

Recognizing & Reporting Maltreatment

Caregiver Learning Guide — Protecting Vulnerable Adults & Minors Under Minnesota Law

How to use this guide: Read it alongside the Lesson 5 video, keep it as a quick reference on the job, and review it before taking the Lesson 5 quiz.

What you'll learn

- Identify who counts as a vulnerable adult under Minnesota law.
- Recognize the signs of abuse, neglect, and financial exploitation.
- Understand your duty as a mandated reporter — reporting suspicion, not proof.
- Know exactly how and when to report, and what to include.

Key terms

Vulnerable adult

Any person age 18 or older who receives services from a licensed program (including everyone served under a 245D license), who receives licensed home care or personal care services, or who has a physical, mental, or emotional condition that limits their ability to care for or protect themselves. In short: everyone you support in a 245D program is a vulnerable adult under the law.

Maltreatment

A legal term covering abuse, neglect, or financial exploitation of a vulnerable adult (Minn. Stat. 626.5572). Self-neglect is also reportable.

Mandated reporter

A person who, because they provide care, is required by law to report suspected maltreatment. You report what you reasonably suspect — you do not need proof, and it is not your job to investigate.

The forms maltreatment can take

Abuse

Physical (hitting, rough handling), sexual (any contact without valid consent), or emotional harm (threats, humiliation, isolation, yelling). Also includes improper use of restraint or medication — for example, restraining or sedating a person for staff convenience.

Neglect

Failure to provide the care a person reasonably needs — food and fluids, clothing and shelter, health care and medications, hygiene, or supervision. Examples: missed medications, ignored call lights, leaving a person who needs supervision alone, or unsanitary conditions. Neglect can be unintentional and still reportable.

Financial exploitation

Misusing a vulnerable adult's money or property, or withholding what is theirs. Examples: taking cash or belongings, using their bank card, pressuring them to sign documents, charging for services not provided, or keeping their change after shopping. Even small amounts count.

Warning signs to watch for

- Physical: unexplained bruises or injuries, weight loss, poor hygiene, bedsores.
- Emotional: fear, withdrawal, anxiety, or going quiet around certain staff.
- Financial: missing items, unusual withdrawals, sudden account changes.
- Environmental: unsafe, cold, dirty, or unsanitary living conditions.

No single sign proves maltreatment, but patterns matter. Trust your instincts — if something feels wrong, treat it as a reason to report.

Your duty: when and how to report

Report immediately — as soon as possible, and no later than 24 hours after you suspect maltreatment. Do not wait until the end of your shift, and do not wait to be certain.

If a person is in immediate danger, call 911 first.

Make sure the person is safe, then make your maltreatment report.

Minnesota Adult Abuse Reporting Center (MAARC)

Call toll-free, 24/7: **844-880-1574**

Online: file a MAARC web report for mandated reporters at mn.gov.

For a minor (under 18): report to your county or local law enforcement (Minn. Stat. Ch. 260E).

What to include in your report

- Who is involved — the vulnerable adult and the person you suspect.
- What happened — what you saw, heard, or were told (facts, not guesses).
- When and where it happened.
- Any injuries, and whether the person is in danger now.
- Your name and contact information — your report is protected by law.

Do's and don'ts

DO	DON'T
<ul style="list-style-type: none"> • Report to MAARC, even if you also tell your supervisor • Follow your employer's internal reporting policy • Keep the person safe and preserve any 	<ul style="list-style-type: none"> • Investigate or interrogate anyone yourself • Confront the suspected person • Wait for permission to report • Assume someone else will report it

DO	DON'T
evidence <ul style="list-style-type: none"> • Keep the matter confidential 	

Protection: Retaliation against anyone who reports in good faith is against the law.
Consequences of not reporting: Failing to report is a crime and can lead to criminal charges, loss of your job, and background-study consequences. Most importantly, silence allows harm to continue.

Quick reference

1. **Is anyone in immediate danger?** Call 911 first.
2. **Report immediately** — within 24 hours of suspecting maltreatment.
3. **Call MAARC:** 844-880-1574 (toll-free, 24/7), or file online at mn.gov.
4. **Minor (under 18)?** Report to your county or law enforcement (Ch. 260E).
5. **When in doubt,** report. It is always better to report than to stay silent.

Check your understanding

- Who counts as a vulnerable adult in your program?
- Do you need proof before you report? (No — a reasonable suspicion is enough.)
- How quickly must you report, and to whom?
- What should you never do after you suspect maltreatment?

Legal references

Minn. Stat. 626.557 (Vulnerable Adults Act) · 626.5572 (definitions) · 245A.65 & 245A.66 (maltreatment reporting in licensed programs) · 245D.09 (staff orientation & annual training) · Chapter 260E (maltreatment of minors).

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