



STATE REPRESENTATIVE

Joseph A. PETRARCA

55TH LEGISLATIVE DISTRICT

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SENIOR UPDATE

House bill would target fraudulent caller ID displays

As Democratic chairman of the House Judiciary Committee, I have the opportunity to shepherd bills through the committee to get them to the full House for a vote. One such bill is H.B. 979, a bill that would criminalize caller ID spoofing.

Scammers use caller ID technology to get financial and other sensitive information from consumers. It's just one more disturbing development in the area of telephone solicitation fraud, and it shows that we must be especially vigilant in fighting these practices.

The bill, which passed the House with my support, would target the fraudulent use of technology that allows a caller to make it appear as though a call is coming from an entity other than the actual caller.

It would become a misdemeanor to cause false caller identification information to be displayed on a recipient's telephone with the intent to harass or defraud. The penalty for a first offense is a \$2,500 fine and/or up to one year in prison. For subsequent offenses, the penalty increases to a \$5,000 fine and/or up to two years in prison.

We need to do what we can to keep scammers from going after people's financial information. I hope the Senate will take action on this soon and send this bill to the governor.

Free help with Property Tax/Rent Rebate Program

My office now has applications available for the state's Property Tax/Rent Rebate Program. You may contact any of my offices for an application and for FREE help with applying. The application deadline is June 30.

The Property Tax/Rent Rebate Program is open to homeowners and renters who are 65 or older; widows and widowers 50 or older; or anyone 18 or older with a disability. Your household income must be \$35,000 or less if you are a homeowner, or \$15,000 or less if you are a renter, and you only have to count half of your Social Security benefits toward your total income when applying.

A law that I supported ensures Pennsylvania veterans who receive a state-provided stipend related to their service will not be shut out of this program if it puts them over the income limit. The law also ensures that federal Veterans Administration benefits do not push a veteran over the Property Tax/Rent Rebate Program income limit.

Supporting bill to better protect seniors from financial abuse

When I hear about senior citizens getting scammed out of their savings, I am appalled. That's why I am supporting legislation that would better protect your bank accounts from consumer fraud.

House Bill 1339 would add a definition to the state's Older Adults Protective Services Act for "financial abuse" to address situations where intentional acts of deception involving financial transactions – such as lottery, email and mail schemes – occur.

According to the Pennsylvania Attorney General's Office, the commonwealth ranks third for the highest percentage of individuals 65 or older. With the fastest-growing part of that population being 85 years or beyond, this group tends to be favored targets for identity, telemarketing and sweepstakes fraud.

You can count on me to keep fighting back against these thieves and make sure they're held accountable for their crimes.

If you want to report fraud, call the PA Attorney General's Elder Abuse Helpline toll free at 1-866-623-2137. Well-trained staff will provide help.

Watch out for PA Lottery scams

The Pennsylvania Lottery is once again warning consumers to watch out for emails, phone calls, or text and social media messages from scammers posing as lottery employees.

One of the most recent reported telephone scams mentions the Mega Millions® game while recent email and Facebook scams mention Powerball®.

Scammers will pose as “claim agents” or “claim officers,” sometimes offering a “badge number” or similar fake information in an attempt to sound legitimate. Online, they will pretend to be a lottery employee or even as someone on your list of friends.

In many cases, the imposter will claim you won a prize, and in order to get it, you need to give them money, a credit card number, or bank information.

It's most likely a scam if:

- You are told to buy a pre-paid debit card in order to pay an up-front “processing fee” or taxes – this is a major hallmark of a scam;
- You are asked for financial information such as credit card or bank routing numbers;
- The supposed prize is in pounds, euros, or anything other than dollars;
- An email contains poor grammar or misspellings;
- A call sounds as if it could be coming from outside of the United States;
- You are instructed to keep the news of your supposed “win” a secret; and
- You are told to call a certain phone number to “verify” the prize. Instead of calling it, look up the lottery’s published number, call and ask to speak with security.

If you feel you have been targeted by these scams, please call the Treasury Inspector General for Tax Administration at 1-800-366-4484.

Complaints also may be filed with the Federal Trade Commission through the website, www.ftccomplaintassistant.gov.

You can also get more information and report scams to the state Office of Attorney General’s Bureau of Consumer Protection at 1-800-441-2555.



Easing the burden for grandparents raising grandchildren in the age of the opioid epidemic

I am committed to fighting the opioid epidemic, the scope of which has triggered a disaster declaration in the state. The ongoing crisis is not only taking lives at an alarming rate, but has resulted in a growing number of grandparents taking care of their grandchildren.

Legislation is being proposed that is crucial in helping children of addicts and making it easier for grandparents to step in and take on a parental role.

The numbers don't lie. In Pennsylvania, there are approximately 90,000 grandparents raising more than 235,000 grandchildren because the children's parents are unable or unwilling to do so, often times because of drug or alcohol dependency issues.

While grandparents are quick to take responsibility of their loved ones, they are also left dealing with a gray area in our legal system. Under current law, they are not eligible for many of the benefits and assistance given to traditional parents or foster parents, which can lead to struggles for grandparents as providers.

House Bill 1539 would provide a way for grandparents to obtain temporary guardianship and the legal right to make basic, parental decisions, including enrolling a child in school or taking him or her to the doctor. It would still protect the rights of the parents, but give grandparents the authority and support they need to care for their grandchildren.



I understand the needs of children are constant and can be overwhelming, but placing them in the foster care system can be costly, both emotionally and financially.

