Tips from the

Federal Trade Commission

How to Spot, Avoid and Report CORONAVIRUS SCAMS

Scammers are taking advantage of fears surrounding the Coronavirus. The Federal Trade Commission (ftc.gov/coronavirus) offers these tips to help you ***fight back.***

Treatments & Cures

Ignore online offers for vaccinations and home test kits. If you see ads touting prevention, treatment, or cure claims for the Coronavirus, stop. If there's a medical breakthrough, you're not going to hear about it for the first time from an ad or sales pitch. At this time, there also are no FDA-authorized home test kits for the Coronavirus.

Email and Text Scams

Don't click on links from sources you don't know. It could download a virus onto your computer or device. Make sure the anti-malware and anti-virus software on your computer is up to date.

Robocalls

Hang up on illegal robocallers. Don't press any numbers. The recording might say that pressing a number will let you speak to a live operator or remove you from their call list, but it might lead to more robocalls, instead.

Government Relief Checks

Expect scammers to take advantage of this. Here's what you need to know: The government will not ask you to pay anything up front to get this money. The government will not call to ask for your Social Security number, bank account, or credit card number. Anyone who does is a scammer.

Fake Charities

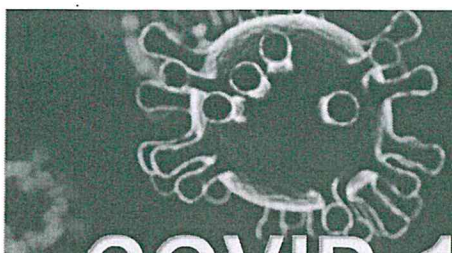
Do your homework when it comes to donations. Use the organizations listed at ftc.gov/charity to help you research charities. If someone wants donations in cash, by gift card, or by wiring money, don't do it.

Misinformation & Rumors

Before you pass on any messages, do some fact checking by contacting trusted sources. Visit usa.gov/coronavirus for links to federal, state and local government agencies.

Stay informed:

1. **Visit:**
   - ftc.gov/coronavirus
   - coronavirus.gov
   - usa.gov/coronavirus
2. **Report** suspicious claims or questionable practices to the FTC at ftc.gov/complaint.
3. **Keep up** with the latest scams. Sign up for the FTC's Consumer Alerts at ftc.gov/subscribe.



SMP

COVID-19 Consumer Tip Sheet

Tips for Protecting Yourself and Medicare

Scams related to the coronavirus, also known as COVID-19, are rapidly increasing as the public health emergency develops. Scammers are targeting older adults and those with serious long-term health conditions who appear to have a higher risk for serious illness from COVID-19.

Fraudsters are attempting to bill Medicare for sham tests or treatments related to the coronavirus and are targeting individuals to illegally obtain money or Medicare numbers.

What Can You Do to Stop COVID-19 Fraud?

- Do not give out your Medicare number to anyone other than your doctor, health care provider, or other trusted representative.
- Protect your Medicare number and treat your Medicare card like a credit card.
- Never provide your Medicare number to anyone who contacts you through unsolicited calls, texts, or emails.
- Be cautious of anyone who comes to your door offering free coronavirus testing, treatment, or supplies.
- Don't click on links from sources you don't know, which could put your computer or device at risk. Make sure the anti-malware and anti-virus software on your computer are up to date.
- Be cautious when purchasing medical supplies from unverified sources, including online advertisements and email/phone solicitations.
- Ignore online offers for vaccinations. If you see ads touting prevention products or cures for COVID-19, they are most likely a scam.
- Do your homework before making a donation to a charity or crowdfunding site due to a public health emergency. Be particularly wary of any charities requesting donations by cash, by gift card, or wire transfer.
- Be alert to "investment opportunities." The U.S. Securities and Exchange Commission (SEC) is warning people about online promotions, including on social media, claiming that the products or services of publicly traded companies can prevent, detect, or cure COVID-19 and that the stock of these companies will dramatically increase in value as a result.

What Does Medicare Cover in Relation to COVID-19?

- Medicare Part B (Medical Insurance) covers COVID-19 tests when ordered by your doctor or health care provider on or after February 4, 2020.
- Medicare covers all medically necessary hospitalizations, including extra days in the hospital for patients who had to stay longer under COVID-19 quarantine.
- There is no vaccine for COVID-19 at this time; however, if one becomes available, Medicare will cover it.
- Medicare also recently expanded coverage of telehealth services to enable beneficiaries to access a wider range of services from their providers without having to travel to a facility.
    - This includes access to doctors, nurse practitioners, clinical psychologists, and licensed clinical social workers.
    - During this emergency, there are also more options for the ways your providers can talk with you under this provision.

