

DEPARTMENT OF HEALTH AND HUMAN SERVICES

FORM APPROVED

CENTERS FOR MEDICARE & MEDICAID SERVICES

OMB NO. 0938-0391

STATEMENT OF DEFICIENCIES AND PLAN OF CORRECTIONS		(X1) PROVIDER/SUPPLIER/CLIA IDENTIFICATION NUMBER:		(X2) MULTIPLE CONSTRUCTION A. BUILDING B. WING	(X3) DATE SURVEY COMPLETED 08/30/2022
NAME OF PROVIDER OR SUPPLIER CROWNPOINTE OF LEBANON		STREET ADDRESS, CITY, STATE, ZIP CODE 610 CROWNPOINTE DRIVE, LEBANON, , 46052			
(X4) ID PREFIX TAG	SUMMARY STATEMENT OF DEFICIENCIES...	ID PREFIX TAG	PROVIDER'S PLAN OF CORRECTION...	(X5) COMPLETION DATE	
R 0000	INITIAL COMMENTS This visit was for the Investigation of Complaints IN00387740 and IN00388607. Complaint IN00387740 - Substantiated. State deficiencies related to the allegations were cited at R0064. Complaint IN00388607 - Substantiated. No deficiencies related to the allegations are cited. Survey dates: August 29 and 30, 2022 Facility number: 013582 Residential: 51 These State Residential Findings are cited in accordance with 410 IAC 16.2-5. Quality review was completed on September 6, 2022.	R 0000			
R 0064	Residents' Rights- Noncompliance	R 0064		09/23/2022	

DEPARTMENT OF HEALTH AND HUMAN SERVICES
CENTERS FOR MEDICARE & MEDICAID SERVICES

410 IAC 16.2-5-1.2(hh)

(hh) The facility shall exercise reasonable care for the protection of residents' property from loss and theft. The administrator or his or her designee is responsible for investigating reports of lost or stolen resident property and that the results of the investigation are reported to the resident.

Based on observation, interview and record review, the facility failed to ensure residents' credit/debit cards were kept safe and secure during their admission for 3 of 3 residents being reviewed for misappropriation of property. (Resident B, C and D)

Finding includes:

1. An "Indiana State Department of Health Survey Report" indicated Detective 4 came to the facility to talk to the ED (Executive Director). He indicated a family member of Resident B had reported there was suspicious activity of a Door Dash charge on his debit card on 7/11/22. After further investigation, he discovered QMA (Qualified Medication Aide) 3 in 2020 had charged her car payments and car insurance to Resident B's debit card. The employee emailed a resignation letter to the ED. The follow-up indicated the ED spoke to Detective 4, who indicated he

R064

1.) QMA 3 was immediately suspended. Resident B, C and D turned all materials over to the Detective 4, Residents B & C investigation has been completed with Detective 4 and turned over to the Prosecutors Office. Resident D's investigation is still on-going, all residents are encouraged to review monthly statements closely for any discrepancies.

DEPARTMENT OF HEALTH AND HUMAN SERVICES
CENTERS FOR MEDICARE & MEDICAID SERVICES

FORM APPROVED

OMB NO. 0938-0391

was turning his investigation over to the Prosecutor, who would determine which charges were to be filed.

Residents B and C were a married couple and they shared the same bank account, so they will be referred together throughout this survey report. Resident B was the resident who had his debit card numbers stolen.

During an interview, on 8/29/22 at 1:45 p.m., the ED indicated Detective 4 came to the facility to talk with her regarding fraudulent bank activity with Resident B's debit card. QMA 3 charged Door Dash on 7/11/22, with Resident B's debit card numbers. He also discovered she had given her car loan and car insurance company his debit card numbers to pay her car payment along with her and her husband's car insurance since the year 2020. The resident's daughter did not usually check the residents' bank statements for discrepancies. She usually threw them in a drawer, however, she happened to check the bank account statement and noticed the door dash charge and she knew her parents (Resident B and C) did not order Door Dash. She called the police to report her parents bank account having a Door Dash charge on it, which should not have been there. QMA 3

2.) All residents have the potential to be affected. Immediately interviewed all residents/family member to ensure there were no further discrepancies with any other resident's bank statements. An email has been sent out to all families along with a letter to all residents to ensure they are aware of an incident of fraudulent bank activity on resident B, C and D credit/debit card within our facility. All residents have been offered a lock to be placed in their apartments on a cabinet door/drawer to ensure the safety of credit/debit cards and all financial papers.

3.) In-serviced all staff on the incident of fraudulent bank activity within the facility, in-serviced/re-educated all staff should they see any credit/debit card or financial material out in the open in a resident's apartment to please encourage them to lock all materials up to ensure safety of their personal information and privacy. Also, in-serviced staff that if they become aware of any suspicious activity, it should be reported to the Executive Director

DEPARTMENT OF HEALTH AND HUMAN SERVICES
CENTERS FOR MEDICARE & MEDICAID SERVICES

worked at the facility, from 5/6/19 to 5/16/21, then she was rehired recently as of 6/27/22. She sent an email on 7/11/22, indicating she was resigning from the facility after Detective 4 left her a message indicating he needed to speak with her. The ED indicated the misappropriation of property allegation was substantiated because QMA 3 stole over \$16,000 from Residents B and C.

