

Obituary Scams: Frauds Preying on Grief

Obituary or bereavement scams typically start with information collected from death notices and obituaries in newspapers or posted online. Fraudsters take facts included in obituaries and start to build a profile for identity theft. With a few details, fraudsters can locate and purchase a dead individual's home address, Social Security number and other identifying information to access or create financial accounts. Con artists may also pose as government officials, debt collectors or insurance agents to obtain more personal data about the deceased or to solicit payment for a supposedly unpaid bill or unclaimed benefit.

Obit-scouring fraudsters sometimes pretend to be long-lost friends or relatives of the deceased, or the fraudster might take what they've learned to target a surviving spouse or other family member contacting them out of the blue to reminisce or even ask for money or saying the deceased owed them money.

Don't put too much personal information into the obituary. Leave out details that can be used for identity theft such as the deceased's date of birth, middle name, maiden name and mother's maiden name. Don't include the deceased's home address or date and time of the funeral as this can alert burglars of an empty house during the service.

What you Don't Have to Include in an Obituary:

- Exact date of birth, use age instead
- Mother's maiden name, list parent's first names only
- Address, indicate city/state rather than full address
- Education, only list the graduating high school or college
- Ex-spouses
- Children's full names
- Cause of death
- Date and time of funeral

At a time when one is grieving, it's unfortunate that you also need to watch for those looking to profit off of your grief. Scammers have always targeted those who are most vulnerable. Know the signs of a scam and educate your family on ways to protect against obituary-related scams.

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: Obituary scams: frauds that prey on grief (3 Sept 20). Beyond the Dash retrieved from <https://beyondthedash.com/blog/obituary-writing/obituary-scams-frauds-prey-on-grief/7237>

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

For more information or to locate your SMP, visit <https://ndcpd.org/smp/>

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