurity company KnowBe4. Every day, Americans see an average of 2.6 deepfake

videos—scams featuring fake images of celebrities, politicians and other trusted public figures (like Amron), designed to get you to give money or buy something—says a 2025 report from the computer-security company McAfee.

“AI doesn't sleep,” says Balasubramanian. “It's cheap. It works 24/7.” And it works well. Criminals are deploying free or low-cost AI tools like ChatGPT and Sora—the same ones the rest of us use for web searches and to turn photos into fun videos—as well as under-world versions with names like FraudGPT, SpamGPT and Xanthorox. “AI is accelerating how scams are created and scaled,” says Teresa Hutson, corporate vice president of Microsoft's Trusted Technology Group.

Deepfake videos, cloned voices and chatbots that can hold realistic conversations via text, email or phone are a snap to produce. “Eight years ago, it took 20 hours of recordings to clone someone's voice for a scam,” says Balasubramanian. “Now, with a photo from LinkedIn and three seconds of your voice, a scammer can create a deepfake video with audio.” In a 2025 U.K. study, participants could detect AI-generated images and voice clones only 51 percent of the time—little better than a coin toss. Older adults were even less accurate.


Scammers like it so much, they're replacing their employees at scammer call centers with AI systems, Balasubramanian discovered. His team has been eavesdropping on a West African scammer call center for years. In 2024, they stopped hearing the familiar voices of 12 call-center employees. AI-generated

WE COME TO YOU
This April, AARP is showing up in your community with free local scam-fighting events—including fraud-prevention workshops—to help you better protect your money and personal information. Go to aarp.org/fraudsafety to learn more and find events near you.


DO THESE 9 THINGS TO FEEL SAFER NOW

We are all under assault from scammers, and trying to stay safe can seem like a futile effort. But there are some relatively easy things anyone can do right away to improve security, according to AARP's fraud prevention experts. **BY AMY NOFZIGER**

 **Update your passwords, including** for your home Wi-Fi. And don't use your pets' or grandkids' names. Instead, try a passphrase you'll remember, but substitute a symbol for a letter, like so: ll@velceCream1960!

 **On social media, do a privacy checkup.** Under Settings, choose Privacy, and check to make sure only people you choose see your social media posts.


 **Take your Social Security card out of your wallet, and put it in a safe place.**


 **Go into your device and log out of all your apps to avoid unauthorized access.**

 **Review your bank and other financial accounts right now for suspicious activity.** Do this daily, weekly or monthly, especially for bank and credit card statements.

 **Add the AARP Fraud Watch Network Helpline (877-908-3360) to your contacts for quick access, if needed.**

 **Change your settings on your smartphone to send all unknown numbers to voicemail.** (On iPhones, go to Settings, Apps, Phone, then Silence. Android phones vary, so google it.)

 **Freeze your credit.** This will prevent crooks from stealing your identity and opening new credit cards and other accounts in your name. Unfreeze it when necessary to allow a credit search.

 **Delete apps not in use, including those with saved passwords.**

Visit aarp.org/fraudwatch for more resources.

Amy Nofziger is the senior director of fraud victim support for the AARP Fraud Watch Network.

CONTINUED ON PAGE 10

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* Source: 2025 ACSI® Survey of customers rating their own wireless service provider. ACSI and its logo are registered trademarks of the American Customer Satisfaction Index LLC. For more about the ACSI, visit www.theacsi.org.



FIND A STORE NEAR YOU.

CONTINUED FROM PAGE 8

voices had taken over.

When researchers in Microsoft's AI for Good Lab analyzed 531,000 fraud reports from AARP's Fraud Watch Network Helpline and the Better Business Bureau's Scam Tracker, they found a disturbing trend: Scams that victims identified as AI-enabled—such as with realistic voices or videos—increased 20-fold from 2023 to 2025. The increase lines up with the arrival of AI, says Lisa Reppell, a report coauthor and senior program manager for information literacy at AI for Good.

AI CHATBOTS TURBOCHARGE SCAMS

Impostor scams—whether they're family impersonation scams, like the one that snagged Brightwell, or faked calls, texts and emails purporting to be from government agencies, businesses, employers with job openings and package delivery services—are on the rise in the era of AI-enabled fraud. Half of all scams reported to AARP's Fraud Watch Network Helpline in 2025 were impostor schemes, the Microsoft report found. Most—20,400—were business and government scams, and just 700 were family impersonation scams. "Most impostors pose as businesses or officials, not people you know," the report notes.

It's a lucrative swindle: Impostor scams involving fake unpaid bills and undelivered packages cost consumers \$785 million in 2024, according to the FBI's Internet Crime Complaint Center. It's getting harder to detect these fakes. "We know criminals are using AI to make emails and texts sound better,"



says Amy Nofziger, senior director of fraud victim support for the AARP Fraud Watch Network. "The old giveaways have changed," says Hutson. "Bad grammar, poor spelling or clunky websites are less likely with AI."

AI impostor scams take things to a new level, with computer-generated chatbots that act and sound like human beings.

After a layoff in 2023, Ron O'Brien, 65, a corporate communications executive from Boston's North Shore, went back to school to learn more about AI in the workplace. In May 2025 he got an unsolicited email about a \$300,000-a-year work-at-home job with a Chicago medical device company. O'Brien applied—and entered an elaborate

AI-powered scam. "The company was real," he says. "It turns out the job was not."

Scammers set up a text interview via WhatsApp. "I realized I was chatting with a chatbot," O'Brien says. "It was actually processing information I was providing and commenting on it, saying things like, 'That's interesting, Ron, tell me more.'" The criminals followed up with a 10-page job description, which O'Brien thinks was also created with AI tools. Then came a 30-minute phone interview. "The voice they generated matched the ethnicity of a real company employee," he says. "I realized it was a bot. It was incredibly responsive. I kept looking for mistakes, but there were none." When the scammers quickly set up a video chat and offered him the job, O'Brien got suspicious. "Something was fishy," he says. "Things like this don't happen in three days." During the call, he texted his wife that it looked like a scam—but mistakenly sent the message to the scammers. They hung up. O'Brien suspects he would have had sensitive banking and other financial information stolen if he had continued.

AI chatbots—the same type that pop up offering help on legit shopping and informational websites—are yet another weapon in the hands of scammers. Some are paired with cloned voices or faked images for convincing phone and video calls. "By manipulating and creating audio and visual content with unprecedented realism, [scammers] seek to deceive unsuspecting victims into divulging sensitive information or authorizing fraudulent transactions," the FBI warned in a 2024 notice.

UPDATE

ALLIANCE IS SCORING WINS AGAINST CRIMINAL GANGS

A year ago in April, AARP joined Amazon, Google and Walmart to establish the National Elder Fraud Coordination Center, with the goal of bringing together resources from the private and public sectors to help law enforcement prosecute fraud rings targeting older Americans.

The goal was to use the data available through private companies to find patterns and connections in major elder fraud cases and place related, local scams under one investigation to target large-scale fraud operations.

With the NEFCC's assis-

tance, state and federal law enforcement agencies can more efficiently identify and dismantle destructive criminal enterprises, seize stolen assets and return them to victims.

Since its launch, the NEFCC has identified new fraud trends and patterns and sent those insights to state and federal law enforcement agencies to help them build investigations.

SOME EXAMPLES OF THE CENTER'S WORK:

► The NEFCC examined 24 companies receiving funds from tech support scam victims and passed the findings along

to federal law enforcement agencies and American tech companies. This helped restart a stalled elder fraud case.

► When a romance scam victim lost about \$350,000, the NEFCC tracked money transfers, cryptocurrency transactions, addresses, and business names and phone numbers related to the scam. As a result, other victims, who had lost more than \$1 million combined, were identified, and law enforcement was alerted.

► By helping link fraud investigations in three states and advising law enforcement of the connections, the NEFCC

enabled the issuance of criminal indictments.

The center also added new members, including Capital One, Chainalysis, Meta and Microsoft.

"Older adults often face the greatest financial losses, putting their retirement security and well-being at risk," says Kathy Stokes, senior director of fraud prevention programs, AARP Fraud Watch Network. "The NEFCC has begun to play a critical role in addressing the fraud crisis in our country."

Visit FightElderFraud.org to learn more about the NEFCC.



Your AARP Where We Stand

BY DR. MYECHIA MINTER-JORDAN, CEO, AARP

AI THREATS ARE EVERYWHERE

In October 2025, the Tech Transparency Project found that scam advertisers had paid Meta \$49 million to run deepfake videos of politicians and government appointees—including President Donald Trump, Elon Musk, New York Rep. Alexandria Ocasio-Cortez, Massachusetts Sen. Elizabeth Warren and Vermont Sen. Bernie Sanders—hawking scams, including fake government stimulus checks and benefit cards on Facebook and Instagram.

The deepfakes also promoted questionable investments, free merchandise that signed people up for expensive hidden subscriptions, and fake Medicare payments.

Katie A. Paul, director of the Tech Transparency Project, says social media is awash in deepfake scams. And the problem persists. “While Meta rakes in advertising profits, it’s letting deepfake scams target seniors and their bank accounts,” she says.

Since the report, she adds, “not only have we seen new advertisers from the same scam networks but also new pages running identical ads. One-third of the entire planet, 3 billion people, are on Facebook. No platform has the same kind of reach.”

Paul notes that deepfakes use several tricks that pull consumers in. “If you pause too long or click on one, the platform sends you more and more,” she says. “Some tell you, with a sense of urgency, to call. They know older Americans will be wary of typing in their personal information online but may have more trust on the phone.”

In November, two U.S. senators asked the federal government to look into scams on Facebook and Instagram; Meta countered by saying it has reduced scams significantly, according to a Reuters news service story.

Amron, the lipedema surgeon, says it took months to get the deepfake video taken down despite posting warnings on social media and appearing on the *Today* show. “These scams don’t just take money,” he says. “They derail patients from the care they need. Approach any online medical advertisement with caution. Deepfake videos can look completely real, even to trained professionals.”

Sari Harrar is an award-winning journalist who writes frequently on fraud and health for AARP.

HELPING YOU FIGHT FRAUD

AARP offers many tools to keep you safer from scams

It often begins quietly: an unexpected message, a call that sounds official, a request that feels urgent enough to override doubt. Fraud rarely announces itself.

It slips into ordinary moments, disguised as hope, grief or good intention.

That is how Katie, 67, from Montana, found herself in a situation that escalated faster than she could have imagined. What began as an online message turned into violent threats backed by AI-generated videos. “I am a confident user of technology,” she told me. “But this went beyond anything I associated with fraud.”

Katie’s experience is not rare. I have seen similar situations unfold among people in my life. And the data confirms the threat: More than 40 percent of American adults have lost money to fraud or had their sensitive information stolen and misused, according to an AARP survey.

Fraud affects people across all income levels and backgrounds. It is driven by organized criminal networks using sophisticated tools. It has become a systemic threat—one AARP confronts every day through prevention, victim support, consumer protection and advocacy.

Because the consequences are devastating. Fraud can drain life savings and cause lasting emotional harm. It erodes trust, even in oneself. Many are left bearing shame for something not their fault.

Though fraud can strike quickly, the effects linger long after. That is why, at AARP, we

emphasize a simple but powerful approach: Pause, reflect, protect. Creating space to slow down and reach out for help can interrupt even the most persuasive attempt.

But prevention is not enough. When fraud occurs, connection matters.

Lori, 57, from North Carolina, knows this firsthand. After experiencing a romance scam, she joined the AARP Fraud Victim Support Group. Speaking openly about what happened marked a turning point. Lori transformed that experience into advocacy, sharing her story on Capitol Hill to help strengthen laws and better protect others.

Janey, 66, and Bruce, 77, from Texas, called AARP’s Helpline after a tech-support scam convinced them to move their savings through a series of steps that felt official. “We thought we were protecting ourselves,” they told us. Our Fraud Watch Network volunteer helped them understand what happened and reassured them that they were not alone.

We know the effects of fraud rarely stop with one person. They ripple through families and communities, which is why our resources are designed to help everyone, whether you were targeted or are helping a loved one pick up the pieces.

We also advocate for stronger laws and enforcement to disrupt criminal networks, protect consumers and ensure fraud is treated with the seriousness it demands. We listen closely to people’s stories and carry them forward, into policy and prevention, because fraud cannot be addressed if it remains unspoken.

Katie, Lori, Janey and Bruce shared their experiences so

others might spot the warning signs sooner, let go of shame and know they are not alone. Fraud is a crime. Speaking up is an act of strength. And when we acknowledge it, talk about it and look out for each other, we take back control.

► **THE FRAUD WATCH NETWORK WEBSITE** offers tip sheets on common scams and a map showing fraud activity in your area. Visit aarp.org/fraudwatchnetwork for more.

► **FREE NATIONAL HELPLINE (877-908-3360)** connects you with trained specialists who provide free, confidential guidance.

