

Spot that Scam!

Recognizing and Reporting COVID-19 Related Scams

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JUSTICE IN AGING
FIGHTING SENIOR POVERTY THROUGH LAW

Center for Elder Law & Justice

The mission of Center for Elder Law & Justice (CELJ) is to improve the quality of life for elderly, disabled, and low-income persons in Western New York, through the provision of free civil legal services.

Each unit specializes in their fields to ensure justice for our clients and community. Not only does CELJ provide a multitude of services, we interact with the community regularly through outreaches and advocacy on a state and local stage. We believe that living independently and with dignity is the hallmark of justice.

Justice in Aging

Justice in Aging is a national organization that uses the power of law to fight senior poverty by securing access to affordable health care, economic security, and the courts for older adults with limited resources.

Since 1972 we've focused our efforts primarily on populations that have traditionally lacked legal protection such as women, people of color, LGBT individuals, and people with limited English proficiency.

Key Lessons

- Background & Psychology of Scams
- COVID-19 Related Scams
- Recovery & Reporting of Scams
- Local & Federal Resources



Scammers will use this
crisis to take your
money – don't let them!



Background & Psychology of Scams

Scams & Older Adults

- Scams impact people of **all** ages
- Older adults disproportionately impacted due to:
 - Perceived or actual access to resources
 - Availability
 - Other individual factors: illness, isolation, cognitive decline

Persuasive Techniques

- Visceral rewards
- Emphasis on urgency
- Use a personal touch
- Demonstrate authority
- Taking advantage of increased anxiety, depression, and social isolation prevalent in this pandemic

Who Are the Scammers?

- Historically, often are overseas
 - But in this crisis, with more people desperate for money, the scammers are operating in your own backyard
 - Number scramblers are widely used
- Work from “sucker lists”
 - Lists of names and information (often more than basic demographic information) of people who may respond to a solicitation

Poll 1

If you have been contacted by a scammer, how did they reach out to you?

- A. Mail
- B. Phone
- C. E-mail
- D. Social Media
- E. Other

Points of Contact

- Scammers will most often reach out by phone
 - Contributes to elements of surprise & urgency
- Others include:
 - E-mails
 - Text messages
 - Mail
 - Social Media
 - In-person

COVID-19 & Scams

Preying on Economic Uncertainty

- While there are specific scams targeting Health Care and Economic Stimulus payments, scammers are also using “get rich quick” scams due to the ongoing economic uncertainty surrounding the COVID-19 crisis
- Watch for offers promising quick cash
- Remember, if it sounds too good to be true...it probably is!

COVID-19 Scams: Healthcare

- Scammers know we are all afraid of the unknown with this virus; they will manipulate that fear by offering cures or testing that are not FDA approved and have no impact on the Virus.
 - Fake vaccines/cures
 - Test kit offers
 - Air filter systems
 - Medicare-related scams

Tips & Information: Healthcare Scams

- Talk with your health care provider with ANY questions you have about COVID-19
- Testing is still limited but expanding every day
- As of now there is only one FDA approved home test kit which requires a physician order
- There is no vaccine or cure for COVID-19, as this virus affects people differently any treatment should be prescribed by a doctor.

COVID-19 Scams: Gov't Imposter

- Types

- Social Security
- Medicare
- Economic Impact Payments (EIP)/Stimulus Checks

- Tips

- Do NOT respond to texts or calls from individuals claiming to be from the IRS, the Social Security, or the Government. They WILL NOT text, email, or call you.
- Visit government websites directly. Don't click on links.
- Say "NO" to anyone claiming to be from a government agency asking for cash, gift cards, wire transfer, cryptocurrency, or personal and financial information.

Example: Stimulus Payments

- You have been waiting for your stimulus check for months and need the funds to cover your prescription costs for the upcoming month. You receive a call from a “government representative” and the caller states that there is a new program where large stimulus payments are immediately available. You simply have to provide banking information for the deposit right now.

Poll 2

What persuasive techniques is the caller using?