A document, titled (Name of City) Police Department "Incident Report," indicated Police Officer 7 indicated the incident occurred on 7/11/22 at 10:52 a.m., the type of incident was theft-embezzlement. The victim was Resident B. The total amount charged (stolen by QMA 3) to Resident B's debit card was \$16,574.88 from sometime in 2020 to 7/11/22.

A document, titled "Incident Narratives," indicated Police Officer 7 from the (Name of City) Police Department responded to a call on 7/11/22 at approximately 10:52 a.m., at the Police department to take a report of a theft, which had occurred. He took a report from Resident B and C's daughter regarding her mother and father's bank account. Their daughter indicated miscellaneous charges started to appear on their bank

immediately.

4.) Executive Director/Designee will continue to obtain a criminal history check/2 reference on all applicants for employment within our facility. Reminders will be sent out monthly to review their monthly statements, should there be a discrepancy, report to the Executive Director immediately. This will be ongoing.

5.) 9/23/2022

statement at the end of 2020. One of the biggest expenses charged to the bank account was through Progressive (an insurance company). Another charge was through Global Landing (a loan institution). The more recent charge was through Grub Hub for a pizza delivery. She suspected a staff member, at the facility her parents lived at, had taken his card numbers. She brought with her a large amount of organized paperwork with purchase dates of items charged to Resident B's card. The total amount for the charged items was \$16,574.88.

During a phone interview, on 8/30/22 at 3:00 p.m., Detective 4 indicated Resident B and C's daughter filed a police report regarding Resident B's stolen debit card numbers. When she realized her father's debit card had been compromised because of a charge to Door Dash, she started looking back to the year 2020 at past bank statements. She discovered there were charges for Global Lending and Progressive, neither of which her parents used. He subpoenaed the companies records and discovered QMA 3 was the person who had charged the car payments. He interviewed QMA 3 who indicated Resident B provided his debit card information to her to make one car payment on the car loan

DEPARTMENT OF HEALTH AND HUMAN SERVICES
CENTERS FOR MEDICARE & MEDICAID SERVICES

website, but she forgot to take his debit card information off. She knew accepting the one-time payment from Resident B was not the right thing to do. Detective 4 submitted the documentation to the Prosecutor to charge QMA 3 with theft and fraud.

During an interview, on 8/30/22 at 3:51 p.m., Resident B with Resident C in attendance, indicated he did not give QMA 3 his debit card numbers to use to make any car payments or insurance payments. He did not remember QMA 3. At that time, Resident C indicated she was glad someone was looking into who stole her husband's debit card numbers because she knew he would not have given them out to anyone to use.

2. An email, written by Resident D's daughter to the Activity Director, dated 8/7/22 at 6:00 p.m., indicated Resident D's daughter notified the Activity Director on 8/7/22, Resident D had two credit cards stolen sometime between August 4 and August 7, 2022. When the person tried to use one of the cards to charge a Grub Hub and Comcast charge, the daughter received text alerts and she responded no it was not her making those charges and the credit cards were canceled. She called Resident D who verified her credit cards were missing.

DEPARTMENT OF HEALTH AND HUMAN SERVICES
CENTERS FOR MEDICARE & MEDICAID SERVICES

There was no response from a facility staff member given to the daughter.

During a phone interview, on 8/30/22 at 2:15 p.m., Resident D's daughter indicated her mother's two credit cards had been stolen from her purse somewhere between 8/4/22 and 8/7/22. Resident D's daughter phoned the Activity Director to inform her, her mother had two credit cards stolen. She contacted the police regarding the missing credit cards. She replaced the credit cards the first time, but the person had them in a digital wallet, so when the new cards were sent out, the new card information synched to the digital wallet, which allowed the person or persons to continue using her new card also. Now Resident D had to cancel those accounts.

A document, titled "Resident Interview," dated 8/11/22, indicated Resident D did have credit cards in her apartment. She noticed suspicious activity on her credit card statements within the last three months in the amount of \$300 in Ohio and Missouri. She did review her statements monthly. The ED and DON (Director of Nursing) both signed their signatures on 8/11/22 indicating they had reviewed the document.

During an interview, on 8/30/22

DEPARTMENT OF HEALTH AND HUMAN SERVICES
CENTERS FOR MEDICARE & MEDICAID SERVICES

at 2:45 p.m., the ED indicated Resident D's daughter called approximately five minutes ago to report there was suspicious activity on her mother's bank account. She indicated on 7/17/22, her mother realized two of her credit cards were stolen. She had them canceled and new cards were issued. On the same day until 8/7/22, items were charged totaling \$2,300 to both cards in the states of Ohio and Missouri. The daughter and the facility assumed the credit card activity was unrelated to the facility. New credit cards were issued for both credit cards. She was not able to use those new cards either because whoever stole her credit cards made a digit wallet on their phone or computer, so whenever new credit cards were downloaded to replace those old credit cards, the person would automatically get the information for the new cards and would use the newly issued credit cards.

