An Online Platform for Multi-Disciplinary Financial Exploitation Intervention
Learning Objectives

1. What is HelpVul?
2. How has the project developed over the past two years?
3. How can I sign up?!
Funding Acknowledgement

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Project Team

- the Brookdale Center for Healthy Aging of Hunter College
- NAPSA
- EverSafe
- University of Texas Health Sciences Center at Houston
- SIFMA
Part 1: What is HelpVul?
HelpVul is...

• Secure web portal for financial institutions to report suspected financial exploitation to Adult Protective Services and State Securities Regulators
• Enhances communication and collaboration in order to improve outcomes for people experiencing financial abuse.
• HelpVul is being piloted in four geographic locations: Missouri, Montana, North Carolina, and the city and county of San Francisco.
• 20 financial institutions are participating,
Goals of the project

• Increase reporting of financial exploitation by financial institutions
• Increase timely and effective communication between financial institutions and APS agencies
• Facilitate more efficient and effective investigations and responses
• Analyzing the process
• Continuous improvement
• Evaluating our hypothesis
Why is HelpVul Necessary?

HelpVul addresses challenges financial exploitation vulnerable adults in multiple ways:

• Improved communication between financial institutions and APS
• Creating Secure, unified method of information sharing
• Opportunity for specialized intervention
HelpVul is generalizable for widespread future use

- APS offices, State Securities Regulators, and financial institutions can easily sign up and start using HelpVul
- Future developments can include features and tools specialized for the challenges of FE intervention
Concept, Design, and Features
Financial Exploitation identified, reported on HelpVul

APS

State Securities Regulator
Sending a Referral
Receiving a Referral
Dashboard
Features

• Financial records request
• Status updates
• Email alerts
• Chat
• Case history export
• Case updates
Future benefits - what do you think?

Write in the chat:
How do you think a program like HelpVul could impact financial exploitation cases?
Part 2: Developing, Implementing, and Evaluating HelpVul
<table>
<thead>
<tr>
<th>Year 1</th>
<th>Technology development milestones</th>
<th>New partnerships</th>
<th>Challenges</th>
<th>Achievements</th>
</tr>
</thead>
</table>
| Oct 2018 – Sep 2019 | -Process flow identified  
-User roles identified  
-Input from early partners on design | Two new locations | -Unforeseen recruitment phase for new state partners | -Successful recruitment of new partners  
-Development completion |

<table>
<thead>
<tr>
<th>Year 2</th>
<th>Technology development milestones</th>
<th>New partnerships</th>
<th>Challenges</th>
<th>Achievements</th>
</tr>
</thead>
</table>
| Oct 2019 -- Sep 2020 | -Launch in four locations  
-First referrals are sent between FIs and APS  
-Software update with improvements | -20 financial institutions  
-US Postal Inspection Service  
-Prosecutorial association  
-Financial crimes investigators association | -Fewer referrals than expected, delaying data collection  
-Pandemic disruption shifted priorities for financial institutions and APS offices | -Evaluation plan developed  
-No-cost extension granted  
-Multiple presentations and webinars delivered  
-Growing interest |

<table>
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<tr>
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<th>Achievements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oct 2020 – Sep 2021</td>
<td>-Second software update with improvements</td>
<td>-Ongoing recruitment</td>
<td>-Large, influential banks not yet active on platform</td>
<td>-Stay tuned!</td>
</tr>
<tr>
<td></td>
<td>State 1</td>
<td>State 2</td>
<td>City</td>
<td>State 3</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>---------</td>
<td>---------</td>
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<td>---------</td>
</tr>
<tr>
<td>Central intake</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Administration: state or county?</td>
<td>State</td>
<td>County</td>
<td>N/A</td>
<td>State</td>
</tr>
<tr>
<td>If county administered, will all participate?</td>
<td>N/A</td>
<td>No</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Existing infrastructure for referrals?</td>
<td>Hotline</td>
<td>Phone</td>
<td>Public online intake form and hotline</td>
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</tr>
</tbody>
</table>
Evaluation

- Evaluating the feasibility, acceptability, and impact of the platform in practice across participating financial institutions and APS agencies
  - User training post-test
  - User experience questionnaire (Health-ITUES)
  - Direct and indirect measures of impact evaluation
Noteworthy Challenges & Notable Successes

• Challenge: time to activation for large commercial banks

• Success: Broker-dealer and credit union participation
Noteworthy Challenges & Notable Successes

• Challenge: shorter timeframe than planned for development and piloting; unforeseen partnership changes in development schedule

• Success: thanks to an aggressive 6-month partner recruitment phase, we are piloting in four locations instead of two.
Noteworthy Challenges & Notable Successes

• Challenge: COVID-19 during pilot period draws attention away from new technology implementation

• Success: our partners who are working remotely are still able to access and use HelpVul and attend regular meetings
Part 3: Next Steps and Getting Involved
Future Directions

• Building on the strength of a cross-sector intervention - integrating other kinds of victim service, like training on Trauma-Informed Care
• Diving deeper into our pilot sites with more entrenched partnerships
• Expanding user base to more locations
• Technology improvements to expand features and capabilities
• Continued recruitment of financial institutions focusing on commercial banks
Potential Expansions
Our Long-Term Goals

• We aim to advance the field of elder justice and enhance services to victims by:
  • Enhancing cost-effectiveness of interventions through new technology
  • Promoting person-centered care
  • Reducing survivor trauma and harm
  • Supporting collaboration between financial institutions, Adult Protective Services/State Security Regulators, and allied professionals
  • Improving quality of work life for APS workers
  • Protecting vulnerable adults by keeping their personal information secure and facilitating an array of victim-centered services
Sign me up!!

• Financial institutions
• APS in any state
Interested in Collaborating?

Reach out!

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Thank you!