

Scams Related to COVID-19: Protect Yourself from More than the Virus.

- **Social Security Scams**

SCAM: Caller claims to be from Social Security and says that the outbreak has forced a reorganization of their records. They want to confirm your personally identifiable information, like your Social Security number.

- Social Security will never call you! If you aren't sure that a caller is legitimate, hang up and look up the number of the organization they claim to represent. If they really work there, you'll be able to get right back on the line with them.

- **Medicare/Medicaid Scams**

SCAM: Caller claims to be from Medicare/Medicaid. They may claim that the recent outbreak has forced reorganization, or that COVID related claims have been charged to your account, or that Medicare is issuing some type of memo that they need personal information for.

- Medicare/Medicaid will not call you. If you aren't sure whether a caller is legitimate, hang up and look up the number of the organization they claim to represent. If they really work there, you'll be able to get right back on the line with them.
- Report all Medicaid scams to:
 - Medicaid member/client fraud – 800-201-6308
 - Medicaid provider fraud – 800-376-1115

Or visit: www.dphhs.mt.gov/montanahealthcareprograms/fraudandabuse

- **Remote Services Scams**

SCAM: Scammers offer services specifically targeted to quarantined individuals. Such services might include grocery delivery, remote legal help, compensation programs, etc.

- If someone contacts you and offers a service, it is probably a scam. The best course of action is to look up service providers and call them. This way, you can not only verify the services offered by a caller, you can shop around to see who has the best price or provides the best service.
- If someone contacts you and informs you of a compensation/reimbursement fund for those affected by the COVID -19 outbreak, do your research! If such funds do exist, they will be created by the government, and there will be a record of its creation. Also, such a program would require you to apply for aid; the government will not call and offer aid.
- Remember that in times like these, *services are given to those who request them*. They are not distributed randomly or offered to the public individually.

- **Charity Scams**

SCAM: Scammers take advantage of citizens' good will and set up phony charities in order to steal people's donations.

- If you are contacted by someone claiming to be a charity and you wish to give, tell them you will look up and contact the charity yourself. Do not ask them for the charity's contact info, as they may provide you with fraudulent information.
- If you wish to give online, verify the charity/organization is a legitimate one. Look up the phone number (don't take it from the same website) and call to make sure the site is real. Pay attention to the details of names and logos, for example "TheRandomCharity.org" as opposed to "RandomCharity.org." Small differences in names, titles, and headings can be hard to notice, but are tell-tale signs of fraud.
- There are many online charity rating systems like *charitynavigator.org* or *charitywatch.org* that research charities and rank them based on how much good they do with your donations.

- **Fraudulent Cures/Vaccines/Treatments**

SCAM: Individuals trying to pedal fake cures or treatments.

- If anyone contacts you, or you see any advertisement for a Coronavirus cure, treatment, or vaccine, it is a scam! The FDA must approve of any new treatment/cure/vaccine, and it will be offered by legitimate medical facilities, not sold over TV or computer ads, or marketed by door-to-door salespeople.

- **Price Gouging**

SCAM: Scammers have, or pretend to have, a supply of some type of commodity (safety masks, toilet paper, disinfectant wipes, cleaning supplies, etc.) and will be selling it at an inflated price. Sometimes these scammers offer their product in local classified ads or go door-to-door to sell them.

- If anyone other than a licensed retailer is selling a product, don't trust it! They could be selling a knock-off, a dangerous product, or they may not even have the product to begin with.

If you think you have been a victim of a scam, contact the Legal Services Developer Program (1-800-332-2272), Adult Protective Services (1-844-277-9300), and/or Office of Consumer Protection (1-800-481-6896).

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