► **OUR STATE OFFICES** will host a nationwide antifraud campaign in April, featuring workshops and local events. Go to aarp.org/fraudsafety.

► **THE PERFECT SCAM** is a podcast that explores fraud, with voices of victims and law enforcement. Go to aarp.org/theperfectscam for episodes.

► **AARP MEMBERS** can visit aarp.org/Norton-benefits to save on identity-theft and device-protection plans from Norton.

RED-HOT SCAMS TO AVOID IN 2026

BE WARNED: SCAMMERS ARE ALWAYS REFINING THEIR TACTICS. HERE'S WHAT TO WATCH FOR NOW BY KEN BUDD

The caller said he worked for a company helping people recover lost benefits. “Our records show you may have \$5,286 waiting in a federal assistance check,” he said in messages to phones nationwide. The call directed people to a website—where they were deceived into revealing personal data used to steal their identities. Over two months in late 2025, the Better Business Bureau received more than 800 complaints about the calls. Relief-check fraud is just one of the scams to watch out for this year. Here are five more scams to avoid.



U.S. employers laid off more than 1.2 million workers in 2025, the most since the 2020 pandemic. With so many Americans seeking work, employment scams are surging, and desperate job hunters may be more susceptible than in the past to fraud, including bogus jobs in online ads, on job search websites and on social media. Some scammers impersonate real recruitment agencies and companies. Their goal: to obtain personal information or money by requiring you to pay a fee.

HOW TO STAY SAFE

- ▶ **Never pay.** If you're required to pay for a job interview, it's a scam.
- ▶ **Distrust big promises.** Guarantees of great pay and few hours while working at home are probably red flags not to ignore.
- ▶ **Scrutinize the source.** If a so-called recruiter contacts you, check the company's website and see if they're hiring for that particular position—and if the person actually works there.
- ▶ **Be careful about posting your résumé.** Criminals can use information included there to manipulate you.



Being victimized is awful. Being re-victimized is even worse. That's what happens with recovery scams: Criminals promise to help victims recoup their losses, then charge fees for non-existent services or ask for personal or financial information. Recovery scammers might be the same criminals who victimized you initially, but this time they claim they're from a government agency, a consumer advocacy group or a law firm. “I think we're going to see a lot of recovery scams [in 2026],” says Amy Nofziger, senior director of victim support with the AARP Fraud Watch Network.

HOW TO STAY SAFE

- ▶ **Reject upfront fees.** Criminals charge you in advance and ask you to pay with gift cards, cryptocurrency or Venmo.
- ▶ **Beware of phony checks.** Scammers might send a counterfeit check, often for more than what you lost. Then they'll say they overpaid and instruct you to return the balance.
- ▶ **Do your homework.** Search the recovery firm's name using keywords such as “scam,” “fraud” or “complaint.”



The process is terrifying. You're informed that you're the subject of a criminal investigation. Fake law enforcement officers interrogate you for days on video calls, threatening you with criminal charges, sending AI-generated phony arrest warrants and pressuring you to pay settlements or fines. “It's a terror-based scam that involves holding a person digitally captive. They'll get you in a video call, and they won't let you go,” says Frank McKenna, chief innovation officer with Point Predictive, an AI technology company in San Diego. Digital arrest is a major problem in India (in September 2025, a retired doctor there died from a heart attack after enduring nearly 70 hours of harassment), and it's spreading to the United States, McKenna reports.

HOW TO STAY SAFE

- ▶ **Hang up.** “Law enforcement doesn't call people and threaten to arrest them,” McKenna says.
- ▶ **Know how the system works.** Court orders and arrest warrants are not delivered through phone calls, emails or social media.



In this insidious scam, criminals claim they've hacked your computer and recorded you visiting porn sites. If you don't pay them, they'll share evidence of your naughty behavior with your email contact list. They might even spoof your email address so it appears that the blackmailer is contacting you through your own account. The AARP Fraud Watch Network reports a spike in these scams; people can be very fearful of getting a bad reputation if someone believes they are watching porn or sending nude photos. Scammers exploit that fear. Pervert scams also tend to follow data breaches. Crooks use your info to create highly personalized messages, making the threat seem more legitimate.

HOW TO STAY SAFE

- ▶ **Never respond.** If you reply, scammers will likely send more messages.
- ▶ **Don't open unsolicited attachments.** Blackmail messages are frequently sent as PDFs to bypass phishing filters.
- ▶ **Stay calm.** Ignore deadlines to pay money. Urgency is a scam tactic to force rash decisions.



There is a growing market among older Americans to write their memoirs and seek a publisher for their life story, to share with friends and family. That can be a satisfying pursuit. But be careful: Publishing scams are growing. Some scammers pose as literary agents. Others create fake publishing companies that take your money but never publish your work. In a complaint to the AARP Fraud Watch Network, a victim said she wired \$6,000 to a self-publishing company but never received the book. When she called, the number no longer worked.

HOW TO STAY SAFE

- ▶ **Know how talent agents operate.** Writers never pay agents to represent them. Agents receive a percentage of advances and payments.
- ▶ **Ignore unsolicited emails.** Legit agents and publishers will not contact unknown authors.
- ▶ **Scrutinize URLs.** Fake publishers often use variations of real company names to seem respectable, so study the web links.

Ken Budd is a journalist who frequently writes about fraud for AARP.

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HOW I LOST MY LIFE SAVINGS IN 76 DAYS

BY AL LEVINE

“Are you free tomorrow? We are going to have a BBQ.”

The stranger’s text arrived one July morning, just ahead of a week-end memorial service for a colleague that included a picnic. So, while I normally ignore unsolicited texts, this one seemed legitimate.

“You mean Jack’s picnic?” I responded.

“No, Griffith Park at 1 p.m. tomorrow.”

“In L.A.?”

“Yeah. This isn’t Emma’s new number?”

It wasn’t, of course. Just an odd coincidence—one that would radically change my life. “It is always good to meet new people,” the stranger continued. “My name is Daisy Miller and I am 37 years old. How about you?”

I took 10 years off my 82. And so it began: a chance encounter with a woman who claimed to own a custom jewelry business in Los Angeles. A video of the cookout to make it feel real.

Our “relationship” would end in early October, 76 days by my reckoning. By then, my life savings were gone and my family battered by mistrust and fear.

Within days of our first exchange, Daisy said

she wanted to spend her October birthday with me. Glamorous photos followed. She was young and gorgeous. A flirtation broke out.

Our texts quickly moved from budding romance to business. “I believe there are many beautiful things waiting for us,” she promised. Meanwhile, I should join her in investing in short-term gold futures.

I was lonely, and gullible enough to fall for it despite all the red flags waving in my face. What made it so believable was her gift of telling me where she was and sending pictures along the way—the San Diego Zoo, Catalina Island. One Friday night, we cooked a meal together through texts and screenshots.

I did have suspicions. I tried vetting her with the LAPD fraud division but came up empty. I tried Google’s reverse image search, but 10 photos revealed nothing. After those cursory efforts, I let down my guard completely.

Daisy suggested I invest in some gold options—a hedge in an uncertain economy. She sent me a screenshot showing she had earned \$78,000 in trades the previous night on a website called SunX.

SunX.io is a legitimate website that has had its reputation tarnished by cybercriminals. “SunX has discovered that malicious individuals and groups have been forging official websites, creating fake apps, fraudulent customer service channels, and imitating our social media communities to carry out illegal fundraising, investment scams, and Ponzi-like activities,” the company said in a statement on its website.

But I had no idea I was dealing with a fake site until it was too late.

One night at dinner, I told my daughters, Jenny and Jessica, about Daisy. I showed them her pictures.

“How do you know she’s real?” Jenny asked. “I hope you’re not doing any kind of trading with her.” She was freaking out because the father of a friend had fallen into an internet romance, lost all his money and committed suicide. I was blind to all the warnings.

Daisy pushed me to start trading. I told her I was willing to risk \$20,000 from money invested with my financial adviser of 20 years, Richard Ross. I told Richard I needed \$20,000 to buy a new car. My relationship with Daisy turned me into a prolific liar.

The first night I invested, I almost did handstands when I seemed to make a profit of \$1,920. Daisy convinced me to withdraw another \$70,000 on September 4. I told Richard I wanted to set up a fund to help Jenny’s photography business.

A week later, on September 11, of all days, disaster struck. I lied and told Richard I was withdrawing the rest of my \$133,000 in investments for a son-in-law to look after.

Meanwhile, at my grandson’s soccer match, Jenny and Jessica tried to intervene. “Dad, the moment you hit send, your money is gone,” Jenny warned. I would have none of it.

The last transaction is the one that hurts the most. I took out a \$20,000 loan to add to the money already “invested” because Daisy said I could increase my profits even more.

After my last trade on the counterfeit SunX site, on October 6, my account showed a profit of \$170,000 and a balance of \$1.3 million. It was all fake.

As the day of Daisy’s birthday trip drew closer, she suggested I withdraw \$300,000 from my “account” to have spending money for us.

But my account said I couldn’t get any money until I paid \$216,000 in capital gains taxes on my “profits.” It was one last

CONTINUED ON PAGE 16

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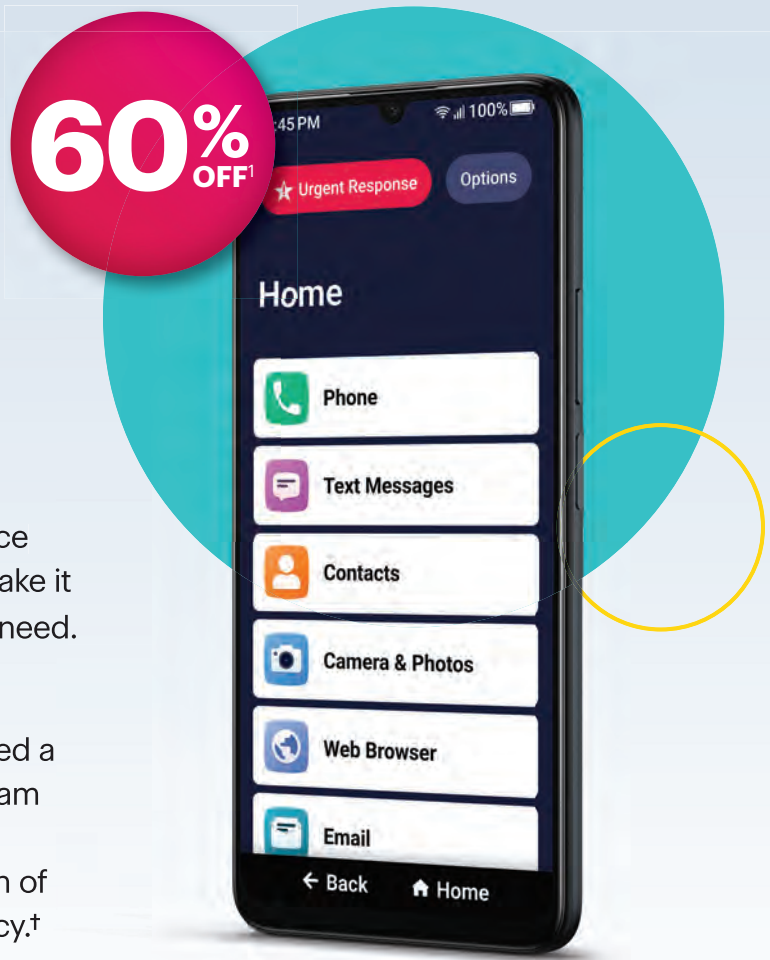
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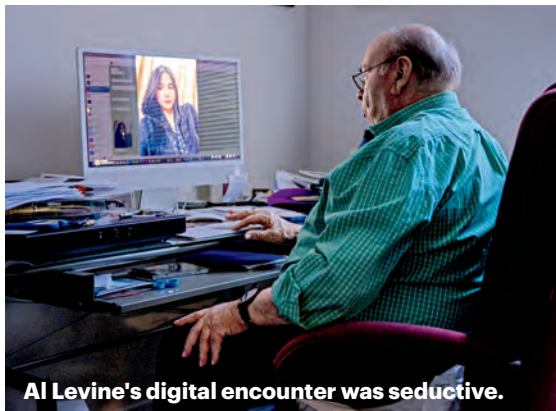
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Al Levine's digital encounter was seductive.

CONTINUED FROM PAGE 14

attempted scam. The scheme finally collapsed when I called my nephew, Alex, who's a software engineer, and gave him access to my account. He quickly found the SunX account was fake and that my money had been funneled directly to the scammers. I lost \$271,000—all the savings I had.

At least I have plenty of company. The FBI has seen a steady uptick in romance scams and says that in 2024, victims lost almost \$561 million to them. More than 80 percent of the victims were 50 and over.

Now I get by with my monthly Social Security check and a pension from the company where I spent my career as a sportswriter.

