

Scam Pyramid

Report Scams for Optimal Outcomes

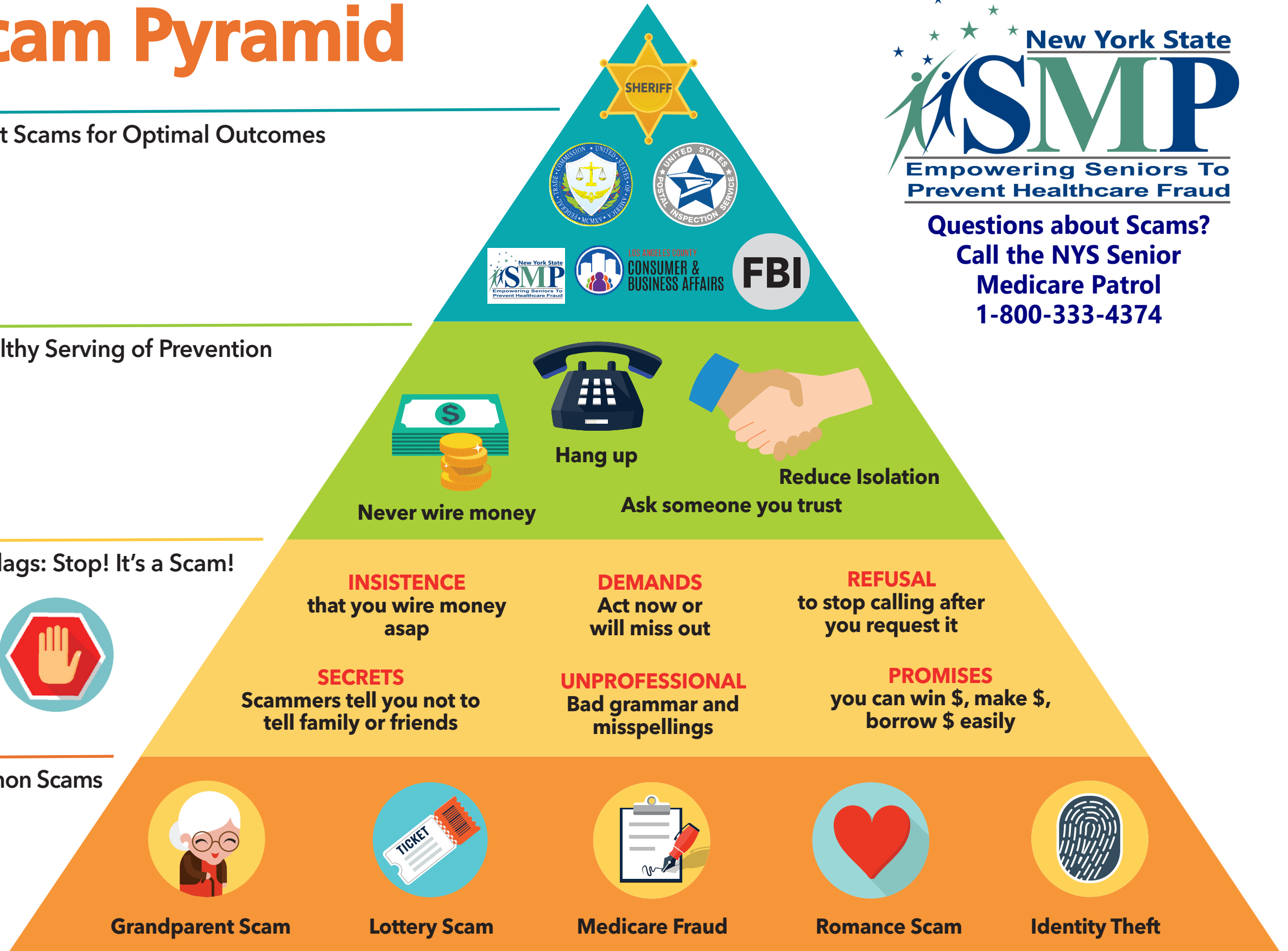
A Healthy Serving of Prevention

Red Flags: Stop! It's a Scam!

Common Scams



Questions about Scams?
Call the NYS Senior
Medicare Patrol
1-800-333-4374



Never wire money

Hang up

Reduce Isolation

Ask someone you trust

INSISTENCE
that you wire money
asap

DEMANDS
Act now or
will miss out

REFUSAL
to stop calling after
you request it

SECRETS
Scammers tell you not to
tell family or friends

UNPROFESSIONAL
Bad grammar and
misspellings

PROMISES
you can win \$, make \$,
borrow \$ easily



Grandparent Scam



Lottery Scam



Medicare Fraud



Romance Scam



Identity Theft

COMMON SCAMS

• GRANDPARENT SCAM

The fraudsters call and claim your grandchild is in trouble and needs money to help with an emergency, such as getting out of jail, paying a hospital bill, or leaving a foreign country. Scammers play on your emotions and trick concerned grandparents into wiring money.

• SWEEPSTAKES/LOTTERY SCAM

Scammers will generally contact victims by phone, mail, or email to tell them that they have won or have been entered to win a prize. Scammers then require you to pay a fee to either collect supposed winnings or improve the odds of winning the prize. Scammers may say that you have won a lottery or a brand new car and that you must wire a few hundred dollars for upfront processing fees or taxes for winnings to be delivered.

• ROMANCE SCAM

Scammers create fake online profiles using photos of other people — even stolen pictures of real military personnel. They profess their love quickly and tug at your heartstrings with made-up stories about how they need money — for emergencies, hospital bills, or travel. They're looking to steal your money. Scammers may also reach out through your email or Facebook. An online love interest who asks for money is almost certainly a scammer.

• IDENTITY THEFT/MEDICARE FRAUD

Someone gets your personal information and runs up bills in your name. They might use your Social Security or Medicare number, your credit card, or your medical insurance — along with your good name. How would you know? You could get bills for things you didn't buy or services you didn't get. Your bank account might have withdrawals you didn't make. You might not get bills you expect. Or, you could check your credit report and find accounts you never knew about.

SCAM PREVENTION TIPS

- **Don't answer the phone** if you don't recognize the number. If it's someone who needs to talk to you for a legitimate reason, they will leave a message.
- **Don't wire money** to cover travel, medical emergencies, hotel bills, hospital bills, visas, losses from a temporary financial setback. In fact, it's a good idea to never wire money period, unless you know for sure that your family or friend is abroad and needs it.
- **Don't send money** to tide someone over after a mugging or robbery, and don't do anyone a favor by making an online purchase or forwarding a package to another country for them.
- **Don't use public Wi-Fi** to check sensitive financial information, or to make purchases using your credit card.
- **Social media:** If you are on sites like Facebook, make sure that your privacy settings don't allow strangers to view your information.
- **Reach out:** Get involved in your community. Call a friend. Talk to your neighbors.
- **Ask someone:** Run offers and deals by people you trust to see if they are legitimate.
- **Check your statements** including credit cards and Medicare statements to ensure that there are no unauthorized charges or service not provided.



1-800-333-4374

SCAMMED? REPORT IT!

- **Local Law Enforcement**
It's important to report all scams to your local police or sheriff's station.
- **FBI**
Takes reports on all scams.
www.ic3.gov
- **Federal Trade Commission (FTC)**
Takes reports on all types of scams.
1-877-382-4357
- **US Postal Inspectors**
Takes reports on scams that use the mail.
1-877-876-2455
- **Senior Medicare Patrol (SMP)**
If your Medicare account information has been misused.
1-800-333-4374
- **Department of Consumer Affairs**
Report any suspected incidents of scams.
1-800-952-5210