

AI and You — Current Topics Supplement

Discussion briefing for the Senior Center class • July 2026

Class mantra: Useful AI, minimal exposure, human verification.

How to use this: each topic is a self-contained 10–15 minute discussion block. Use one as a warm-up each week, or run Topics 1–4 together as a special 'What's New in AI' session. Facts below were researched and verified in July 2026 — sources for everything are on the last page.

Topic 1 — Voice-Cloning Scams Hit the Bay Area

Ties into: Week 3 (Scams & Digital Self-Defense). Use as the opening story — it happened minutes from here.

What happened: In May 2026, a mother in Martinez got a call saying her adult daughter had been kidnapped — and she heard her daughter's voice on the line. Scammers, using AI voice cloning, kept her on the phone for five hours and moved her between wire-transfer locations until she had sent about \$5,400. Her daughter had been safe at work the entire time.

The near-miss: another Bay Area family got a frantic call from their 'son' about a car accident. 'Police' told them to withdraw \$15,000 for a courier who was already on the way. They paused, called their son directly — and stopped the scam cold. Even a CBS Bay Area news anchor has been victimized by this scam.

The teaching point: a voice can be cloned from about 3 seconds of audio — from social media, a video, or even a voicemail greeting. Hearing a loved one's voice is no longer proof. The family that called their son directly did the one thing that always works: Stop, Verify, Then Act.

Discussion questions

- What made the Martinez caller so effective? (Fear, urgency, staying on the line.)
- Why did the second family escape? What exactly did they do?
- Who would YOU call to verify? Is that number written down somewhere — not just in your phone?
- Have you agreed on a family verification phrase yet? (If not, tonight's the night.)

Topic 2 — The FBI's New Warning — and the New Numbers

Ties into: Week 3. Updates the statistics in the handouts.

In May 2026 the FBI warned specifically about 'virtual kidnapping' calls — a cloned voice of a loved one plus a ransom demand and pressure to stay on the phone. It also released new totals: **Americans lost roughly \$893 million to AI-related scams in 2025, across more than 22,000 complaints.**

Older adults are not the most frequently fooled — younger people actually lose money more often — but when older adults are hit, they lose the most per incident. And total fraud losses reported by Americans 60+ reached \$2.4 billion in 2024, four times the 2020 figure.

Reassuring frame for the class: skepticism is working. The goal of these numbers is not fear — it is to retire the old warning signs ('bad grammar,' 'robotic voice') and replace them with the ones that still work: urgency, secrecy, and unusual payment.

Discussion questions

- Which old scam 'tells' no longer work now that AI writes and speaks fluently?
- What are the three red flags that never change?

Topic 3 — New Scam: The Fake 'AI Medicare Advisor'

Ties into: Week 3 teaching points; also Week 2 (health). Timely before open enrollment (Oct 15 – Dec 7).

Searching for 'Medicare plan help' now surfaces fake AI chatbots and ads that promise personalized plan recommendations — then ask for your Social Security number to 'verify eligibility' or bank details for an 'instant quote.' Scammers are exploiting real 2026 Medicare changes (the new \$2,100 yearly cap on drug costs) to sound current and credible.

The rule to teach: Medicare never calls, texts, or chats to ask for personal information. Treat your Medicare number like a credit card number. For real help, use 1-800-MEDICARE, medicare.gov, or California's free HICAP counselors — never a chatbot that found YOU.

Discussion questions

- Why does mentioning a real, current Medicare change make a scam more convincing?
- What is the safe way to get plan help this fall?

Topic 4 — The Law Is Catching Up: California's New AI Rules

Ties into: Week 1 (what AI is) and Week 4 (choosing tools). A hopeful note.

As of January 1, 2026, California law (SB 243) requires 'companion' chatbots to clearly disclose that you are talking to an AI whenever a reasonable person might be misled. California also strengthened penalties for profiting from illegal deepfakes — up to \$250,000 per offense.

The class takeaway: the law now agrees with our mantra — you have a right to know when it's a machine. But laws punish after the fact; your habits protect you in the moment.

Discussion questions

- Have you ever been unsure whether you were chatting with a person or a bot? How could you tell?
- Should AI always have to identify itself? Where would you draw the line?

Topic 5 — Aging in Place: What's Actually New in 2026

Ties into: Week 2. Replaces hype with what is real and buyable.