During a phone interview, on 8/30/22 at 3:00 p.m., Detective 4 indicated he had not received a report regarding Resident D's stolen credit cards yet. He had been given information regarding some stolen credit cards and Resident D's daughter was gathering the necessary paperwork needed to bring to the Police Department. When a digital wallet was made

DEPARTMENT OF HEALTH AND HUMAN SERVICES
CENTERS FOR MEDICARE & MEDICAID SERVICES

on a phone or a computer, the person who stole the credit/debit card placed the card information into the digit wallet, then if the card was canceled and a new one was issued, the new credit/debit card information automatically synched into the wallet and allowed the person to receive the new information. He or she would then be able to continue to charge with the card. The credit/debit card would need to be canceled and a completely new account would need to be opened or started to prevent this from happening.

During an interview, on 8/30/22 at 4:29 p.m., Resident D indicated she noticed her two credit cards were stolen on a Sunday at the first of August. She kept her credit cards in her purse in her wallet. She did not give anyone permission to take her cards and use them. Whoever had her cards and used them, stole them out of her purse and needed to be prosecuted for theft because she cannot get them replaced because the person would use them again.

An email written by Resident D's daughter, dated 8/30/22 at 4:10 p.m., indicated she was providing the information in the email to the ED for her records. On 8/7/22, she was first notified by one of her mother's credit cards questioning if she had

DEPARTMENT OF HEALTH AND HUMAN SERVICES
CENTERS FOR MEDICARE & MEDICAID SERVICES

authorized a Grubhub purchase for a restaurant. She indicated she had not, so the credit card was canceled. Then the person who stole the credit cards attempted to use it at Comcast. She called the resident to verify she had both those credit cards in her possession, which the resident did not have the credit cards. The credit cards were determined to have been missing as of 8/7/22 at 12:00 p.m. She called the other credit card company (the one with the smaller credit limit) to talk with their fraud department and found out there had been items charged in Ohio, Missouri and Lebanon, Indiana. The other credit card (the one with the higher credit limit) was used a few more times even after it was canceled. The highest charge was to the Lebanon Utility Company for \$825.21 and the name of QMA 3's husband was given when she asked the Utility department. She was told the credit cards was used in a digital wallet, so when they were replaced, the card information automatically updated with the new card information. This was how the person/persons were still able to use the cards to charge items.

This State tag relates to Complaint IN00387740.

Based on observation, interview and record review, the facility

DEPARTMENT OF HEALTH AND HUMAN SERVICES
CENTERS FOR MEDICARE & MEDICAID SERVICES

failed to ensure residents' credit/debit cards were kept safe and secure during their admission for 3 of 3 residents being reviewed for misappropriation of property. (Resident B, C and D)

Finding includes:

1. An "Indiana State Department of Health Survey Report" indicated Detective 4 came to the facility to talk to the ED (Executive Director). He indicated a family member of Resident B had reported there was suspicious activity of a Door Dash charge on his debit card on 7/11/22. After further investigation, he discovered QMA (Qualified Medication Aide) 3 in 2020 had charged her car payments and car insurance to Resident B's debit card. The employee emailed a resignation letter to the ED. The follow-up indicated the ED spoke to Detective 4, who indicated he was turning his investigation over to the Prosecutor, who would determine which charges were to be filed.

Residents B and C were a married couple and they shared the same bank account, so they will be referred together throughout this survey report. Resident B was the resident who had his debit card numbers stolen.

DEPARTMENT OF HEALTH AND HUMAN SERVICES
CENTERS FOR MEDICARE & MEDICAID SERVICES

During an interview, on 8/29/22 at 1:45 p.m., the ED indicated Detective 4 came to the facility to talk with her regarding fraudulent bank activity with Resident B's debit card. QMA 3 charged Door Dash on 7/11/22, with Resident B's debit card numbers. He also discovered she had given her car loan and car insurance company his debit card numbers to pay her car payment along with her and her husband's car insurance since the year 2020. The resident's daughter did not usually check the residents' bank statements for discrepancies. She usually threw them in a drawer, however, she happened to check the bank account statement and noticed the door dash charge and she knew her parents (Resident B and C) did not order Door Dash. She called the police to report her parents bank account having a Door Dash charge on it, which should not have been there. QMA 3 worked at the facility, from 5/6/19 to 5/16/21, then she was rehired recently as of 6/27/22. She sent an email on 7/11/22, indicating she was resigning from the facility after Detective 4 left her a message indicating he needed to speak with her. The ED indicated the misappropriation of property allegation was substantiated because QMA 3 stole over \$16,000 from Residents B and C.

DEPARTMENT OF HEALTH AND HUMAN SERVICES
CENTERS FOR MEDICARE & MEDICAID SERVICES

Any deficiency statement ending with an asterisk (*) denotes a deficiency which the institution may be excused from correcting provided it is determined that other safeguards provide sufficient protection to the patients. (See instructions.)

LABORATORY DIRECTOR'S OR PROVIDER/SUPPLIER REPRESENTATIVE'S SIGNATURE	TITLE	(X6) DATE
---	-------	-----------