- A. Fear of financial health
- B. Promise of large return
- C. Uncertainty about programs in the crisis
- D. All of the above

Lessons from the Example

- **If you have questions, contact these agencies directly.**
 - They WILL NOT solicit information from you over the phone; YOU have to call THEM.
 - There is one important exception during COVID - Contact Tracers MAY contact you. But you can always ask for a number to call them back on.
- **Important information:**
 - Right now (August 12, 2020) there is only one stimulus payment.
 - Paper checks are being mailed to individuals who were not otherwise eligible for direct deposit.
 - If you have not received this payment, and have not filed taxes in the last two years or are on SSI, contact the free Center for Elder Law and Justice Helpline at 1-844-481-0973

COVID-19 Scams: Charity

- Be leery of GoFundMe campaigns
- Go to: <https://www.charitynavigator.org/> for highly rated charities helping to combat the crisis.
- Tips to avoid charity scams:
 - Never pay by cash, gift card, or money transfer.
 - Visit the organization's website directly.
 - Be wary of charities calling you for donations.

COVID-19 Scams: Helpers

- Scammers offer help with errands, then run off with the money
- If you're an older adult:
 - Try to find a trusted friend or neighbor
 - If you order online, use a trusted seller
- If you're a caregiver:
 - Check in by phone or video chat
 - Ask questions



Strategies for Staying Safe

Steps to Keep Your Money & Information to Yourself

- Never give your financial information to someone who contacts you and claims to need it.
- Never give your SS, Medicare, or bank account number to anyone over the phone
- Never provide callers with your computer log in information
- Never click on messages indicating your computer is infected or call the number associated with the message.

Steps to Keep Your Money & Information to Yourself (cont.)

- Hang up on callers who ask you for money, financial information or identification information.
- Research all charities to make sure they are real
- Call your bank to see if someone has misused your account

Recognizing Red Flags: Money Transfers

- Cash Transfer Apps (like Venmo, Zelle, CashApp) are convenient ways to transfer money between yourself and individuals you know personally without having to exchange cash.
 - Scammers know this; and they are using these Apps to solicit money directly and also via “contests”.
 - Example: One popular “contest” is a scammer will ask an individual to send \$25 and they will receive \$250 back using one of these applications.

Recognizing Red Flags: Money Transfers (cont.)

- Do NOT send money or share your account information with anyone you don't know personally
 - This money is difficult, if not impossible to trace and you will not get it back.
 - Worse, if a scammer gets your account information, they can transfer your bank funds to themselves.

Proactive Steps You Can Take

- Check your credit report often
 - Through April 2021, every consumer can get a FREE weekly credit report. Visit www.annualcreditreport.com to request yours.
- Shred financial documents before throwing them out
- Use strong online passwords and don't give them out
- Check your credit card statements

The Bottom Line

- The best defense is to say NO if:
 - Anyone contacts you asking for your Social Security number, bank account number, credit card information, Medicare ID number, or drivers license number.
 - Anyone contacts you asking for any other personally identifiable information by phone, in person, by text message, or email.
 - Someone you don't know contacts you and requests money through a payment app like Venmo or Zelle or through pre-paid gift cards.



Recovery & Reporting

Reach Out for Help

- Recovery of funds might not be likely, but advocates can help with:
 - Stopping loss of additional funds
 - Credit reporting issues
 - Identity theft/unauthorized transaction issues
 - Coordinating with law enforcement
- If you are, or think may have been scammed, don't be embarrassed. Tell a family member or friend. We are here for you.

Where to Report: Local

- Center for Elder Law and Justice
 - <https://elderjusticeny.org/our-covid-19-response/>
 - 716-853-3087.
- NYS Attorney General Consumer Fraud Hotline for WNY
 - 716-853-8404

Where to Report: National

- National Elder Fraud Hotline
 - 833–372–8311
 - Information can help track trends & repeat bad actors
- AARP Toll-Free Scam Line
 - 800-222-4444
- Office of the Inspector General, SSA
 - Report Social Security Scams: <https://oig.ssa.gov/>
- Treasury Inspector General
 - Report EIP and IRS Impersonation Scams: <https://www.treasury.gov/tigta/coronavirus.shtml>

BBB: Scam Tracker

- Scams reported by location, with details
- <https://www.bbb.org/scamtracker/>

BBB Scam TrackerSM

Brought to you by the BBB Institute for Marketplace Trust.

Spot a business or offer that sounds like an illegal scheme or fraud? Tell us about it. Help us investigate and warn others by reporting what you know.

[Report a Scam](#)

Search for Scams

Search using any or all of the fields below.