To make ends meet, I have sold the few things of value that I had: a Nikon camera, a never-worn Rolex watch and the 1996 Olympic torch I had gotten to carry.

The chances of ever recovering my losses are near zero. "Wire transfers and cryptocurrency move quickly and are rarely recovered," says Detective James Amica, who investigated my case for the Kennesaw, Georgia, police department. "This is their job. They're very good at it." He found my money was wired to a bank in the United Arab Emirates.

As for Daisy, "she never existed," Amica says. Her photographs were probably a stolen identity or created by artificial intelligence.

A Christmas Day brunch finally gave my family time to express what the scam has done to them. Jessica said she was worried that I would harm myself. "You were lying to me about so many things," Jenny said. "I felt bad that I couldn't trust you."

The money is gone. And it's going to take time to heal my wounded family. "I'm still angry," Jenny says. "But you're paying a steep price. I'll eventually get over it."

Al Levine had a four-decade career as a sportswriter, including at The Atlanta Journal-Constitution.

NEW TECH THAT TARGETS FRAUD

SCAMMERS ARE GETTING SMARTER — BUT SO ARE THE TOOLS THAT PROTECT YOU

BY CHRIS MORRIS

Older Americans who already feel under siege from the threat of scams are facing even more risk as the use of artificial intelligence by crooks increases. But the good news is that an array of impressive new technology, including tools that harness the powers of AI, is being deployed to block scams.

Here's a look at new fraud-fighting tech:

► **Microsoft scareware blocker.** "Scareware" is a tech-support scam that deceives people browsing the web into thinking their computer has been infected with a virus and urges them to call a phone number for "tech support." A scammer answers instead. Cybercriminals then gain access to the person's computer, where data can be stolen. Microsoft's Edge browser now intercepts these scams in real time, using AI to scan web pages and spot potentially malicious ones, silencing false audio alarms, stopping the page from taking over the full screen and warning users.

► **Apple Call Screening.** The September release of Apple's iOS 26 included a screening feature to prevent robocalls and let iPhone users decide how to handle calls from unknown numbers. Users can let the calls ring through like any other call; mute them, sending them directly to voicemail; or have the phone ask the caller to give more information about who they are and why they're calling. With the third option, the phone won't ring initially. Siri will answer the call and gather the information. A status message will then appear on the phone's lock screen, allowing the caller's reply to be read and the live call to be ignored or answered. (Android phones have had similar capabilities for several years.)

► **Android's Circle to Search.** Android users have a new way to protect themselves from text scams. Google's Circle to Search tool can identify suspicious texts. Users just long-press the home button on their Android device and circle the questionable text (or take a screenshot, open Lens in the Google app and select that screenshot). The system will then use AI and information found online to determine whether it's a scam and offer guidance about how to proceed.

► **McAfee Scam Detector.** The popular antivirus program added scam protection last spring, using AI to analyze and flag risky text messages and email, warning users about a potential scam. It also watches for AI-made videos, alerting users when a fake is detected.

► **New tools from WhatsApp.** The messaging app will tell users when they're added to a WhatsApp group by someone not in their contacts—and offer information about that group and ways to stay safe, including an option to exit and not receive notifications. The app warns users so they can pause before they reply to unknown people via private messages, providing additional context about whom they're messaging with.

► **SilverShield for NY state.** At the start of 2026, New York's State Office for the Aging launched a pilot

program in partnership with SilverShield, a fraud prevention service that lets older adults check an email or text they think is suspicious. For instance, if they get an alert about a toll or other bill they "forgot" to pay, or something that asks them to click a link, they can forward that message to SilverShield. The service will instantly analyze the wording and other details, then reply with an assessment of how likely it is to be a scam—and what steps to take. SilverShield is free for some lower-income residents of New York. Others in New York and elsewhere can get it for a fee that starts at \$50 a year.

► **Mastercard Threat Intelligence.** Fraud doesn't typically begin when a criminal uses your credit card number to buy something for themselves. It more frequently begins when a company's customer records are hacked and your data is stolen. But since many of these incursions are not discovered immediately, financial institutions don't know to lock the cards down. Mastercard has acquired cyberthreat intelligence firm Recorded Future to close those communication gaps, with real-time alerts and proactive declines of suspected fraudulent transactions. The service is designed to assist banks and merchants, but consumers also benefit by avoiding the headache of dealing with fraudulent charges on their account.

Chris Morris is a technology writer who frequently covers fraud prevention.

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FRAUD WARS

She believed she was helping the FBI—and lost \$600,000

BY DANA VORHEES



What if your life spun out of control because you did what you thought was the right thing?

Judith Boivin's descent into financial jeopardy began with a phone call from a man claiming to be Police Chief Victor Brito of Rockville, Maryland, where she lives.

The man told Boivin, 81, that she was being investigated for "fraudulent money activity."

"It was the end of September of '23, and I was in the car with my husband, dropping him at a medical appointment," recalls Boivin. "Brito" told me that there was a charge against me of fraud and money laundering. I said, 'Well, that's not possible.'"

The "chief" told Boivin he would transfer her to the FBI, which he said was handling the case. The person who picked up the call identified himself as FBI Special Agent Wayne A. Jacobs, director of cybersecurity.

"Jacobs" launched into the story of how they had been investigating drug cartels for fentanyl trafficking and the amount of deaths that were being caused. Then he told me all about my résumé, my time living in Mexico, and the impression was, *Well, they already know everything about me.* It was quite terrifying."

Boivin looked up the purported Agent Jacobs online, and he seemed legitimate. Soon she was in dialogue twice a day with "Jacobs" about a supposed investigation of drug money laundering to entrap drug dealers who had supposedly stolen her identity and were using it to traffic fentanyl.

As their talks unfolded, Boivin was told to quietly liquidate her financial assets and move them into four new accounts she opened.

"It took multiple weeks to liquidate," she recalls. "I had two IRAs, and I had a joint savings with my husband."

She was then told to withdraw the money, as part of the supposed scheme to entrap the drug dealers. "The instructions for sending the money were that I would take the amount I had, which was usually \$20,000 bundles. I was told to wrap it in a plastic bag, and then put it in a brown wrapping and then secure that with duct tape. And then I had to write on it my case number and the locker number. And it would be going into a locker as evidence."

Within a month, from mid-November to

mid-December 2023, Boivin made five cash drops in places like Target parking lots. By then, she had drained her assets: \$595,000. At that point, "Agent Jacobs" said he was going on a brief hiatus. She never heard from him again.

Boivin found out through a news account that she was only one victim of a criminal enterprise. "Twelve other people had been scammed by the same story in different states," she says. Criminals stole a total of \$2.9 million, and Boivin's scammer was traced to a call center in India, according to a *Washington Post* article.

The *Post* reported that Boivin's case is still under investigation.

"My daughter found the AARP fraud support group online, which I had no idea was available," Boivin says. "I can't say enough for the AARP Fraud Watch Network and the fraud support groups," which she has been attending.

The scammers stole her savings, but they did not steal her spirit. "My belief system is not based on fear," she says.

Find out more at aarp.org/fraudwatchnetwork, or call the AARP Fraud Watch Network Helpline at 877-908-3360.

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SUNSHINE, PICKLEBALL... AND SCAMS?

Residents of retirement communities across America can be prime targets for fraud

BY CHRISTINA IANZITO

Drive about an hour northwest of Orlando, Florida, and you'll come across the pleasant, popular retirement haven called The Villages. What began as a trailer park in a quiet area of central Florida in the 1970s is now the country's largest community for adults 55-plus, home to more than 150,000 residents spread across roughly 57 square miles of manicured neighborhoods spilling into three counties.

Some residents left snowy hometowns in the Midwest or New England for this oasis of golf courses and endless activities, from Boozy Bingo to wood whittling. "It's like Disney World for adults," Villagers like to say.

But there's a hidden scourge. Like many other retirement communities, it has become a focus for criminals who target residents with ever-evolving scams.

"People move to these places that have security gates with these expectations of safety in their golden years ... but are immediately besieged by numerous scam attempts," says Thomas Blomberg, dean of Florida State University's (FSU) College of Criminology and Criminal Justice. He and assistant

professor Julie Brancale have been studying a large Florida retirement community since 2016 as codirectors of their college's Aging Adult Fraud Research & Policy Institute.

The researchers were stunned by what they found. "It was abundantly clear that the residents we spoke with were targeted almost immediately after moving in, and then it was just constant," Brancale says. "All said that when they moved there, something was different, and they felt targeted. One resident said that they just all feel like sitting ducks."

That's what Teresa (a pseudonym to protect her identity), 81, discovered. Her costly encounter with criminals began when she opened her iPad last September and it began beeping loudly. A warning appeared: Her iPad had been infected with a virus, and here was a number she could call for assistance.

Teresa was soon speaking with a polite, professional-sounding man, who told her he worked for Apple and that someone had hacked her iPad to try to get into her bank accounts. He stopped the beeping, then offered to help her connect with her bank to make sure her account was safe.

The woman who claimed

to be from her bank was ready to "protect" Teresa's savings. She directed Teresa to withdraw \$25,000 in cash from her account and convert it into cryptocurrency by feeding it into a crypto kiosk at a nearby vape shop. This would transfer the money to a supposedly safe account. Lucky for Teresa, when the scammer guided her to a second bank to withdraw more funds the next day, an alert teller brought in the bank's manager, who told Teresa she was in the midst of a scam. "It is just so scary," Teresa says. "They are so convincing."

The FSU researchers believe that criminals targeting older residents is likely a problem in retirement communities around the country. They're testing that hypothesis in a joint study with researchers at the University of California, Berkeley, School of Law, surveying people in California's Contra Costa County (home to a variety of communities for older adults) and across Florida.

And experts say international organized crime gangs are likely behind many of the scams targeting older Americans.

"It makes sense," says Frank McKenna, chief innovation officer for Point Predictive, a San Diego-based fraud prevention company. "The international crime rings perpetrating some of today's biggest frauds can target victims using information readily available online." Why wouldn't they home in on retirement communities?

One nonprofit has already witnessed fraud in The Villages close up. The Seniors vs Crime Project is a fraud-fighting group started by the state attorney general's office in 1989; it now has 31 offices across Florida focused on educating older people about scams and assisting fraud victims.

The Seniors vs Crime volunteers, called "sleuths," often handle complaints about in-person scammers who roam the region—contractors who promise to install a pool or do landscaping, then disappear with the money after doing only partial or shoddy work or no work at all.

"One resident said they just all feel like sitting ducks."

—RESEARCHER JULIE BRANCALE



A crypto kiosk in The Villages

CONTINUED ON PAGE 22

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Cover Story

CONTINUED FROM
PAGE 20

The organization estimates that it has recovered around \$40 million for victims over the years, with volunteers working as mediators between contractors and customers. “We’re persistent,” says Ed Kelly, a former Philadelphia police detective and special agent with the Pennsylvania Office of Attorney General who now heads four Seniors vs Crime offices spread throughout the community.

But fraud attempts by phone, email or text message are the most insidious.

Bill Eder, 74, who owns a golf cart rental business in The Villages, had his own recent brush with scammers. He received a call on a Saturday morning in December from someone claiming to be a Derek Henderson from the Sumter County Sheriff’s Office (he even provided his badge number and a case number), who said Eder had failed to appear for federal jury duty and owed a \$7,000 fine. “I’m thinking this guy’s legit,” says Eder. “He’s got the sheriff’s office address and phone number, and he had all my information. [So] I said, ‘I’ll tell you what. I’ll meet you guys down at the sheriff’s office.’”



Bill Eder dodged a jury duty scam.



Ed Kelly from
Seniors vs Crime

Nope. You could get arrested if you drive, Henderson told him. We will send someone to escort you. Eder drove to the sheriff’s office anyway, without telling Henderson, and quickly realized he was dealing with a scammer. He figures if he’d entered a car with the supposed escort, he’d “probably take me to an ATM to get money out.”

Still, Eder, like many Villagers interviewed, says he loves the lifestyle and won’t be scared away by scammers. “I wouldn’t live anywhere else,” he insists. (A spokesperson for The Villages declined to comment. Its community-watch organization recently held a speakers series with law enforcement officials and Seniors vs Crime explaining how to avoid the latest scams.)

“These retirement communities are wonderful alternatives when people reach a certain age,” says FSU’s Blomberg. “There’s so much that’s positive.” But he believes that older people need to be educated about scams and fraud wherever they live. Many of the people researchers interviewed expressed frustration that their communities weren’t taking more steps to protect them from scams.

“There was no institutionalized effort to implement education programs designed to protect residents from financial exploitation,” Blomberg says. Education builds skepticism, which is crucial, he adds: “In this day and age, skepticism is a must.”

Christina Ianzito reports on fraud for AARP. Go to aarp.org/fraud for more on this story and all our daily fraud coverage.

