



Preventing Medicare Fraud

## ND SMP Scam of the Month – February 2025

### Most Common Scams to Watch for in 2025

The new year doesn't always mean scammers change their tricks, but they update their scams by using new technology and taking ideas from old scams and big events happening in the world. Scammers always have the same goal—to get your personal information or money!

#### Types of scams to watch out for:

1. **AI (Artificial Intelligence) Scams**
  - Scammers might use AI to create fake people or change voices during calls to trick victims.
2. **Cryptocurrency Scams**
  - People new to crypto investing are often targeted by fake investment offers, scams involving celebrities, or “pump and dump” schemes where prices are manipulated.
3. **Synthetic Identity Scams**
  - Scammers make fake identities by mixing real and fake information. They use these identities to open credit accounts or take out loans.
4. **Romance and Celebrity Scams**
  - These scams use AI-generated profiles to seem more believable. Victims might think they've started a relationship or friendship with a celebrity, but it's all fake.
5. **New Medicare Card Scams**
  - Scammers pretend to be Medicare workers. They call and say they need to update your Medicare card, asking for information like your Social Security or bank account numbers.

#### How to Protect Yourself

Scammers are always coming up with new tricks, but here are some ways to stay safe:

- Be suspicious of deals that seem too good to be true.
- Don't click on unknown links in emails or texts.
- Be careful with your phone and don't share personal information with strangers.
- Watch what you post on social media.
- Research companies or people before giving them any personal information.
- Report suspicious activity.

**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](mailto: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: Experian-Prevention (20 Dec 24). *The latest scams you need to be aware of in 2025*. Retrieved from <https://www.experian.com/blogs/ask-experian/category/fraud-and-identity-theft/prevention/>. AARP Scam and Fraud (16 Dec 2024). *Here are five common scams to watch for in 2025*. Retrieved from: <https://www.aarp.org/money/scams-fraud/info-2024/biggest-scams-2025.html>

**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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