



July 2015 Fraud Prevention Fact

Your telephone could be your best friend in an emergency. However, pesky salespeople, robocalls and scammers could turn that friend into an enemy. Today's Fraud Prevention Fact explains how fraudsters use your phone for bad purposes and what you can do to protect yourself.

Robocalls may say that you qualify for a lower your credit card interest rate. If you press a number, a representative might tell you they work for your bank or credit card company. They get your card number and take your money. It's a scam.

Sometimes thieves will call and pretend to be officials of Social Security and Medicare. They will ask you to verify your information by giving it to them over the phone. Don't do it. Medicare will NEVER call you out of the blue and ask you to give your phone number or other personal information to verify anything.

Some scammers might say they are with the police and will arrest you if you don't pay for a fine that you did not know about. There is no fine. The police won't try to collect that way. Don't fall for it.

Others have pretended to be the IRS. They tell you that you owe back taxes and can pay them by phone. The IRS doesn't work like that.

Protect yourself by keeping your credit card, checking account, or Social Security and Medicare numbers private. Don't tell them to callers you don't know – even if they ask you to “confirm” this information. Sign up for the Do Not Call Registry. Ask the caller for a phone number to return the call. When they refuse, hang up the phone! Bottom line, do not give any important information to unsolicited callers on the phone. No Social Security numbers, credit card information, dates of birth, account numbers, nothing. And, do not send money based a phone call. Just hang up the phone.

Your Senior Medicare Patrol can help with questions, concerns, or complaints about potential Medicare and Medicaid fraud and abuse. Call us at 1-888-515-6565. SMPs are funded through the U.S. Department of Health and Human Services, Administration for Community Living, Administration on Aging.