STATES PASS LAWS TO FIGHT CRYPTO ATM ABUSES

AARP IS URGING ACTION WHERE YOU LIVE TO PROTECT CONSUMERS
BY CARINA STORRS

Last August, Linda Kay Simmons frantically drove to a gas station—her 6-year-old granddaughter in the back seat—to feed thousands of dollars into a cryptocurrency ATM. Two men claiming to be sheriff's deputies had called to warn she could face arrest for evading grand jury duty if she didn't deposit the cash as a bond.

The men demanded she stay on the phone, but concern for her granddaughter spurred the 71-year-old author from Moneta, Virginia, to call her daughter. She ended up feeding close to \$16,000 into the machine before her daughter arrived and convinced her it was a scam. "I didn't want to listen to her at first, but she was so adamant that I just stopped," Simmons says.

Cryptocurrency kiosks, also called crypto ATMs, are a popular tool criminals use in fraud schemes. The transactions typically move quickly into overseas exchanges that don't have to comply with U.S. laws. The machines, which convert cash into digital currency, often resemble traditional ATMs and are located in supermarkets, bars, convenience stores and

other common businesses.

In 2024, Americans reported \$247 million in losses involving crypto ATMs—a 31 percent increase from 2023, FBI data shows. And in cases where the victim's age was known, people age 60 and older accounted for 86 percent of the losses.

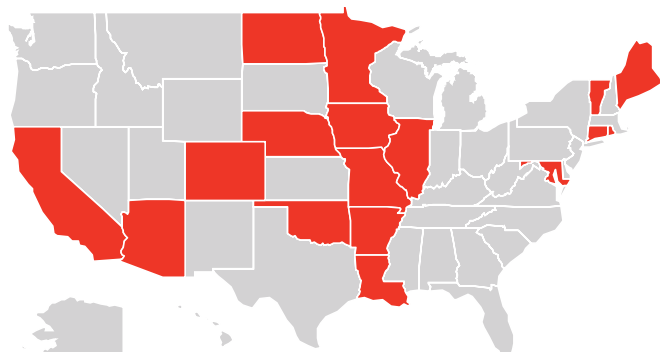
AARP has pushed for protections from crimes facilitated by crypto ATMs. And a growing number of states are cracking down on use of the machines.

In 2025, 14 states passed laws to protect consumers from crypto kiosk-related scams, bringing the total to 17 states. The laws provide several critical protections, including setting daily transaction limits and requiring fraud warning signs. Many also require operators to be licensed by the state and to provide transaction receipts to help with investigations.

AARP will ask lawmakers in every state that does not have a law to consider legislation in 2026 or 2027. Go to aarp.org/cryptoATMs to find out what is happening in your state. ■

Carina Storrs is a New York-based writer and frequent contributor to the AARP Bulletin.

These States Have Passed Consumer Protection Laws Covering Crypto ATMs



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YOU'VE GOT SOME NERVE!

Stimulating the vagus nerve may be the answer for chronic pain, heart disease, depression and more

BY JEANNE DORIN McDOWELL

Dawn Steiner, 59, had suffered with rheumatoid arthritis (RA) for 13 years. At best, a daily cocktail of medications kept her pain level at around a 4 or 5 out of 10. On bad days it was more like a 7. And there were lots of bad days, she says.

But taking part in a clinical trial using vagus nerve stimulation (VNS) changed all that. A small, pulse-generating device about the size of a jelly bean was surgically implanted under her skin on the left side of her neck. The pulse generator wraps around her vagus nerve, the body's longest cranial nerve (actually two nerves), which runs from the brain stem down through the neck on both sides of the body. The vagus nerve relays information between vital organs, including the heart, lungs, liver, pancreas, spleen, stomach, small intestines and colon, and the brain. For one minute each day, the small device in Steiner's neck releases an electrical pulse that travels through the

vagus nerve to her brain.

"The device activates what we call the inflammatory reflex, which signals the vagus nerve to slow down inflammation," says neurosurgeon Dr. Kevin J. Tracey, president and CEO of Northwell Health's Feinstein Institutes for Medical Research and author of *The Great Nerve: The New Science of the Vagus Nerve and How to Harness Its Healing Reflexes*. Although VNS can't undo existing damage, it can reduce inflammation so significantly that pain and future damage can be prevented.

Sure enough, within a week Steiner felt some relief, and over the next few weeks her pain subsided considerably. Two and a half years later, with the VNS device still implanted, the Massapequa, New York, speech pathologist experiences a pain level of 1 on most days. "It's very manageable," she says.

Electrical stimulation of the nerve, which is already used to treat some cases of epilepsy, may also have the potential to treat a range of conditions, including

lupus, PTSD, inflammatory bowel disease, fibromyalgia and cardiac issues. In July, the Food and Drug Administration approved an implantable SetPoint System—the first vagus nerve device for treating RA, which was developed based on research conducted by Tracey and his team. And also last year, a study in the journal *Brain Stimulation* confirmed the efficacy of VNS to manage treatment-resistant depression, paving the way for health coverage by insurance companies.

"We will see VNS explode on the scene in the next five years. It's an exciting time," says Tracy Centanni, director of the Genetics of Auditory and Visual Perception and Plasticity Lab at the University of Florida.

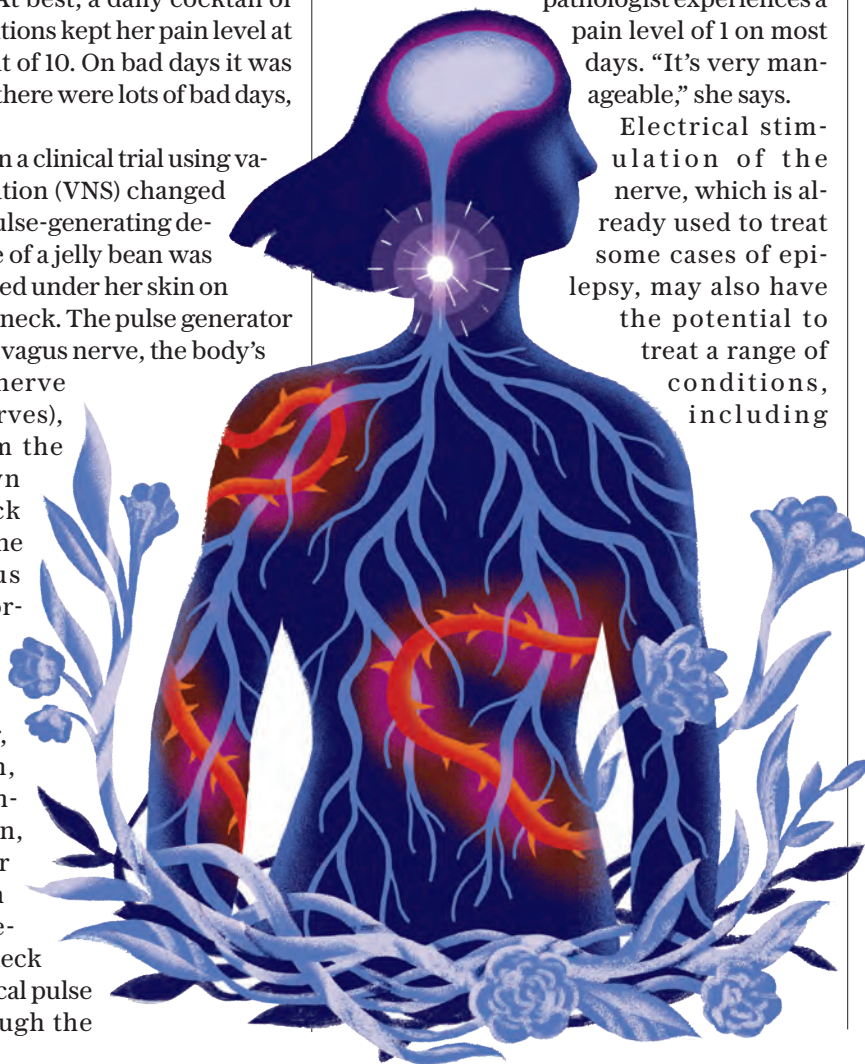
An awareness of the vagus nerve has also struck a nerve (pun intended) among wellness influencers, who tout the benefits of everything from noninvasive VNS devices sold online to nerve-stimulating cold plunges, probiotics and even humming. (See "Vagus Nerve Stimulation at Home?" on page 27.)

HOW VNS CAN TREAT DISEASE

Researchers now know that VNS improves vagal tone—and the greater your vagal tone, the more active the nerve. A higher-functioning vagus nerve is key to regulating heart rate and blood pressure, controlling the release of digestive enzymes and gastric acid, and helping move food through the digestive tract. These signals can turn on and off the body's production of inflammation, the hallmark symptom of RA and a contributing factor to many other diseases, including gastrointestinal problems such as acid reflux and irritable bowel syndrome and neurodegenerative conditions like Alzheimer's disease. Tracey calls this two-way communication "the inflammatory reflex."

"Inside each side of the nerve is 100,000 fibers, and each and every fiber has been programmed over millions of years to do a specific job," says Tracey.

While Tracey concedes that VNS doesn't work for everyone, it can be an effective and less expensive alternative to using medications to treat many conditions, including: **▶ Stroke rehabilitation.** "While VNS won't cure a stroke, it can help many patients





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Your Health

recover independence in everyday tasks, such as feeding themselves,” says Robert Rennaker, associate director of the Texas Biomedical Device Center in Dallas. Clinicians apply half-second bursts of VNS at the precise moment in physical therapy when patients are trying movements like reaching or grasping, to help retrain brain circuitry, helping them regain use of their limbs.

► **Spinal cord injuries.** Last year, scientists demonstrated that VNS, coupled with progressive, individualized rehabilitation over 12 weeks, can lead to improvement for partial spinal cord injuries. This approach produced improvements in arm and hand function and is on track for FDA approval.

► **Cardiac issues.** VNS is regarded as a promising potential therapy for cardiovascular disorders, such as cardiac arrest and heart attack, in addition to stroke.

► **Epilepsy.** Almost 30 years ago, the FDA approved the use of VNS for the treatment of epileptic seizures that don't respond to standard medications. More than 65 percent of people who've had VNS for 10 years or more show continued improvement in seizure control.

► **Migraine headaches.** A clinical trial in 2018 showed that VNS decreased the level of migraine pain at 30 and 60 minutes after using the device. The following year, VNS was approved for the prevention of cluster headaches as well.

A REMEDY FOR COGNITIVE ISSUES?

High vagal tone has been linked to better cognitive performance, especially decision-making and self-regulation. It also helps reduce heart rate and muscle tension and promotes relaxation. Conversely, low vagal tone is associated with heightened stress and a reduced ability to cope with cognitive challenges. Although more study is needed, one pilot investigation of the effect of VNS on cognition in 10 patients with Alzheimer's disease showed promise, with stability or improvement in cognitive performance noted in some of the patients over six months of treatment.

VNS has been FDA-approved for treatment-resistant depression—which often causes memory issues in older patients—since 2005. “A lot of treatments transiently help with treatment-resistant major depression, but once you

stop delivering, the patient slides back into depression within months to a year,” says Dr. Charles Conway, a professor of psychiatry at the Washington University School of Medicine. But vagal nerve stimulation is different: “If you're responding well to VNS, there's a good chance you will maintain that response over time,” Conway says. “I have patients who have benefited for five, 10, 15 and more years.”

A 2026 study conducted by Conway and others demonstrated that approximately 80 percent of patients with markedly treatment-resistant depression who responded to VNS after one year showed sustained benefits at the two-year mark.

“This is just the tip of the iceberg,” says Tracey. “We're going to see new trials in multiple sclerosis, diabetes, obesity, cardiovascular diseases, and many will make their way into clinical settings. The vagus nerve is like the strings on 100,000 violins. Each of these strings carries a specific note, but together they make a beautiful symphony.” ■

Jeanne Dorin McDowell has written for Time magazine and other publications.

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VAGUS NERVE STIMULATION AT HOME?

A number of at-home VNS devices can be found for sale online. But VNS devices—most of which do not have FDA approval—should never be used without first consulting your doctor, as they can be dangerous for those with heart conditions or implanted devices. (Only one at-home device, for the treatment of cluster headaches and migraines, has FDA approval.)

At-home VNS devices can help with meditation or creating a sense of calm, but it's unlikely that home users can place the device in a way that actually stimulates the vagus nerve itself, says Tracy Centanni of the University of Florida. But there are a number of safer, device-free techniques that may harness the vagus nerve but can also calm your body in other ways.

SLOW, DEEP DIAPHRAGMATIC (BELLY) BREATHING a few minutes each day stimulates the vagus nerve as the diaphragm moves, activating the body's relaxation response. Breathe through your nose for a count of six and exhale through your mouth for a count of eight.

AEROBIC EXERCISE boosts the number of blood vessels that fuel your brain and enhances connectivity between brain cells, which may increase vagal tone.