If you or someone you know is battling a prescription drug or heroin addiction, there is help. Call the state's helpline at 1-800-662-HELP (4357) for information about treatment resources. Your call is completely confidential. The hotline is staffed by trained professionals and is available 24 hours a day, seven days a week. You can also visit www.dhs.pa.gov for more information about treatment services available.

State website links seniors, people with disabilities with nearby services

Pennsylvania has launched its Link to Community Care website to help connect older Pennsylvanians and individuals with a disability or behavioral health need to services and support systems available in their community.

The website provides users with a variety of resources, including a home care directory and an information referral tool.

More than 350 in-home service providers – offering personal care, assistance with activities of daily living, companionship services, respite care, and/or habilitation services – are listed in the home care directory.

The site also features 12 service and support

categories, including Advocacy, Behavioral Health, Employment, Finance, Health Care, Housing, In-Home Services, Legal, Meals, Protection from Abuse, Support Groups, and Transportation. Users can find information about organizations, services, and programs within these categories.

The state departments of Aging and Human Services will continue to enhance the website using data and feedback from users.

Please visit www.carelink.pa.gov to learn more about the Pennsylvania Link to Community Care, or to find information on resources available locally. Please call the PA Link Call Center at 1-800-753-8827 for assistance.

Review auto policy for discounts, savings

Whenever a change happens in your life that impacts when and how much you drive, it's always a good idea to review your auto insurance policy to make sure you aren't paying more than you should.

Here's a checklist to review, especially for those who have retired:

- **Wage replacement (income loss):** You may have bought coverage to pay bills if you couldn't work for a period of time, but if you no longer work and have job-related wages, you probably don't need coverage anymore;
- **Commuting vs. pleasure driving:** You may be paying a higher rate for driving in rush hour traffic every day when you no longer do that;
- **Annual mileage:** If you no longer make the daily commute, you may drive significantly fewer miles each year. Driving fewer miles could decrease how much you pay; and
- **Empty Nesters:** Make sure grown children who no longer live with you are not still on your policy. If all the drivers on your policy are 55 or older, take a PennDOT-approved mature driver class, and qualify for a 5 percent discount.

It's crucial to have the auto insurance coverage you need, but you shouldn't pay more than necessary.

For questions or complaints, call the Insurance Department's Consumer Services Bureau at 1-877-881-6388.



Keeping PACE/PACENET available to seniors

Last year, I supported a bill, now law, that keeps more seniors enrolled in the state's prescription assistance programs.

PACE and PACENET provide affordable medications to about 300,000 older Pennsylvanians. And, while many people welcome Social Security cost-of-living adjustments, sometimes it also has the negative effect of pushing people out of the programs because of the slight increase in income.

In fact, without this law, last year's 0.3 percent increase to Social Security would have resulted in eliminating benefits for nearly 13,000 people.

Now, seniors have peace of mind knowing they won't be kicked out of the program simply because of their Social Security cost-of-living adjustment.

Other improvements

I also supported two other bills awaiting Senate approval that would keep more seniors enrolled in PACE and PACENET:

- H.B. 296 – would exempt cashed-in savings bonds from counting as income for the programs.
- H.B. 673 – would exempt veterans' benefits from counting as income for the programs.



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My office can help you with:

- Free notary service (no title transfers)
- Car registrations, special tags, disability placards, and driver's license applications
- Information on financial assistance for higher education
- Obtaining and completing state forms of all kinds
- Voter registration and absentee ballot applications
- Unemployment compensation, disability and workers' compensation
- Complaints or questions about utilities and the Public Utility Commission
- Birth and death certificates
- Pennsylvania income tax questions or problems
- Renewal of state-issued licenses or certifications
- Property Tax/Rent Rebate problems or questions
- Problems or questions about the state lottery
- PACE cards for senior citizens
- Consumer complaints
- Tours of the state Capitol for individuals or groups

Bill proposed to waive state ID fee

A bill has been proposed, which I support, that would waive part of the renewal fee for state ID cards for anyone who received their initial one for free.

Currently, older Pennsylvanians who surrender their driver's license receive an ID card at no cost. However, when it expires, they are left having to pay a nearly \$30 renewal fee.

This legislation would eliminate that fee, with the exception of the photograph, which would be charged for by PennDOT.

Don't forget your senior discount!

Retail stores and restaurants aren't the only places offering valuable discounts to seniors these days!

The commonwealth provides discounts to seniors for a variety of state services, ranging from driver services to recreational activities. Here are just a few that you should take advantage of:

Hunting and fishing licenses

Some of the best experiences our state has to offer happen in the great outdoors. The state Fish and Boat and state Game commissions make it a little easier on the wallet for seniors to fish and hunt.

People 65 and older may purchase yearly hunting and fishing licenses at reduced rates of \$13.90 for a hunting license and \$11.90 for a fishing license. Lifetime licenses are also available at \$51.90 for hunting or fishing.

You can find more information on how to purchase a fishing license online, the latest stocking guides, fishing information by your region and much more, by visiting the Fish and Boat Commission's website at www.fishandboat.com. Game news, state game lands maps, and other helpful resources are also available on the Pennsylvania Game Commission's website, www.pgc.pa.gov.

Reduced automobile registrations

PennDOT offers retired Pennsylvanians earning less than \$19,200 annually a reduced yearly automobile registration rate of \$10, compared to the normal \$37/\$42 rate. The income limit to qualify for this discount is per person. It is NOT based on household income.