

Frauds and Deception Affecting Older Citizens

Fraudsters are becoming more creative. According to Amy Nofziger, AARP's director of fraud victim support, "scammers stay on top of whatever is new." Here are a few current frauds happening now:

1. Zoom Phishing

The bait: You receive an email, text or social media message with a link to click because your Zoom or internet account has been suspended. Clicking allows criminal to download malware onto your computer.

2. COVID-19 Vaccine Card Cons

The bait: Posting pictures of your COVID vaccine card on Facebook gives fraudsters your full name, date of birth and information where you received your shot, this is enough data for scammers to break into your bank accounts or credit cards and steal your identity.

3. Fake Online Shopping Sites

The bait: Phony retail websites are looking more real than ever. Shoppers click on an online ad or through social media, enter credit card info and never receive the product or it is an item of lower quality.

4. Celebrity Imposter Jackpots

The bait: You get a message via social media, text or email claiming you won a prize and asking you to verify your account info and send a small deposit up front.

5. Online Romance Ambush

The bait: Scammers use off sites that aren't carefully monitored and hit you up for money. Never give money to someone you have never met in person.

6. Medicare Card Come-ons

The bait: Scammers are emailing, calling and even going door-to-door claiming to be from Medicare, usually offering pandemic related services if you "verify" your Medicare ID. The offers may include new cards that contain a microchip. Hang up, Medicare will never contact you without permission and they will never call to sell you something.

7. New Social Security Scams

The bait: Scammers are using "spoofed" phone numbers that look like they're coming from Washington, D.C. so they appear more credible. You may get a call saying that your SSN was used in a crime and you'll be arrested if you don't send money to fix it.

The full article on Today's Hot Frauds can be found in the April 2021 AARP Bulletin @ <https://www.aarp.org/money/scams-fraud/info-2021/schemes-targeting-older-adults.html>

Reporting Medicare fraud: If you think you have spotted fraud, report it right away. ND SMP will help seniors prevent, detect and report Medicare fraud. If you see anything suspicious, contact the ND SMP at 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 (April 2021). *Today's hot frauds.*

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

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