BRIEF EXPOSURE TO VERY COLD TEMPERATURES

may stimulate vagus nerve pathways and reduce the body's natural stress response. Rinsing your face with cold water or placing an ice pack for a few minutes on your neck can have an impact.



MEDITATION may activate the vagus nerve by calming the network of nerves that control a wide array of physiological processes.

GENTLE MASSAGE of the shoulders, neck and feet may help stimulate the vagus nerve.

THE PHYSICAL VIBRATION from humming resonates through the vocal cords, creating signals that some researchers believe may travel along the vagus nerve. —J.D.M.

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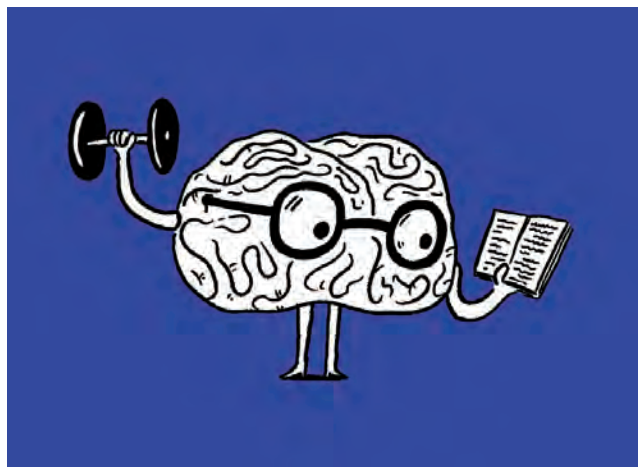
“Can I strengthen my brain later in life?”

Dr. Adam: Our brain can form new connections and even grow new cells throughout our lives, with the right conditions. What we do every day can change our brain’s trajectory. Here are five things to focus on.

► **EXERCISE** Even light activity counts. Walking, dancing, swimming, gardening, tai chi—whatever keeps you moving—improves blood flow, lowers inflammation and strengthens the same vascular network that keeps your kidneys and brain alive. Just 150 minutes a week of moderate activity can measurably improve your brain’s performance. That’s just over 20 minutes a day.

► **FOOD** In the MIND diet—a hybrid of the Mediterranean and DASH (Dietary Approaches to Stop Hypertension) diets—researchers found that older adults who adhered most closely to the plan had a 53 percent lower risk of developing Alzheimer’s disease.

What should you be eating? Leafy greens, berries, nuts, lean proteins and whole grains. Cut down on processed foods and sugars, which drive inflammation. Remember, inflammation is the enemy; it’s what ages your brain most rapidly. The more you can eat in a way that reduces this harmful process, the better your brain will perform. Omega-3 fatty acids, found in salmon, walnuts and flaxseed, are particularly powerful. They support



neuron structure and communication, which helps your brain stay nimble as you age.

► **SLEEP** This is essential for memory and the removal of metabolic waste from your brain. Ideally, you should be getting between seven and nine hours of shut-eye every night. Without it, you won’t be giving your brain enough time to clean and organize itself.

► **CURIOSITY** Research shows that lifelong learning protects cognition. So take a class. Learn a new language. Try painting or playing music. These challenges engage neuroplasticity, the brain’s ability to rewire and strengthen itself.

► **CONNECTION** Staying engaged with friends and your community buffers against loneliness, depression and the brain decline that can follow.

“Is sleep apnea serious?”

Dr. Adam: There are two types of sleep apnea. Obstructive sleep apnea, the more common one, occurs when the muscles in your throat relax during sleep, narrowing or blocking your airway. When oxygen levels drop, your brain wakes you just enough to gasp or snort. Then the cycle repeats, sometimes dozens or even hundreds of times a night. Central sleep apnea is less common

and involves your brain failing to send proper signals to the muscles that control breathing. Some people have a mix of both.

Left untreated, sleep apnea doesn’t just leave you tired. It increases your risk of high blood pressure, irregular heart rhythms, heart attack, stroke, insulin resistance, weight gain and cognitive decline. Over time, this nightly stress can injure blood vessels and brain cells, contributing to long-term health complications.

So sleep apnea can be very serious, especially if untreated. But here’s the good news: It’s highly treatable, and a diagnosis is easier than ever. The gold standard remains a sleep study performed overnight in a lab, where your brain waves, oxygen and breathing are monitored. There are also at-home tests that can identify moderate to severe sleep apnea.

An effective treatment is a continuous positive airway pressure (CPAP) machine, which delivers a continuous stream of air through a mask worn over the nose and mouth. Other options include dental appliances that reposition your jaw, positional therapy (sleeping on your side, for example), weight loss medications and lifestyle changes, such as losing weight, exercising and avoiding alcohol before bed. For patients who cannot tolerate CPAP treatment, an implantable device that prevents airway obstruction is another option. ■



Adam B. Rosenbluth, M.D., practices and teaches in New York City. Each Monday online, he answers your questions about how to make your body work better for you.

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SHOULD YOU TAKE HIGH-TECH SHORT-CUTS AT WORK?

Older workers are using artificial intelligence to streamline tasks. Here are some of their tips—and a few key warnings

BY EDWARD C. BAIG

The rise of artificial intelligence may be making you anxious, since it's increasingly commonplace to hear that AI is coming for your job. (It's also making scammers' crimes easier to execute; see "Artificial Entrapment" on page 7.)

But if you know how to use AI—and what pitfalls to look out for—it can help you be more efficient at work so you can focus on your most important responsibilities.

Twenty-nine percent of workers 50 and older found AI chatbots very helpful for completing tasks more quickly, according to a 2024 report from the Pew Research Center. Speeding things up with the help of chatbots such as ChatGPT, Google Gemini and Microsoft Copilot is just one possible use of what's known as generative AI—software you can ask to create writing, pictures, video and more.

"If you have AI literacy skills, it's going to put you at a competitive advantage," says Catherine Fisher, a career specialist at LinkedIn.

Still, relying too heavily on these new tools without understanding their downsides could end up costing you your job, as more than one attorney discovered after submitting legal pleadings that included "cases" invented by a chatbot.

Here is how some older workers use AI to improve their productivity while accommodating the technology's quirks.

Summarize: Quickly condensing pages and pages of research into a few paragraphs is one of the many ways Michelle Leff Mermelstein, 51, a public relations director at the Global Electronics Association, uses ChatGPT.

Mermelstein, who calls AI her "quiet assistant," also uses it to capture the gist of other media. When a colleague recently gave an on-camera interview to CNN, Mermelstein uploaded a recording of the video

into ChatGPT and asked the AI tool to write an email summarizing the interview, calling attention to the highlights and suggesting follow-up steps for the organization to take. "I still have to clean it up," she says. "But the amount of time it could save me is immense."

Edit: Elizabeth Schön Vainer, 65, director of the Journey to Safety program of Jewish Family & Children's Service in Waltham, Massachusetts, mostly uses Microsoft Copilot as an "editor and validator" for emails, a newsletter and other job-related writing.

Recently, when she uploaded a weekly newsletter into Copilot, the tool confirmed the message was well written, then offered to draft an email subject line and turn the message into a template for future updates.

"I kind of play around with it," Vainer says. She doesn't accept all of Copilot's suggestions, but she appreciates that she can get immediate feedback instead of waiting for a colleague to read and respond to her work.

Brainstorm: AI can help generate ideas or solutions in multiple contexts. As a career development specialist at a community college outside Chicago, Marie O'Hara, 68, often works one-on-one with students to match them with possible majors and job opportunities. To come up with different options, she'll take results from career assessment tools

When AI Falls Down on the Job

The technology isn't perfect, so follow these tips for using AI at work

Verify the results: Though AI tools are improving, they still "hallucinate"—that is, make up stuff that looks authoritative but is utterly wrong. When a client recently asked financial therapist Rick Kahler whether IRS rules allowed him to put money into a certain account, Kahler got an answer from AI indicating the amount the man could contribute. He then emailed an accountant to confirm the information. "I do stuff like that all the time," he says.

► **Keep it impersonal:** Because the information you plug into an AI chatbot can

be used to improve interactions with other users, never give it prompts containing personal information, such as your name, address or Social Security number. "AI always treat anything you put in a chatbot like it's public information," says Rory Mir, associate director of community organizing at the nonprofit Electronic Frontier Foundation.

► **Save your work:** Though some chatbots will retain your previous conversations, they have been known to erase these without warning. Download (or copy and paste) any text you want to keep long term.

► **Remember they're machines:** Like social media platforms or gambling apps, AI chatbots are designed to keep you using them. They'll flatter and encourage you in ways that feel like friendship, but they're not your friends. Use them as tools, not as confidants.

► **Get your boss's OK:** Many organizations have guidelines covering employees' use of AI—in order, for example, to prevent proprietary information from leaking out. Check with your employer for any policies that might cover what you can use AI for and which specific tools you can use.

(such as the Myers-Briggs Type Indicator) and plug them into ChatGPT with prompts such as “Based on this profile, what types of career fields might be good for me?” or “What are some examples of entry-level jobs that align with my personality, interest and values?”

“It’ll often come up with careers that [the assessment tools] didn’t come up with,” she says. For example, the AI tool suggested work as a respiratory therapist as a strong fit for a student interested in health care, citing “high

patient interaction, uses curiosity and quick learning, clear procedures, strong demand and solid salary.”

Research: For gathering basic information about a subject you might be unfamiliar with, using AI tools is quicker and easier than a series of internet searches, says John Santoleri, 63, chief financial officer at Dimensional Energy, a developer of synthetic hydrocarbon technology. He uses the hypothetical example of a person who wants to get an overview of the ethanol industry. Without AI, that would require visiting numerous sites to piece together bits of information that would eventually help the person get a big-picture view of the industry.

But with AI, that learning process is simpler, he says; you can simply ask a chatbot, “Tell me about ethanol,” then follow up with more specific questions in response to its answers. “It’s like having an expert you can ask basic questions of, and then drill down,” Santoleri says, “rather than having to educate yourself so you know what questions to ask.”

Handle repetitive tasks: Financial therapist and author Rick Kahler, 70, uses AI to respond to the many pick-your-brain and request-for-information emails he receives. For that he uses what are known as GPTs—customizable versions of AI tools available to subscribers

of paid tiers of ChatGPT. “Are they wanting a copy of a demo, financial therapy, something I’ve written, reference to a book? Of all my resources, what do I have for this person?” Kahler says. “It can get the links, prepare a response, and then I can go in and customize that.”

Convert files: When Lisa Ezrol Curran, 58, a strategy consultant in Chicago, needed a sortable, searchable congressional directory, she used ChatGPT to create one based on a messy, poorly formatted directory in a PDF file she had on hand.

“There weren’t any magic prompts,” she says. “I started [with] ‘I need to convert this PDF into a searchable spreadsheet, can you do that for me?’ and it would come back and do something that was completely knotted. So I learned to be specific and say ‘Only use the information in this file, and these column headers ... and if the email is missing, please put a blank.’ I gave it very detailed instructions.”

Curran thoroughly checked the ChatGPT results but ended up having to make only a few small edits in the resulting 75-page file. “It was very much like working with an intern,” she says.

Dan Ackerman, editor in chief at technology retailer Micro Center, uses AI to build tables related to product review charts. “It used to be an annoying time sink,” he says. Now he takes screenshots of performance benchmark scores he wants to use in those charts, instructs the AI how he wants everything formatted and slots everything in. ■

Longtime technology journalist Ed Baig writes the Ask the Tech Guru column (aarp.org/techguru).



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Your Money Live Well for Less

BY LISA LEE FREEMAN



DRUGSTORE GROCERY DEALS

A surprising place to save

It's tough to beat the convenience of drugstores for picking up some groceries. Many sell a wide variety of packaged foods and household goods, and nearly half of Americans live less than a mile away from one.

But what is the cost of convenience? And is there a way to cut it down? My recent price check showed that although prices overall are more expensive than at the supermarket, you have many ways to slash your grocery bill at the drugstore.

To get answers, I visited the local outposts of the country's two biggest drugstore chains, CVS and Walgreens. I then compared prices of more than a dozen brand-name grocery items to those at my local supermarket, Stop & Shop.

The two biggest surprises: Walgreens had slightly lower prices than the supermarket one-third of the time. But CVS and Walgreens offered their share of deals, with markdowns as much as 40 percent. For example, I found Dunkin' coffee K-cup pods on sale at CVS for \$19.99 versus \$32.99 at the supermarket, a \$13 savings! At Walgreens, I found Glad garbage bags on sale for \$8.99 versus \$12.49 at Stop & Shop—\$3.50 cheaper.

Sales are just the start. Here are strategies to make your grocery dollar go even further.