- **Fall detection without cameras.** New systems use radar or Wi-Fi sensing to detect a fall in the bathroom or bedroom — no camera, no video, full privacy. A good answer to the #1 objection ('I don't want to be watched').
- **AI companions are real now.** The ElliQ tabletop companion is offered through some state aging programs; users average about 41 interactions a day, and pilot programs report meaningful reductions in loneliness. It prompts health check-ins, suggests activities, and can alert a care coordinator if routines change.
- **Assistants that learn your routine.** Newer voice assistants and home sensors learn normal daily patterns and can alert family when something is off — a missed meal, no movement in the morning. Some health-focused versions are now HIPAA-compliant.
- **Reality check to keep:** robots are still not replacing human caregivers at any scale — the Japan story from Week 2 still stands. These tools monitor and remind; people still care.

Before-you-buy questions (put on the projector)

- What exactly does it see, hear, and record?

- Where does that data go, and who can look at it?
- What happens if the Wi-Fi or power goes out?
- Is there a monthly fee after the 'free' period?
- Can a family member help manage it with me — not for me?

Discussion questions

- Would you want a device that notices when your routine changes? Who should get the alert?
- Is a companion robot company, surveillance, or both?

Topic 6 — The AI Tools Themselves Keep Changing

Ties into: Week 1 demo and Week 4 (choosing tools). Also a facilitator heads-up.

All the big free assistants (ChatGPT, Gemini, Claude) shipped major updates in 2026. The biggest shift: 'agents' — AI that doesn't just answer questions but can take actions, like browsing websites or organizing files. More capability means our rules matter more, not less: more capable AI still sounds confident while being wrong, and an AI that can act needs tighter limits on what we let it touch.

Facilitator note: free tiers, buttons, and model names change monthly — re-test every live demo the morning of class. If a demo looks different than last session, that itself is a teachable moment: 'the tool changed, our rules didn't.'

Discussion questions

- Would you let an AI take an action for you (book, buy, send)? Which actions are off-limits?
- What is one thing you'd still never put into any chatbot?

Quick Warm-Up Headlines (2-minute openers)

- A Bay Area mom wired \$5,400 after hearing her 'kidnapped' daughter's cloned voice. What one habit would have stopped it?
- California now fines deepfake profiteers up to \$250,000. Will that slow scammers down?
- A companion robot users talk to 41 times a day is reducing loneliness in state pilot programs. Charming or concerning?
- Fake 'AI Medicare advisors' are popping up in search results ahead of open enrollment. How do you find the real help?
- New fall detectors use radar instead of cameras. Does 'no camera' change how you feel about home sensors?

Local Quick-Reference Card (San Mateo County & Peninsula)

- **Report a scam / elder abuse:** San Mateo County 24-hour APS line (800) 675-8437 • DA Elder Protection (650) 363-4651, smda@smcgov.org • FTC reportfraud.ftc.gov • FBI ic3.gov • AARP Fraud Watch (877) 908-3360.
- **Free tech & AI help:** San Mateo County Libraries Tech Tutors and workshops (smartphones to chatbots): 1-833-YES-SMCL (1-833-937-7625), smcl.org.
- **Aging in place & support:** Avenidas (avenidas.org) • Institute on Aging (ioaging.org) • San Mateo County Aging & Adult Services (smchealth.org).
- **County scam pages:** smcgov.org/avoiding-scams.

Sources (verified July 2026)

- Martinez voice-clone scam: SFist, 'Local Woman Bilked Out of Thousands After Scammers Clone Daughter's Voice With AI' (May 2026); CBS News San Francisco, 'AI phone scam creates voice replicas of kidnapped loved ones.'
- Bay Area family near-miss & 3-second cloning: CNN Tech, 'AI voice cloning scams are on the rise' (May 29, 2026); Fox News, 'AI voice scams surge 1,210%.'
- FBI figures (\$893M, 22,364 complaints; \$352M for 60+): FBI IC3 via savingadvice.com FBI warning coverage (May 19, 2026) and Yahoo Finance.
- 60+ losses \$2.4B in 2024: Journal of Accountancy, 'Elder fraud rises as scammers use AI' (April 2026).
- Fake AI Medicare advisors: Yahoo News / Gadget Review, 'Fake AI Medicare Advisor Scams Target Seniors During Peak Enrollment.'
- California SB 243 and deepfake penalties: TechCrunch (Oct 13, 2025); California Legislative Information; Sen. Padilla press release.
- Aging-in-place tech (radar/Wi-Fi fall detection, ElliQ Medicaid programs, routine-learning assistants): innovationincubator.com 'Aging in Place in 2026'; explainx.ai; myseniorcarehub.com; agesafeamerica.com.
- San Mateo County resources: smchealth.org (24-hour hotline, EDAPT), smcgov.org (DA elder protection, avoiding scams), smcl.org (Tech Tutors).

Facilitator reminder: re-verify statistics and phone numbers each quarter; AI-scam data changes fast.