

ND SMP Scam of the Month – March 2023

Top Scams to Watch For in 2023

Scammers respond to the latest news and trends to find new ways to scam people. Here are some emerging scams that anti-fraud experts are tracking in 2023:

Cryptocurrency and Romance Scam

- Scammers combine crypto scams and romance scams, posing as internet love interests so they can convince people to download an app and invest in fake crypto accounts.
 - Tip: monitor your investment opportunities, keep your guard up.

Payday Loan Scam

- Scammers exploit inflation offering workers fake payday loans that they claim will help people pay their pills, however, there is an upfront application fee that goes into the criminal's pocket and the applicant gets nothing in return.
 - Tip: be wary of anyone who asks you to pay any sort of loan fee with a gift card or some other nontraceable form of payment.

One-time Password Bot Scam

- Scammers use “bots” (automated programs) to trick people into sharing the two-factor authentication codes sent to them by text or email from financial institutions. The bot makes a robocall or sends a text that appears to come from a bank asking you to authorize a transaction. It is actually the “bot” that is trying to log into your bank account.
 - Tip: never share authentication codes or provide other information in response to an unsolicited phone call or text.

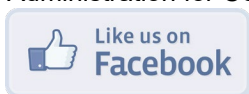
Puppy Purchase Scam

- Scammers will try to exploit animal lovers by offering cute puppies for sale on the web. Most of these are fake websites.
 - Tip: If you spot a puppy on a website, do a reverse image search to make sure it's not a photo stolen from another site.
 - You can also go to your local animal shelter and check out pets that are available there before searching online.
 - Insist on seeing the pet in person before paying any money.

North Dakota Senior Medicare Patrol Phone: 833-818-0029 or (701) 858-3580

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

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Check Washing Scam

- Checks are still used by some scammers to exploit money from unknowing people. One trick is “check washing.” The scammer steals checks from mailboxes and then bathes them in household chemicals to erase the original name and dollar amount, leaving blank spaces they can fill in.
 - Tip: The Postal Service recommends depositing your outgoing mail in blue collection boxes. At home, avoid leaving mail in your mailbox overnight.

Free-gift QR Code Scam

- Scammers put fake codes over real ones to exploit people who like the convenience of barcodes to look at restaurant menus or to make payments. Then a scammer may call and say they are sending a QR code to your phone, in reality, the QR code may take you to a malicious website.
 - Tip: If you receive a QR code out of the blue, contact the person or company that supposedly sent it to make sure it is real.

Scammers are Targeting Taxpayers

- The IRS is cautioning people to watch out for scammers who target taxpayers, especially during tax season. Scammers attempt to get unsuspecting people to turn over their tax returns and even threaten jail time or arrest. Scammers will also tell people there was a problem with their tax return and request personal information.
 - Tip: If such a call comes in, hang up immediately. Do not engage them any further. Under no circumstances give them any money or any personal information.

New Medicare Cards

- Scammers are calling Medicare beneficiaries asking them to verify their Medicare number so they can issue a new card. **Medicare is NOT issuing new Medicare cards**, not plastic cards, not microchipped cards, not cards with a magnetic strip, and Medicare is certainly not issuing cards with **new enhanced benefits**.
 - Tip: Medicare will never call and ask for your Medicare number, they already have that information. Medicare DOES NOT make unsolicited phone calls to beneficiaries.

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 1-833-818-0029. 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: Kiger, P. (04 Jan 2023) AARP Website. Information retrieved from: <https://www.aarp.org/money/scams-fraud/info-2023/top-scammer-tactics-2023.html> and Senior Medicare Patrol Program. (8 March 2022). People report Medicare card scams. *SMP Resource Center*.