1 Sign up for rewards. Both CVS and Walgreens have free loyalty programs with worthwhile perks, including special deals and store credits—a.k.a. CVS ExtraBucks Rewards and Walgreens Cash. CVS also has a paid tier, for \$5 a month, giving you a \$10 monthly bonus reward and 20 percent off store-brand health products; that can pay for itself if you're a frequent shopper. Members of the MyWalgreens program

using its no-annual-fee credit card can get extra cash-back rewards on purchases.

2 Check apps and websites. In addition to promoting special sales, both chains offer generous coupons online. Simply tap or click to add them to your loyalty card. Taking the time to check online for special offers really pays. I recently activated a \$5 coupon for Tide liquid detergent, which was on sale at CVS for \$14.99, bringing the total to \$9.99 versus \$12.49 (including a \$3 digital coupon) at the supermarket.

3 Strategize your buys. The best way to maximize your savings is to "stack" offers, says Kristin McGrath, senior editor at the Crazy Coupon Lady. In addition to combining manufacturer coupons with sales and loyalty rewards, you can use a rebate app like Ibotta or Fetch—and you might just get an item for free!

4 Try store-brand items. A CVS rep told me the chain is expanding its Well Market line, which competes with Walgreens' Nice! brand.

5 Read the fine print. Some deals come with strings attached—you may have to buy one to get one at a discount. Also, check if you're required to buy the item online and pick it up in store. Keep in mind that prices may be different online than they are in store.

6 Stock up during postseason sales. Candy, decorations, cards, gifts, wrapping paper and other items get marked down heavily after holidays. ■

Lisa Lee Freeman is a journalist specializing in shopping and saving strategies.

CVS and Walgreens pay AARP royalties for use of their intellectual property. AARP members can get discounts at some local and national retailers; aarp.org/shopping-discounts has details.



GREAT WAYS TO SAVE: ONLINE SHOPPING

BY BETH BRAVERMAN

Online retailers are increasingly using data-powered dynamic pricing to adjust their prices, so it's up to shoppers to ensure they're getting the lowest ones possible. Here are some steps you can use to beat the algorithms:

Hide your browser history. Retailers may bump up prices on items that you visit frequently, or they'll do so if they can see you have recently shopped for similar merchandise. You can conceal such information from them by logging out of any retail accounts, browsing in incognito mode and frequently clearing your browser's cookies, says Julie Ramhold, senior editor at the daily deals website DealNews.

Shop on Mondays. Many retailers tend to lower prices the most at the start of the week, with an average price drop of more than 21 percent among retailers repricing on a Monday, according to online data platform Decodo. The average discount by

those retailers over the weekend, by comparison, is a little more than 8 percent.

Always check price history. CamelCamelCamel can show you how the price of a product on Amazon compares with its price over the past few months. Tools like Honey and Google Shopping can do the same for other merchants. "There's a misconception that if it's on sale, that's the best price," says Stephanie Carls, a retail analyst at coupon and cash-back offers website RetailMeNot.

Set up sale alerts. If you're willing to wait for a better price for an item, you can use tools like Keepa, Karma and Slickdeals to keep an eye on it. "They will alert you when they detect a price drop, and then you can get a better deal when you buy," says budget consultant Andrea Woroch. In addition, sign up for retail newsletters and follow brands on social media to learn about site-wide promotional events.

Ask for price adjustments. Consider keeping those sale alerts running even after you make a purchase. Many large retailers, including Home Depot, Kohl's and Costco, will refund you the difference in what you spent if an item you ordered from their online site goes on sale at the same retailer

for up to a month after your transaction. The rules vary by retailer and may exclude certain holiday sales. Check the customer service page on a retailer's website for instructions on how to submit a claim.

Do the math on shipping. More than half of consumers prioritize free shipping over finding the best prices, and more than 8 in 10 said they would likely increase their spending to meet a retailer's free shipping threshold, according to a FedEx survey in 2024. Before you start adding items to your cart, check around to see if you can find the same product elsewhere for less—including the shipping.

Take your time. Retailers have a variety of ways to encourage shoppers to make impulse purchases—and pay less attention to the price. One key tactic is to ratchet up a sense of urgency to the listing. That's why it has become increasingly common to see retailers claiming that "there are only two left" of an item or putting countdown timers on deals. Don't fall for it. "Those are just marketing tactics," says Vipin Porwal, founder and CEO of shopping rewards tool Smarty. ■

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30 DAYS TO A DECLUTTERED HOME

Stay motivated by dividing your spring cleaning project into achievable tasks

BY MATT PAXTON

Spring is a popular time for decluttering. But a big reason many older people resist is that after years or decades of acquiring stuff—some of which has emotional value—the task just seems daunting.

I'm here to break it down for you. As a downsizing expert, I've seen almost every challenging decluttering situation.

My best advice is to take it one room at a time, one decision at a time. Make it manageable. In 30 days, your house won't be perfect, but it will feel better: less heavy, less frustrating. You'll spend less time managing stuff and more time actually living in the space.

And remember this: Once you get moving, it gets easier. Progress is contagious. That's why I recommend decluttering in this order. It will create the confidence and momentum you need.

Week 1: BATHROOMS, ENTRYWAYS AND CARS

TIME COMMITMENT: 20 minutes a day. Stick to the time. If you do too much at the beginning, it may cause you to quit later.

We start with these spots for a reason: The things here don't usually tug at your emotions,

so they're perfect for getting quick wins.

Start in the bathroom. Toss expired medications, old makeup, shampoos, body washes and special skin creams you tried once and didn't use again.

Then move to the entryway. Donate shoes and jackets that you haven't worn in more than a year, even if they were expensive, or that don't fit anymore (they pile up). Go through seasonal items like gloves and umbrellas, and pare down to what you really need. Entryway closets often contain bags of stuff you've been meaning to donate. Now's the time!

And then it's time to tackle your car. This may not seem like decluttering, per se, but it's an easy way to get a sense of accomplishment. And sometimes you'll find a lost coffee cup or some spare change under the seat.

Week 2: KITCHEN AND PANTRY

TIME COMMITMENT: 30 minutes a day. Honor the time limit so you don't get frustrated and quit.

Kitchen clutter is sneaky—it builds over time. Too many mugs, too many spatulas, and that drawer of containers with no matching lids. It's the silent frustration that rarely gets addressed, and cleaning this up can make daily life easier.

This week, look for duplicates. Got five spatulas? Keep one. Let those "someday" gadgets go. You don't need a grapefruit spoon if you eat one grapefruit a year.

Tackle drawers and cabinets on weekdays. Save the pantry or big cabinets for a weekend. If your adult children host the holidays now—this is a tough one—it's time to give away or donate some of the large, holiday-focused dish sets and glasses.



Week 3: BEDROOMS, CLOSETS AND PERSONAL SPACES

TIME COMMITMENT: Don't focus on time limits here. Do what feels good. If you are making progress and want to keep going, go for it. It can help to create rewards. Schedule a drink, dinner or ice cream with friends after this process. It's important to celebrate and share the stories you have from the work you accomplished.

Closets are especially tough. They're full of versions of ourselves—jobs we once had, bodies we once lived in, familiar smells we miss, seasons that mattered. This is where the feelings show up. If you are sorting through the clothes of a deceased loved one, it's OK to keep one sweater as a positive memory, but you can donate the rest. Your loss can be someone else's gain.

As for your clothes, be realistic about fit—both in terms of physical size and your lifestyle. If it doesn't fit, let it go. It's OK, really.

FROM LEFT: GETTY IMAGES; GETTY IMAGES; PORTFOLIO



Week 4: LIVING AREAS, PAPERS AND MEMORY ITEMS

TIME COMMITMENT: No more than one hour at a time, for up to four sittings. It shouldn't take more than four hours. Be diligent.

We have saved the toughest tasks for last. But by now, you've built confidence—and that matters, because this is the emotional core of the house, which makes it more difficult. Start with the living room surfaces. Reduce decor (take pictures of what you get rid of if it has emotional value) so that what's left can be enjoyed. Then tackle paper: old manuals, outdated files, stacks of mail. Keep only what's absolutely necessary. You can scan or photograph most documents rather than storing physical copies. Shred anything that has important identification information on it.

When you get to photos and keepsakes, slow down. This isn't about clearing everything out. It's about choosing intentionally. Here's the question I ask every family I work

with: What do you want your loved ones to inherit—boxes or stories? Most people don't want to pass down piles of stuff. They want their family to know why something mattered. That's why I recommend choosing a small number of truly meaningful items—your top five legacy-list items—and letting the rest go.

If you have more time: ATTICS, BASEMENTS AND GARAGES

TIME COMMITMENT: No more than two hours at a time. Take hour-long breaks in between sessions. This is a weekend task and may take more than one day, but any progress is progress.

Attics and basements are where we often need help and an additional body for heavy lifting. These storage spaces are also where we stash emotionally charged items to deal with another time. Well, now is "another time."

Refer to that legacy list from when you decluttered your living areas. You still have those five most important items that tell your family story. You'll likely find that many of the items in your storage areas are no longer so emotional and are easier to let go of. And you can take lots of pictures of the items you discard and use those to share your stories with loved ones. ■

*Matt Paxton is one of the top downsizing and decluttering experts in the country. He hosts the show *Filthy Fortunes on Discovery* and was an extreme cleaner on *Hoarders* for 15 seasons. He is also the founder of *Clutter Cleaner*, a company dedicated to helping families downsize and clean out their estates.*

FIVE MISTAKES I SEE ALL THE TIME

- ▶ Holding on to things because you feel guilty, thinking that a dead person would be mad if you got rid of them (yeah, I said that).
- ▶ Saving stuff "for someone else" who may never want it (your kids).
- ▶ Paying to store things you're never going to use (storage units are a colossal waste of money).
- ▶ Organizing clutter instead of just letting it go (shuffling is not organizing; it's just wasting time).
- ▶ Waiting around for motivation (you have to be the reason it starts). —M.P.

MORE DECLUTTERING HELP

Matt Paxton provides more expert guidance in the AARP book *Keep the Memories, Lose the Stuff*. Buy it wherever books are sold, or go to aarp.org/bookstore for more information.

Also, visit aarp.org/decluttering for the AARP Smart Guide to Decluttering.





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A PLACE TO GET NEW GUIDANCE

Older volunteers provide free counseling on Friendship Benches

BY CHRISTINA IANZITO

A few times a month, Robin Baxter heads to a senior center in Washington, D.C., to meet up with her “Grandparent,” Angela Jasper. The two women sit on a bench and talk about life.

A mere 12 years in age separate these two women. “Grandparent” isn’t a family role but a volunteer position. Jasper, 76, gives her time to Friendship Bench DC, a program launched in 2024 in which older women lend a helpful ear to others. These “visitors” share their feelings and discuss their problems, usually for 45 minutes to an hour per session.

Baxter, 64, tells Jasper about her concerns, including her unstable housing situation and family conflicts. She has seen a traditional therapist, Baxter says, but “it just didn’t suit me. She was talking down to me. Miss Angela listens to me. I tell her all the time, ‘I really appreciate your ears.’”

WHAT ARE FRIENDSHIP BENCHES?

This Washington, D.C., program is the work of HelpAge USA, a nonprofit devoted to advancing the rights and well-being of older people. It currently includes 10 Grandparents who meet with people in need at sites around the city, including social service organizations, schools, recreation centers and houses of worship. Another 12 Grandparents will begin their service soon. The project is an official adaptation of the Friendship Bench program, which started almost 20 years ago in Zimbabwe to provide counseling in a nation with limited mental health services.

The Washington Grandparents aren’t licensed therapists, but they do receive some



Grandparent Angela Jasper (left) offers a sympathetic ear to visitor Robin Baxter on a Friendship Bench on the roof of the Bernice Fonteneau Senior Wellness Center in Washington, D.C.

“I tell her all the time, ‘I really appreciate your ears.’” —Robin Baxter

training for the role. They’re more like non-judgmental, compassionate friends who’ll listen patiently, keep the visitors’ secrets, and ask questions to get them to think and make positive changes. The sessions are free.

Grandmothers “have this amazing ability to convey empathy,” says Dixon Chibanda, a psychiatrist who founded the program in Zimbabwe and wrote the book *The Friendship Bench: How Fourteen Grandmothers Inspired a Mental Health Revolution*.

EXPANDING THE EFFORT

Other organizations and individuals around the U.S. are eager to begin their own Friendship Bench programs, says Cindy Cox-Roman, president and CEO of HelpAge USA.

Some similar efforts have sprung up, such as Arizona State University’s All Ears Friendship Bench Program, in which older adult volunteers sit on benches next to the sign “I’m All Ears! Talk to Me About Anything,” encouraging students to stop and chat.

And Friendship Bench NOLA, created at Southern University at New Orleans, launched in September. It calls its volunteers “supporters”; they are community members of various ages “who are already

doing healing work,” says Carol Bebel, 76, a community health professional who helped start the program.