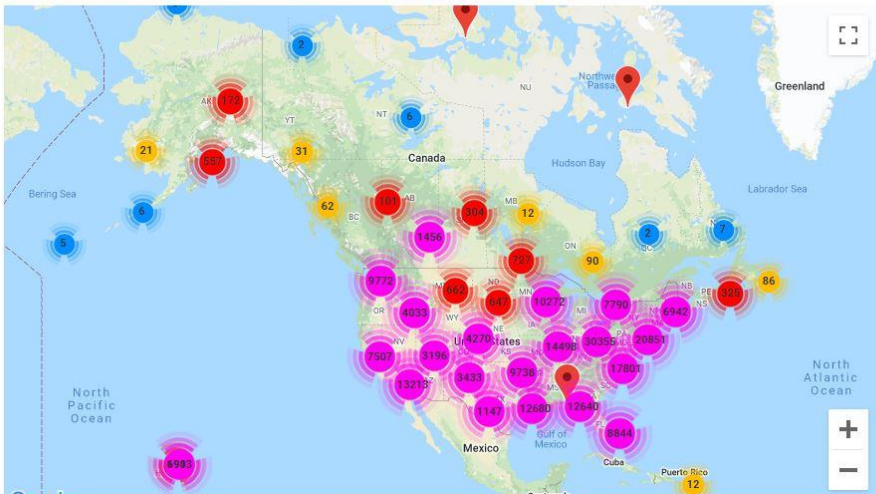
Keyword

Scam Type

Country

Date Reported
Feb 13, 2015 to Aug 5, 2020

Showing 206,931 Scams of 206,931 Reported



PROTECT YOURSELF
Learn more about scams

This content is based on victim and potential victim accounts. Government agencies and legitimate business names and phone numbers are often used by scam artists to rip you off.

Scam Type

Government Grant Scam

Business Name Used

Department Of Human Reward And Promotion - Stevie Jay

Date Reported

Jul 27, 2020

Victim Postal Code

14215

Total Dollars Lost

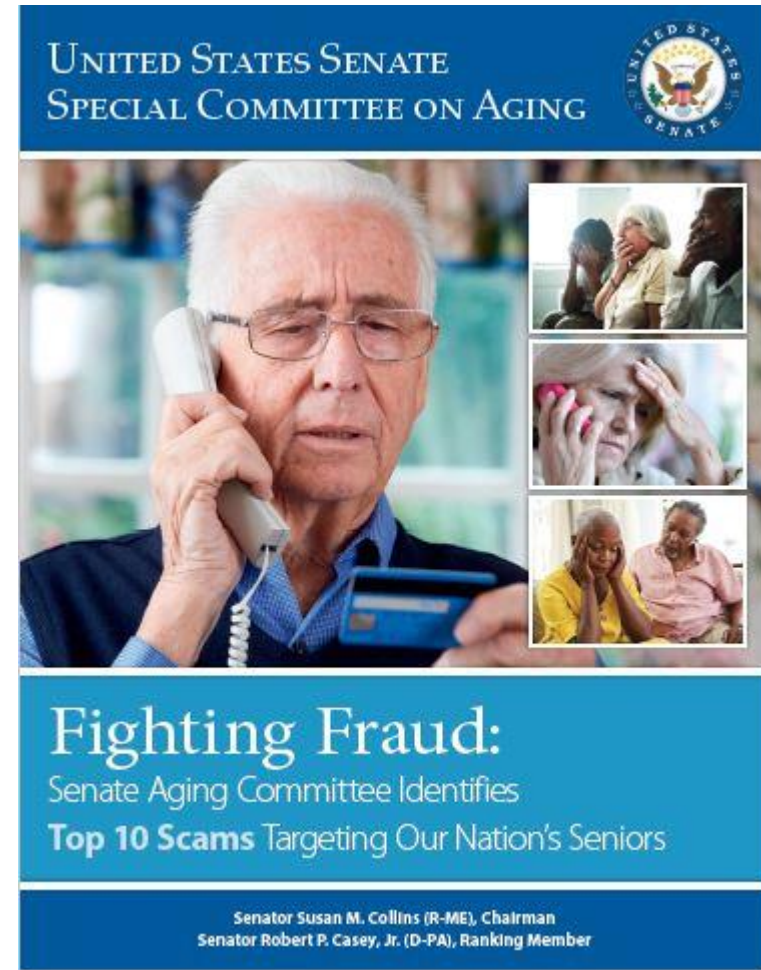
\$0.00

Scam Description

This scammer sent a friend request, he has mutual friends as I and gave me an online claim number 6106005844 That is the online claiming agent number all you need to do is to message the online claiming agent now that you are ready to claim your winning money now

Federal Resources: Fraud Book 2020

- From Senate Committee on Aging: Download [here](#).
- Includes top 10 reported scams & resources by state
- Can order a free printed copy by emailing: Casey_SeniorSpotlight@aging.senate.gov



Federal Resources: CFPB

- Resources to help you avoid scams
 - Protect yourself financially – Read resources to protect yourself financially during the COVID-19 pandemic.
 - Beware of scams – Recognize and prevent common types of fraud and scams that have popped up during the pandemic.
 - Avoid scams while finding help during quarantine – Watch out for scammers if you or a loved one needs help with errands
 - How to avoid COVID-19 government imposter scams – The CFPB and the FTC share three ways you can protect yourself and others from government imposter scams.

