

'Care Share

How to Avoid a Scam

Every year there are new scams. Staying ahead of each scam and warning people about them before they hit is next to impossible. However, whether it is related to stealing your Medicare information or emptying your bank account, all scams have similarities. Understanding this and, according to the following information from the FTC, recognizing these common signs of a scam could help you avoid falling for one.

Four Signs That It's a Scam

1. Scammers PRETEND to be from an organization you know.

Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the [Social Security Administration](#), the [IRS](#), or [Medicare](#), or make up a name that sounds official. Some pretend to be from a business you know, like a [utility company](#), a [tech company](#), or even a [charity](#) asking for donations.

They use technology to change the phone number that appears on your caller ID. So the name and number you see might not be real.

2. Scammers say there's a PROBLEM or a PRIZE.

They might say you're in trouble with the [government](#). Or you [owe money](#). Or [someone in your family had an emergency](#). Or that there's a [virus on your computer](#).

Some scammers say there's a [problem with one of your accounts](#) and that you need to verify some information.

Others will lie and say you won money in a [lottery](#) or [sweepstakes](#) but have to pay a fee to get it.

3. Scammers PRESSURE you to act immediately.

Scammers want you to act before you have time to think. If you're [on the phone](#), they might tell you not to hang up so you can't check out their story.

They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.

4. Scammers tell you to PAY in a specific way.

They often insist that you pay by [sending money through a money transfer company](#) or by putting money on a [gift card](#) and then giving them the number on the back. Some will send you a [check](#) (that will later turn out to be fake), tell you to deposit it, and then send them money.

* <https://www.consumer.ftc.gov/articles/how-avoid-scam>

What You Can Do to Avoid a Scam

- ✓ **Block unwanted calls and text messages.**

Take steps to [block unwanted calls](#) and to [filter unwanted text messages](#).

- ✓ **Don't give your personal or financial information in response to a request that you didn't expect.**

Legitimate organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.

If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.

- ✓ **Resist the pressure to act immediately.**

Legitimate businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

- ✓ **Know how scammers tell you to pay.**

Never pay someone who insists you pay with a gift card or by using a money transfer service. And never deposit a check and send money back to someone.

- ✓ **Stop and talk to someone you trust.**

Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.

- ✓ **Report Scams to the FTC**

If you were scammed or think you saw a scam, [report it to the Federal Trade Commission](#). File a fraud report online at reportfraud.ftc.gov or by calling 1-877-FTC-HELP (382-4357).



PROTECT YOURSELF AND LOVED ONES FROM SCAM ARTISTS

HOW DID I GET ON A LIST



Someone responds to unsolicited junk mail or calls.



A prescription drug plan company or another business has sold your contact information.

TIPS TO PREVENT SCAMMERS AT HOME



Don't open your door to sales people or strangers; put a "no soliciting" sign out front.



Use an answering machine to screen calls; don't respond to strangers' messages.



Never give out your Social Security number or Medicare ID #.



Donate to charities you are familiar with through their official websites, not through the phone/mail.



Do not place outgoing mail in your mailbox; thieves can steal it.



Register all phone numbers on the "Do Not Call" registry (www.donotcall.gov).

TIPS TO PREVENT SCAMMERS ONLINE



Don't buy from unfamiliar online companies; shop securely (ensure URL begins with "https").



Don't respond to emails from trusted businesses requiring personal info. Call the bank using your phone number on file or type in the exact email or URL address that you have on file for your bank and use the "contact" form to ask for follow-up.



Have virus protection software installed on your computer. Do not respond to junk emails.

[HTTP://WWW.ALZHEIMERSBLOG.ORG/2014/07/15/PROTECT-LOVED-SCAM-ARTISTS/](http://www.alzheimersblog.org/2014/07/15/protect-loved-scams-artists/)

The Senior Medicare Patrol (SMP) helps to educate Medicare beneficiaries about ways to prevent, detect, and combat Medicare fraud. For more information about Medicare fraud, visit the Stop Medicare Fraud website at www.stopmedicarefraud.org.