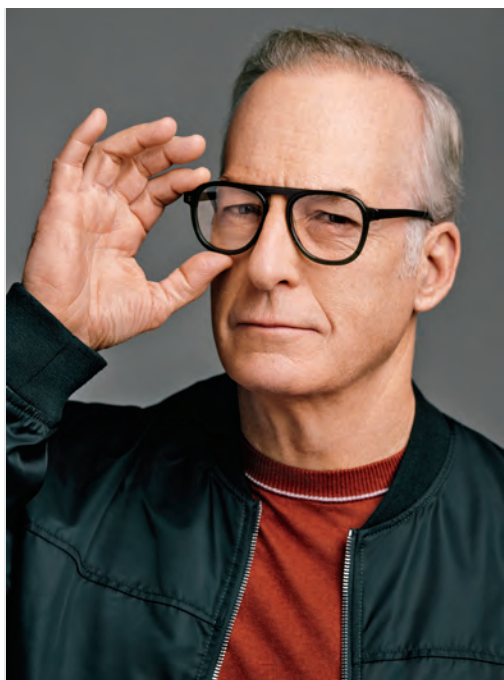
THE POWER OF AGE AND WISDOM

Cox-Roman says having older people in the role is the key to the program’s success. “It’s about the iconic role of grandparents being that safe space,” she says, “the person you could always turn to for support.”

Volunteer Theresa Kelly, a 76-year-old retired elementary school teacher, points to one Friendship Bench DC visitor who touched her heart: a 17-year-old boy with concern for his mother, who had cancer, while grieving the death of his grandmother. “He felt like he wasn’t doing enough for his family,” Kelly says. “I helped him realize that he couldn’t solve the world, but there were things he could do to find joy. And I told him I could see such hope in him. It was beautiful to see him change. The last time we met, he was looking forward to high school graduation.”

When they said goodbye, “he told me he loved me,” she says with a smile. “I told him I love him too.” ■

Christina Ianzito is a staff writer and editor for AARP.



“I LIKE THE NEXT THING I DO TO BE 180 DEGREES FROM WHAT I JUST DID.”

—ACTOR, COMEDIAN, DIRECTOR AND WRITER
BOB ODENKIRK, 63, IS ON A MISSION TO TRY IT ALL

Your career has been incredibly diverse, as seen in your new movie, *Normal* (premiering in April), in which you play an action hero. Was that by choice?

My career makes no sense, it's true. I started as a comedy writer, with my total commitment to being that for the rest of my life. I always liked performing, and I acted all through that time. Then there came this strange moment around age 44 when I was invited to be in [the hit AMC crime series] *Breaking Bad*. From there, this new career grew into drama acting and bigger roles.

How much did playing Saul Goodman in *Breaking Bad* and later in the spin-off *Better Call Saul* change your life?

Saul Goodman was a huge role. People tell me they've watched the series multiple times. There was such variety in that character. He was earnest and stupid. He was funny and heartbroken. I'm proud of that part.

Where'd you be if comedy hadn't clicked?

When I was young, I really liked being in the out-of-doors, hiking and walking in the forest. So I actually thought for a short while about being a forest ranger. I thought that was a great job and a cool thing to do.

Have you exhausted the character now?

One of the reasons I got into show business is I like moving from project to project, from problem to problem. So even doing Saul as long as I did was a little tough for me. It's like, *Let's just move on and do something else*, as good as it was while it lasted and as much as I wanted to see where the story went. I like the next thing I do to be 180 degrees from the thing I just did.

You had a heart attack on the *Better Call Saul* set. How did that affect your outlook?

Having a heart attack like that is a level of reality check that you might struggle to find if you didn't have an incident like that. It gave me this impetus to work on myself and work on my choices in my life going forward, to do things that I value.

How did you bounce back?

I had five weeks off, but there were still a few months where I needed more rest than I was used to. Now I do my workouts and take my statins and check in with my heart doctor every other year or so.

What led you to segue into action roles?

It was very much a planned quirk to try action. My thought was, *I've been a comedy writer for 25 years*. I hadn't really used my body except to eat chicken and make jokes. I started to train and then put the word out that I was up for an action film. Derek Kolstad, who wrote the *John Wick* films, liked my idea and wrote a film called *Nobody*. I did not like going to the gym. I avoided it. But when I said I'd do this, I really needed to focus on becoming stronger physically and more agile.

In your latest action film you have some intense scenes. What's it like to film those?

Action fighting sequences are a lot like a sketch. You have to work as a group, and even though it's choreographed, it changes when you're right there. You see all the blood in these movies. It's fake blood, and it makes us laugh as much as it makes you laugh.

Do you have any hobbies?

I play guitar. Not well. I like to read. I like to create things. I've got some kids' book ideas. I could work on a movie script or two, but I'm trying not to be in work mode all the time.

You've been married for 28 years. What's your secret?

Years ago, I saw an interview with the longest-married couple in America. They'd been married 75 years, and they asked them, "What was your secret?" The woman said, "He works on oil rigs." The point of it was, he was not in the house for six months out of the year. What is the secret? Marry the right person. Good luck!

Your children, Nate and Erin, are on their own now, and you are an empty nester. How have you coped with that?

Not well. That's hard. To be honest, [I'm] a little lost without kids to help, to be around. I gotta figure it out, but I am trying to enjoy it. You have a lot of freedom, but, yeah, trying to figure it out.

You get to work with them, though.

I'm working with my son on [a TV project]. My daughter and I put out a book of kids' rhymes that we wrote and she illustrated. So we do work together.

How did growing up in Illinois with six siblings shape your identity?

When you become somewhat famous, people say, "Oh, you're just a Hollywood guy." And you're like, *How am I a Hollywood guy?* I'm a Naperville guy ... running around fighting over the last piece of cake or wishing we could go to Pizza Hut. I feel very shaped by my Naperville Boy Scout-Catholic-seven kids childhood. I'm that guy at heart.

What do you love about being in your 60s?

You can exhale a little bit. Whatever you are, whatever you've made, however you behave—this is it. The idea of building this into something much, much bigger? That weight is off your shoulders. ■

Interview by Nicole Pajer



Go to aarp.org/odenkirk or scan this QR code to find more about Bob Odenkirk, including a video of this conversation.

AARP WANTS TO HELP YOU STAY FIT

Virtual and in-person workout programs can keep you motivated

For older Americans who want to feel stronger and have more energy but may have fallen out of a routine, AARP offers videos, live events and programs to help get you back on track.

Staying fit is especially important as we age. Consistent exercise can reduce the risk of chronic disease, improve balance and boost mental health, and it helps keep older adults more independent, research shows.

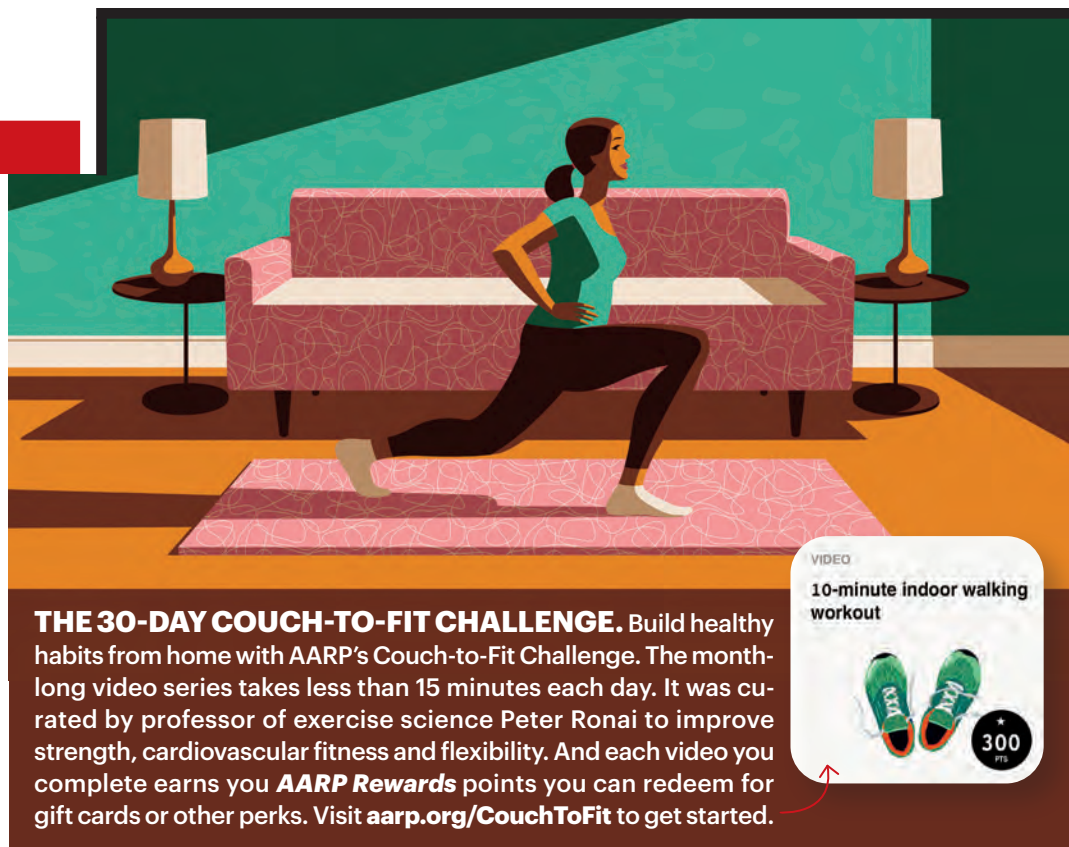
“How long you live is important, but how healthy you are is, too,” says Erwin Tan, senior director of thought leadership for health at AARP and a former geriatrician.

Tan says the focus should be on “health span”—the number of years you spend in reasonably good health. And exercise can help extend your health span.

If you’re looking to exercise more regularly, AARP can help you do it without a gym membership or any fancy equipment.

Here’s some of what we offer.

VIRTUAL COMMUNITY CENTER. AARP’s online community center features a variety of interactive events and classes that can contribute to staying healthy. Among the fitness programs offered are wellness workshops, strength training, chair yoga, tai chi and Zumba. Go to aarp.org/wellnessworkshops to find upcoming events.



THE 30-DAY COUCH-TO-FIT CHALLENGE. Build healthy habits from home with AARP’s Couch-to-Fit Challenge. The month-long video series takes less than 15 minutes each day. It was curated by professor of exercise science Peter Ronai to improve strength, cardiovascular fitness and flexibility. And each video you complete earns you **AARP Rewards** points you can redeem for gift cards or other perks. Visit aarp.org/CouchToFit to get started.

VIDEO
10-minute indoor walking workout



SENIOR PLANET FROM AARP. This charitable affiliate of AARP helps older adults learn new skills, exercise, make friends and more. Free online classes include fun and functional workouts that focus on flexibility, bone health and strength. The website also has news articles and columns focused on staying fit and maintaining a healthy lifestyle (you can check it out at seniorplanet.org/fitness).

AARP ANSWERS YOUTUBE CHANNEL.

This streaming channel (youtube.com/aarpanswers) is a resource for tech, Social Security and overall health tips, but it also shares 10-minute exercise routines you can follow anytime at



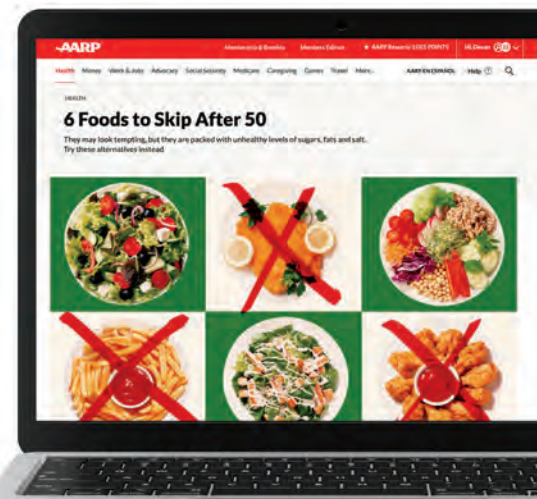
home—everything from full body workouts to Pilates classes.

STAYING SHARP. One key benefit of physical fitness is its ability to help preserve and improve brain health. AARP’s Staying Sharp program shows you how to build good physical habits that may lower the risk of cognitive decline. Go to stayingsharp.aarp.org to try it out.



FIT FOR LIFE. This AARP platform provides a variety of exercise videos led by Denise Austin and others that you can watch at any time. Go to aarp.org/stayingfit to target your core, balance, flexibility and cardiovascular fitness, no matter your level of expertise.

HEALTH NEWS. Visit aarp.org/health to find the latest science-backed information on fitness, nutrition, medications, medical breakthroughs, brain health and more. You’ll also find lots of tips on how to live your healthiest life at 50 and beyond.



