

MR-01

Vulnerable Adults: Recognizing & Reporting

Participant Guide

72-Hour Maltreatment Reporting · Audience: DSPs · PCAs · CNAs · HHAs · 245D Direct Support Staff · CE Hours: 0.5

Recognizing and Reporting Maltreatment of Vulnerable Adults

Most people you support under a 245D licence meet Minnesota's definition of a vulnerable adult, and you are a mandated reporter. This guide is built on the Vulnerable Adults Act (Minn. Stat. 626.557) and its definitions (Minn. Stat. 626.5572). It covers the three legal categories of maltreatment, the warning signs, and exactly how and when to report.

One rule sits under all of it: report as soon as possible. Minnesota law defines 'immediately' as as soon as possible, and in no event longer than 24 hours from the time you first knew of the incident. That is an outer limit, not a target.

Learning Objectives — by the end of this module you will be able to:

- Apply the statutory definition of 'vulnerable adult' and identify who is a mandated reporter
- Distinguish abuse, neglect, and financial exploitation
- Recognize physical, behavioral, environmental, and financial warning signs
- Report within the statutory timeframe, and know what to include
- Explain how internal reporting works alongside the external report
- Explain reporter protections and the ban on retaliation

Section 1: Who Is a Vulnerable Adult?

Minn. Stat. 626.5572, subd. 21, defines a vulnerable adult as a person 18 or older who meets one of four conditions: they reside in a facility; they receive licensed services under chapter 245A — which includes 245D services; they receive home care or personal care assistance; or they have a physical or mental condition that impairs their ability to care for or protect themselves. In practice, the adults you support in a 245D program will meet this definition.

Under 18? A different chapter applies

245D services can be provided to children as well as adults. A person under 18 is covered by Chapter 260E instead of the Vulnerable Adults Act — see MR-02.

Section 2: You Are a Mandated Reporter

Because you provide care, the law makes you a mandated reporter. That is not a role you volunteer for, and not one you can decline. What it requires is simpler than people expect: you report what you reasonably suspect. You do not need proof, and you do not need to be certain. It is not your job to investigate, confirm, or decide whether something really happened — someone else does that. Your job is to report.

Section 3: The Three Categories of Maltreatment

Minnesota law recognizes three categories. Abuse covers physical harm such as hitting or rough handling, sexual contact without valid consent, and emotional harm such as threats, humiliation, or isolation — including improper use of restraint or medication, for example sedating someone for staff convenience. Neglect is the failure to provide care a person reasonably needs: food, fluids, medication, hygiene, or supervision. Neglect can be entirely unintentional and still reportable, and self-neglect — where a person is not meeting their own needs — is reportable too. Financial exploitation is a breach of a fiduciary or legal obligation regarding a person's funds or property.

Section 4: Financial Exploitation, Precisely

Financial exploitation deserves precision, because staff handle money legitimately every day. Minn. Stat. 626.5572, subd. 9, defines it as a breach of a fiduciary or legal obligation: an unauthorized expenditure or use of funds without legal authority, failing to use a person's funds to provide them with necessities, or acquiring their property through undue influence, fraud, harassment, or coercion.

Authority and purpose, not just money changing hands

Using a client's card, with proper authorization, to buy that client's groceries is not exploitation. Using it outside that authorization, or for anything other than the client's benefit, may well be.

Section 5: Recognizing the Warning Signs

No single sign proves maltreatment — patterns matter. Physical signs include unexplained bruises or injuries, weight loss, deteriorating hygiene, or bedsores. Behavioral signs include fear, withdrawal, or a client going quiet around a particular staff member. Financial signs include missing items, unusual withdrawals, or sudden changes to accounts. Environmental signs include conditions that are unsafe, cold, dirty, or unsanitary. If something feels wrong, that feeling is a reason to report — not a reason to wait and watch.

Section 6: What 'Immediately' Means

This is the part to remember exactly, because the law defines the word. Minn. Stat. 626.5572, subd. 10, says immediately means as soon as possible, but no longer than 24 hours from the time you first knew the incident occurred. Read both halves: as soon as possible is the standard, and 24 hours is the outer limit you must not cross — it is not permission to wait a day.