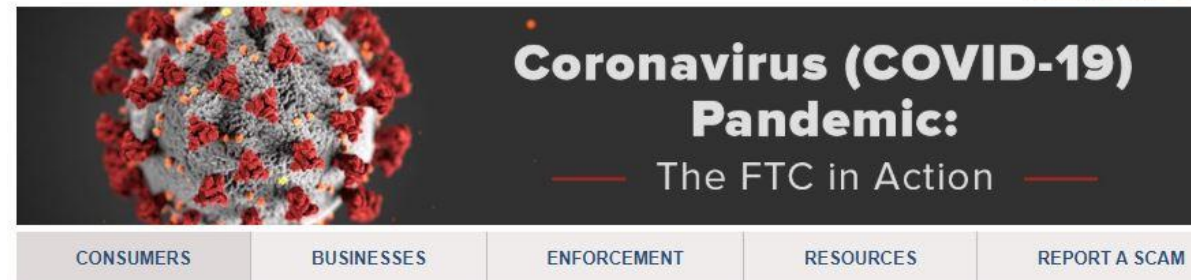
Federal Resources: FTC

- Explore Data:
 - Track complaint & fraud data
- Advice for Consumers
- www.ftc.gov

Coronavirus Advice for Consumers

En E:

<< Return to COVID-19



AVOID CORONAVIRUS SCAMS

- Learn how to [tell the difference between a real contact tracer and a scammer](#). Legitimate tracers need health information, not money or personal financial information.
- Don't respond to texts, emails or calls about checks from the government. Here's [what you need to know](#).
- Ignore offers for vaccinations and home test kits. Scammers are selling products to treat or prevent COVID-19 without proof that they work.
- Be wary of ads for test kits. Most test kits being advertised have not been approved by the FDA, and aren't necessarily accurate.
- Hang up on robocalls. Scammers are using [illegal robocalls](#) to pitch everything from low-priced health insurance to work-at-home schemes.
- Watch for emails claiming to be from the CDC or WHO. Use sites like [coronavirus.gov](#) and [usa.gov/coronavirus](#) to get the latest information. And don't click on links from sources you don't know.
- Do your homework when it comes to [donations](#). Never donate in cash, by gift card, or by wiring money.

BLOG POSTS

Relief Checks

- The IRS won't call about your stimulus money
- Getting stimulus checks from car dealerships? Nope.



Resources for Advocates

- Get free materials
 - **FTC:** Handouts & recordings (multiple languages)
 - **CFPB:** guides, placemats and posters



! MAIL FRAUD ALERT

Mail fraud letters look real but the promises are fake.

Older people are losing millions of dollars every year to mail scammers. Watch out for mail with these warning signs:

- Claims that you have won money or will win money
- Letters asking you to pay a fee to receive a prize
- Letters from psychics or offers to predict your future
- Mail that looks personalized to you from someone you don't recognize

Don't respond and don't send money. If you're not sure about a letter, show it to someone you trust.

GOOD FORTUNE IS COMING

YOU HAVE WON!

cfpb Consumer Financial Protection Bureau

An official publication of the U.S. Government
Learn more at consumerfinance.gov/oa or by calling 855-411-2372.

Resources for Advocates (cont.)

- National Center on Law & Elder Rights
 - Webinars, issue briefs, practice tips
 - Case consultations

NATIONAL
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**LAW &
ELDER
RIGHTS**

Search for resources

Read practice tips

Sign up for the email list

Request a case consultation

Learn about upcoming trainings

ncler.acl.gov





Questions? Comments?

Contact Information

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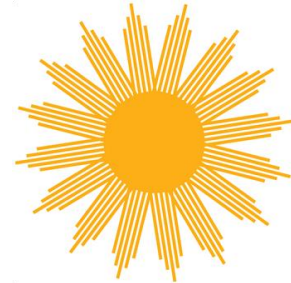
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