



## ND SMP Scam of the Month – February 2021

### 11 Ways to Stop Fraud

Your best defense against fraud is **YOU!** The year 2020 was a banner year for scammers, not only because of the usual fraud schemes, but they had a big financial take away from the COVID-19 pandemic.

Some things to do to defend yourself against fraud:

- Strengthen your password protection on accounts.
  - Set up dual-factor authentication on accounts. After you provide your name and password, you will get a unique code by text or email that you enter.
- Protect your mail.
  - Informed delivery is a free service from the U.S. Postal Service. The agency emails images of mail to be delivered which allows you to monitor what will be delivered.
- Check credit reports.
  - Currently Equifax, Experian and TransUnion are offering free weekly online reports through April 2021. Go to [AnnualCreditReport.com](https://AnnualCreditReport.com)
- Screen phone calls.
  - Enter all trusted contacts into your smartphone. Caller ID will let you know if it's one of them. Do not answer if you don't know the caller.
- Manage emails.
  - Mark suspicious or unwanted emails that show up in your inbox as spam, then similar messages will automatically be routed to your trash bin.
- Ensure privacy settings on Facebook accounts.
  - Go into Settings & Privacy and do a Privacy Checkup to ensure that only friends/family can view your profile and scammers will be locked out.
- Research unfamiliar e-retailers.
  - Do a web search on the company name followed by the words "scam, fraud, complaints."
- Do not pay with gift cards.
  - Do not ever purchase a gift card to use as a form of payment.
- Copy contents of your wallet.
  - Copy front and back of all ID and credit cards and store in a safe place.
- Be wary of dating apps.
  - Extortion scammers look for victims on dating apps. Be careful of sending pictures.
- Stop, breath, ask questions.
  - Scammers often try to rush their victims into making decisions. Never allow strangers to force you into fast decisions.

**Reporting Medicare fraud:** If you think you have spotted fraud, report it. ND SMP helps seniors prevent, detect & report Medicare fraud. If you see anything suspicious, contact the SMP at [ndsmp@minotstateu.edu](mailto:ndsmp@minotstateu.edu) or call 1-800-233-1737 or 701-858-3580. For non-Medicare fraud issues, contact the ND Attorney General's Office at 1-800-472-2600.

The information provided is intended to be a general summary only. Source of information: AARP Bulletin/Real Possibilities. *Fraud Watch: Take these steps to keep safe and protected in 2021.* December 2020.

**North Dakota Senior Medicare Patrol Phone: 800-233-1737 or (701) 858-3580**

For more information or to locate your SMP, visit [www.ndcpd.org/smp](http://www.ndcpd.org/smp)

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