SPOTLIGHT VIRGINIA

FREE TUITION FOR OLDER STUDENTS

A few years ago, 82-year-old Don Harmon of Annandale found himself doing an anthropology internship, digging on land that was once a colonial town in Colchester but is slated to become a park.

After nearly 50 years in systems engineering at Lockheed Martin, the excavation and cataloguing of relics at the Old Colchester Park and Preserve was novel. Harmon's internship was part of his free studies in anthropology at George Mason University under a tuition waiver program for residents 60 and older.

"We spent months digging, surveying and analyzing what we found, doing lab work, archiving, writing documents on the cultural resources there," Harmon says. That will help officials decide whether to approve the park.

Virginians 60 and older can audit up to three classes each term at any state college or university; tuition is free. For full-

part-time older students seeking credit toward a degree, the free tuition is available at community colleges and public universities, including George Mason. To qualify, the student needs an individual income under \$23,850.

Lee Andes, director of finance policy at the State Council of Higher Education for Virginia, says the free tuition program "is one of those programs that are out there to help make things a little more affordable for people interested in pursuing classes or even getting a degree. He says the only caveat is that if a class is full with tuition-paying students, those in the free tuition program go on a wait list. In 2024, more than 1,800 older adults were enrolled in free classes, he says.

Harmon started taking courses a decade ago and has studied anthropology and other cultures. A recent course in modern Chinese history helps him understand current events and sort competing information he hears on topics like China. —*Elaine S. Povich*

WEST VIRGINIA

Voting details West Virginia's 2026 primary election is Tuesday, May 12, and the registration deadline is Tuesday, April 21. Check the secretary of state's website at govotewv.com or call toll-free at 866-767-8683 for details.

Social media can spread disinformation, says Tom Hunter, AARP West Virginia communications director. "That's why we make sure to share fact-based, nonpartisan information, so voters better understand where candidates stand on key issues."

DISTRICT OF COLUMBIA

Free help Residents can get free tax preparation assistance from AARP Foundation Tax-Aide at public sites such as libraries.

Last year, volunteers helped to secure refunds for more than 1.7 million people, including 4,110 D.C. residents who together received \$5.6 million.

The help is free to any qualifying D.C. resident, with a focus on those over 50 who have low-to-moderate-incomes, says Joe Hand, associate director of communications for AARP D.C.

"IRS-certified volunteers prepare taxes or provide coaching to help individuals prepare them on their own," he adds.

Find locations and more information at aarp.org/dctaxaide.

YOUR AARP: FRAUD WATCH

AARP has tips for people who have been defrauded:

► **Contact any financial institution involved with the transaction, such as your bank or credit card company.**

► **Report the incident to your local police, the state's attorney general, the FBI or other enforcement authorities.**

► **In cases of ID theft, file a report at identitytheft.gov and consider freezing your credit.**

For more advice, call the AARP Fraud Watch Network Helpline at 877-908-3360.

DELAWARE

AARP YouTube Find scam alerts, community grant projects, caregiving stories and more on AARP Delaware's channel, youtube.com/@aarpdelaware3389.

Jon Bell, 48, a fraud fighter who formerly worked at the Better Business Bureau and focuses on consumer protection, helps create content, including videos. Among the most popular are anti-fraud tips, the AARP volunteer says.

"We focus on the top scams," he says, such as requests for gift card and cryptocurrency payments. "It's increasingly hard to tell what's real and what's not," and the videos can help clarify.—*ESP*

EVENTS & ACTIVITIES AROUND THE REGION

For more information: local.aarp.org.



DELAWARE Sharpen your communication skills as an AARP Delaware volunteer, spreading the word of what the organization offers. Go to aarp.org/IWant2Volunteer for more details.



VIRGINIA Need a free speaker for your community group? AARP has trained presenters on a range of timely topics. Get further details at aarp.org/speakerva.



ALL STATES Delve into details about your brain, on AARP's **resource page**. Take a cognitive test, find out about brain-healthy diets and learn more at aarp.org/health/brain-health.



ALL STATES If something feels sketchy, AARP's new **anti-fraud campaign** recommends taking time to "Pause. Reflect. Protect." Find more information at aarp.org/pause.



ALL STATES Learn to **spot scams** in a virtual class with nonprofit Technology for Tomorrow on Thursday, April 16. Go to events.aarp.org/stopscams26 to register or learn more.

BY ANN KAYRISH

Why didn't I get a notice about my Medicare enrollment when I was turning 65 but my neighbor did?

Not everyone gets an initial enrollment period packet or is automatically enrolled in Medicare after turning 65. Only people who already receive Social Security or U.S. Railroad Retirement Board (RRB) benefits are sent a notice and automatically signed up for Medicare Parts A and B. Even if you are automatically enrolled in Medicare, you have the option to decline Part B. Just check the box on the back of the card indicating you do not want Part B (which covers visits to the doctor) and return the card to Medicare. If you don't apply for Social Security or RRB benefits before turning 65, you will not receive a notice about enrolling. You will need to start by visiting ssa.gov or calling 800-772-1213.

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medicare.gov

My monthly drug plan premium includes a late-enrollment penalty for the year I didn't have coverage. How are penalties calculated?

Your Medicare drug plan premium includes a late enrollment penalty because you went more than 63 days before signing up for drug coverage. Medicare calculates this penalty

by charging a percentage of the current national average drug plan premium; you pay 1 percentage point for each month you were without creditable coverage. In 2026, the national base beneficiary premium is \$38.99. If you went 12 months without creditable coverage, your penalty is 12 percent of \$38.99, or about \$4.68, which is added to your monthly plan premium. The penalty is calculated off the base beneficiary premium, not your plan's premium, so enrolling in a cheaper plan will not lower it. Your penalty will vary each year. It reflects drug plan premiums, which change.

We moved my mom to live closer to us, and now she no longer qualifies for the assistance program that pays her Medicare premium. How can she be eligible in one state but not another?

The programs that pay your mom's premium are called Medicare Savings Programs (MSPs). These programs help people with limited income and assets afford Medicare and are run through each state's Medicaid office. The federal government sets basic income and asset limits, but states can choose to allow higher amounts, which means eligibility rules are not the same everywhere. In your mom's case, it's possible that she no longer qualifies because the state she lives in now has stricter rules than where she lived before. Contact your State Health Insurance Assistance Program (SHIP) at shiphelp.org to learn about the eligibility requirements.

What is a benefit period under Medicare?

A benefit period is how original Medicare measures your use of Part A hospital and skilled nursing facility (SNF) services. It begins the day you're admitted to a hospital or SNF and ends after 60 days without inpatient care. There is no limit to the number of benefit periods allowed in a year. Each time a new benefit period starts, you pay the Part A deductible (\$1,736 in 2026). Medicare covers up to 90 hospital days and up to 100 SNF days per benefit period. Copays apply after 60 hospital days and 20 SNF days. All Medigap plans pay the Part A deductible and cover the hospital costs, but fewer cover the SNF coinsurance. Most Medicare Advantage plans have their own rules for inpatient stays.

Ann Kayrish has worked as a Medicare counselor with the State Health Insurance Assistance Program.

Go to aarp.org/medicare for quick answers to your questions via our chatbot.

BY TOM MARGENAU

My wife is 67 and gets her own Social Security. I am 62 and was planning on waiting until 70 to file for my benefits. But I was recently diagnosed with stage 4 pancreatic cancer. I understand that I could apply for Social Security disability benefits now, which would pay my full retirement age (FRA) rate. And then when I die, my wife would get that FRA amount for as long as she lives. Is this correct? Also, is it true that there's a long waiting period for disability benefits?

So sorry to hear about your cancer diagnosis. What most people in your situation do is file for both Social Security retirement benefits and disability benefits (a.k.a. Social Security Disability Insurance, or SSDI) at the same time. Your retirement claim will be approved in a matter of weeks, and benefits will start soon thereafter.

Right now, approval of a disability claim normally takes about six months, although an expedited process is available for people with severe cancers like yours. As you mentioned, there's also a mandatory five-month "waiting period" after the onset of your disability (as determined by Social Security) before the first benefits can be paid. Once they kick in, your ongoing SSDI benefit rate will be slightly less than your FRA rate. That's because your disability benefit, normally equal to your FRA rate, is reduced by about 0.5 percent for each month you receive an early retirement benefit before you begin receiving SSDI. And after your death, your wife's survivor benefit will be that reduced rate.

Two months ago, I filed for my Social Security at age 70. My wife did not work enough outside the home to qualify for retirement benefits. She was told by a Social Security Administration rep that she is not eligible for spousal benefits since I earn more than \$25,000 a year. Do my outside earnings make her ineligible for spousal benefits?

They certainly do not. Once you are over your full retirement age, the earnings penalty rules no longer apply. That means you are due your own benefits and your wife is due spousal benefits on your record. You and your wife should go online immediately to ssa.gov/apply and file a claim for spousal benefits. Her claim can be retroactive to the month you filed for your benefits.

We sold a house in 2024. The money we made on that sale is causing my Medicare premium to go up now. But my husband recently died. Can I appeal that Medicare premium increase?

Yes, you can. An income spike such as yours can raise your Medicare Part B premium two years later. But you have good grounds for filing an appeal of that increase: the death of your spouse, which Medicare deems a "life-changing event." (For information on other reasons to appeal, such as stopping work, do an internet search for "SSA handbook 2507" or call Social Security at 800-772-1213.) You'll need to gather documentation to prove your case and fill out an SSA-44 form, available at ssa.gov/forms, then submit it to your local Social Security office.

I am receiving Social Security disability benefits. If I get married, will my disability checks be cut off or reduced?

Absolutely not. Your marital status has nothing to do with your eligibility for, or the amount of, your Social Security disability benefits.

Tom Margenau, a 32-year veteran of the Social Security Administration, is the author of Social Security: Simple and Smart.

Go to aarp.org/ssquestions to submit a question for our Social Security experts or visit aarp.org/social-security to ask our chatbot.

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FOOLING AROUND

Seven of these are April Fools' pranks that people really pulled. The other three we made up. Can you tell the true pranks from the false ones?

BY WHITNEY MATHESON
(ANSWERS: P. 43)

1. DICEY DISH

A British supermarket ad promoted "whistling carrots," or veggies that have been genetically altered to emit a piercing sound when it's time to take them off the stove.



TRUE FALSE



2. JUST SAY NEIGH

An Italian newspaper reported a new law requiring horses to be outfitted with rear brake and signal lights.

TRUE FALSE

3. FAKE FLIERS

An Australian newspaper printed a front-page story on "Flying Baby Village," a town where three infants were born with wings.



TRUE FALSE



4. DIGITS FOR DUMMIES

A news report said Alabama passed a law simplifying pi to 3.

TRUE FALSE



5. LOAD OF HOT AIR

Virgin Group cofounder Richard Branson flew a hot air balloon disguised as a silver UFO over London, alarming citizens—and attracting police.

TRUE FALSE

6. JUMP TO CONCLUSIONS

An astronomer announced that a rare planetary alignment would make everyone lighter at 9:47 a.m. on April 1, causing "a strange floating sensation" if they jumped.

TRUE FALSE



7. THEY'RE TRIPPIN'

A Cleveland pizza restaurant announced it would top its pies with psychedelic mushrooms, leading to an increase in sales (and 911 calls).

TRUE FALSE

8. HUNGRY HELLO

AT&T took out a full-page ad for its "Incredible Edible Phone," designed to reduce e-waste in landfills. It came in four flavors.

TRUE FALSE



9. CAT GOT YOUR TONGUE?

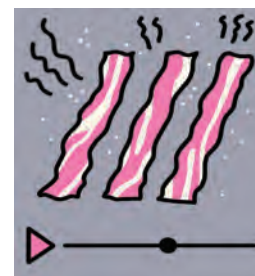
Google announced it was "bridging the gap between animals and humans" with a new feature called Google Translate for Animals.

TRUE FALSE

10. STEAMY VIEWING

Netflix added *Sizzling Bacon* and *Rotisserie Chicken*—lengthy films showing bacon and chicken cooking—to its lineup of original programming.

TRUE FALSE



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62	\$31.45	\$22.90	\$61.90	\$44.80	\$92.35	\$66.70	\$153.25	\$110.50
63	\$32.50	\$23.70	\$64.00	\$46.40	\$95.50	\$69.10	\$158.50	\$114.50
64	\$33.50	\$24.55	\$66.00	\$48.10	\$98.50	\$71.65	\$163.50	\$118.75
65	\$34.75	\$25.50	\$68.50	\$50.00	\$102.25	\$74.50	\$169.75	\$123.50
66	\$35.90	\$26.35	\$70.80	\$51.70	\$105.70	\$77.05	\$175.50	\$127.75
67	\$37.05	\$27.25	\$73.10	\$53.50	\$109.15	\$79.75	\$181.25	\$132.25
68	\$38.70	\$28.95	\$76.40	\$56.90	\$114.10	\$84.85	\$189.50	\$140.75
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