

# **5** COMMON SCAMS

#### **GRANDPARENT SCAMS**

Fraudsters claim your grandchild is in trouble and needs money to help with an emergency such as getting out of jail, paying a bill or leaving a foreign country. They prey on your emotions and trick you into wiring money.

#### **IMPOSTER SCAMS**

Con artists pose as government agencies (IRS, Medicare and Social Security) and get personal information from you, such as social security numbers, credit card info, etc.

#### SWEEPSTAKES/LOTTERY SCAMS

Scammers require that you wire money (to pay for taxes or transaction fees) before receiving the prize money. Foreign lotteries are illegal. Many of the Publisher's Clearinghouse Sweepstakes are fake.

#### **ROBO CALLS/UNWANTED PHONE CALLS**

Computers can make thousands of calls per minute. If you answer the phone, it confirms that it's a working number, and they sell your number.

#### **ID THEFT/MEDICARE FRAUD**

Fraudsters try and get your Medicare/Social Security Numbers. Don't give out personal information to unsolicited callers.

### **TO REPORT CONSUMER FRAUD**

Contact the INDIANA ATTORNEY GENERAL'S OFFICE, 800-382-5516 or 317-232-6330 or the FEDERAL TRADE COMMISSION, 1-877-FTC-HELP.

To Report Medicare Fraud: Contact the INDIANA SENIOR MEDICARE PATROL (SMP), 800-986-3505 or 317-205-9201.

## PREVENTION TIPS & RED FLAGS

DON'T ANSWER THE PHONE IF YOU DON'T RECOGNIZE THE NUMBER. If it's legit, they'll leave a message.

SCREEN YOUR CALLS OR LET THEM GO TO VOICE MAIL if you don't recognize the number. Even the incoming phone numbers can be spoofed (falsified).

**DON'T GIVE INFO OVER THE PHONE**. Most government agencies will provide information in written form—they don't call you.

**DON'T WIRE/SEND MONEY** unless you are certain that your friend or family is actually abroad and needs it.

**DON'T MAKE DECISIONS UNDER PRESSURE**. Check with trusted persons or agencies before making decisions that affect your finances or well-being.

**CHECK YOUR STATEMENTS** including credit cards and Medicare statements for unauthorized charges.

**DON'T KEEP SECRETS.** Fraudsters don't want you to tell your family or friends. Before making a decision, check with trusted advisors, or call SMP.

TREAT YOUR MEDICARE CARD LIKE A CREDIT CARD it has Social Security Numbers of you or your spouse on it (the government is removing them starting April 2018). MEDICARE IS MAILING THE CARDS.



Contact Indiana Senior Medicare Patrol (SMP) if you suspect fraud call 800-986-3505.

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