24 hours is the outer limit, not the target

Do not finish your shift first. Do not wait until you are certain. If you could have reported sooner, you should have.

Section 7: How to Report

If a person is in immediate danger, call 911 first — make sure they are safe, then make your maltreatment report. Reports go to the Minnesota Adult Abuse Reporting Center (MAARC), the common entry point for vulnerable adults: 1-844-880-1574, toll free and staffed 24 hours a day. Mandated reporters can also file online through the state website. Save that number in your phone now, before you need it.

Section 8: Internal Reporting — When It Counts

Where your agency has a qualifying internal reporting procedure, Minn. Stat. 626.557, subd. 4a, allows you to meet your legal reporting duty by reporting internally. The facility then carries the responsibility to make the immediate report to MAARC, and it must give you written notice within 2 working days telling you whether it did.

The policy must allow internal reporting — it cannot require it

Minn. Stat. 245A.65 says your agency's policy must allow internal reporting; it cannot force you to use it. You may

always report externally yourself — before, after, or instead — and you are protected when you do.

If you report internally and do not get written notice within 2 working days, or you are not satisfied with what your agency did, report to MAARC yourself.

Section 9: What to Include, and What Not to Do

A good report answers five things: who is involved (the vulnerable adult, and the person you suspect); what happened, in facts rather than conclusions (what you saw, heard, or were told); when and where it happened; any injuries, and whether the person is in danger right now; and your own name and contact details. Your identity is protected by law, and giving it makes the report far more useful.

Do report — externally to MAARC, or internally if your agency has a qualifying procedure. Do follow your agency's policy, and know what it says before you need it. Do keep the person safe, and keep the matter confidential. Do not investigate or question anyone yourself. Do not confront the person you suspect. Do not wait for permission from anybody. And do not assume someone else has already reported it — that assumption is how harm continues.

Section 10: You Are Protected

Retaliation against anyone who reports in good faith is against the law. You cannot be disciplined, demoted, or dismissed for making a report you honestly believed you should make. The reverse also matters: a mandated reporter who knows of maltreatment and fails to report as the law requires can face criminal liability, and it can affect your employment and background study clearance. The most important reason is simpler than any of those — silence lets the harm continue.

Key Terms

Term	What it means
Vulnerable adult	A person 18 or older who resides in a facility, receives licensed 245A services, receives home care or personal care assistance, or cannot fully care for or protect themselves (Minn. Stat. 626.5572, subd. 21).
Mandated reporter	A person who is legally required to report suspected maltreatment because of the care they provide.
Abuse	Physical, sexual, or emotional harm, or improper use of restraint or medication.
Neglect	Failure to provide needed care; self-neglect is also reportable.
Financial exploitation	A breach of a fiduciary or legal obligation regarding a vulnerable adult's funds or property.
MAARC	Minnesota Adult Abuse Reporting Center — 1-844-880-1574, 24 hours a day.

Check Your Understanding

1. Under Minn. Stat. 626.5572, who counts as a vulnerable adult?
2. Minnesota law defines 'immediately' for maltreatment reporting as what?
3. What is the phone number for the Minnesota Adult Abuse Reporting Center?

4. A staff member is authorized to use a client's debit card for the client's groceries, and instead uses it to buy items for themselves. What is this?
5. Does reporting to your supervisor alone satisfy your legal duty to report?

What's Next

Looking ahead

Next, MR-02: Children — Maltreatment Reporting under Chapter 260E covers how the duty to report extends to minors, and where a child report goes.

Legal References

Minn. Stat. 626.557 (Reporting of Maltreatment of Vulnerable Adults), incl. subd. 3, 4a; Minn. Stat. 626.5572 (Definitions), incl. subd. 9, 10, 21; Minn. Stat. 245A.65; Minn. Stat. 245D.09 subd. 4; MN DHS, Minnesota Adult Abuse Reporting Center (MAARC).

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