- For Medicare coverage questions, contact your local State Health Insurance Assistance Program (SHIP) at SHIPTAcenter.org or 1-877-839-2675.

Other COVID-19 Resources

- Administration for Community Living (ACL): ACL.gov/COVID-19
- Senior Medicare Patrol National Resource Center (SMPNRC): www.smpresource.org/Content/Medicare-Fraud/Fraud-Schemes/COVID-19-Fraud.aspx
- Centers for Disease Control and Prevention (CDC): CDC.gov/coronavirus/2019-ncov
- Federal Trade Commission (FTC): FTC.gov/coronavirus
- Medicare: Medicare.gov/medicare-coronavirus

How Your Senior Medicare Patrol (SMP) Can Help

Your local SMP is ready to provide you with the information you need to **PROTECT** yourself from Medicare fraud, errors, and abuse; **DETECT** potential fraud, errors, and abuse; and **REPORT** your concerns. SMPs and their trained volunteers help educate and empower Medicare beneficiaries in the fight against health care fraud. Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It also can provide information and educational presentations.

To locate your state Senior Medicare Patrol (SMP):
Visit www.smpresource.org or call 1-877-808-2468.

Supported by a grant (No. 90MPRC0001) from the Administration for Community Living (ACL), U.S. Department of Health and Human Services (DHHS).

PROTECT

Protect yourself against Medicare fraud.

Protecting your personal information is your best defense against health care fraud and abuse.

Steps to protect yourself and your health care benefits:

- Treat your Medicare and Social Security numbers like your credit card number. Never give these numbers to a stranger.
- Remember, Medicare won't call to ask for your Medicare number.
- Don't carry your Medicare card unless you'll need it for a doctor's appointment. GUARD THE CARD.
- Keep a record of your medical visits, tests, and procedures in a health care journal or calendar.
- Read and save your Medicare statements, such as Medicare Summary Notices and/or Explanations of Benefits.

DETECT

Detect potential fraud, errors, and abuse.

Knowing how to spot suspicious activity can help you stop health care fraud and abuse in its tracks.

Steps to detect possible fraud, errors, and abuse:

- Review your Medicare statements for mistakes by comparing them to your personal records.
- Look for three things on your Medicare statements:
  - Charges for services or supplies you did not receive
  - Billing for the same services or supplies twice
  - Services that weren't ordered by your doctor
  - If you believe there is an error in your Medicare statement, call your provider to try and resolve the issue.

REPORT

Report suspected fraud, errors, and abuse.

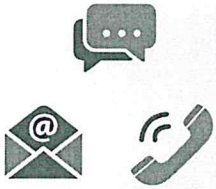
If you suspect you have been a target of fraud, report it. This will help you and others at risk for health care scams.

Steps to report suspicious behavior:

- If you receive a suspicious call, don't give out any personal information. Hang up and SLAM THE SCAM. Report the call immediately to SMP of NJ at 877-SMP-4359.
- To be safe, don't pick up the call if you do not recognize the telephone number. Let your answering machine screen all of your calls.
- If you have questions about your Medicare statements, call your health care provider or plan.
- If you're not comfortable calling your health provider or you're not satisfied with the response, call SMP of NJ at 877-SMP-4359. All conversations are confidential.

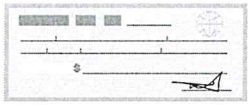
Avoid CORONAVIRUS Relief Payment Scams

4 things you can do to avoid a Coronavirus relief payment scam



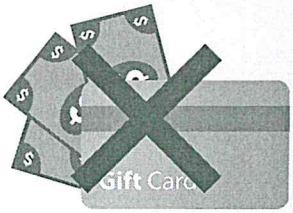
Don't respond to calls, texts, or emails about money from the government—or anyone asking for your personal or bank account information.

Government agencies like the IRS will not call, text, or email you about your relief payment.



Don't pay anyone to get your relief payment.

There are no fees to get your money.



Don't respond to anyone who says your payment was too high, and tells you to repay the money by sending cash, a gift card, or a money transfer.

That's always a scam.

Never click on links in emails, texts, or on social media about your relief payment.

Always start at **irs.gov/coronavirus** to check your eligibility, payment status, enter direct deposit information, or find out what to do to get your payment.

Federal Trade Commission

Learn more about scams at

ftc.gov/coronavirus/scams

To get official updates and more information about your relief payment, always go to

irs.gov/coronavirus

Beware of Social Security Phone Scams

Securing today and tomorrow

Telephone scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

If you receive a suspicious call:

1. **HANG UP!**
2. **DO NOT GIVE THEM MONEY OR PERSONAL INFORMATION!**
3. **REPORT THE SCAM AT *OIG.SSA.GOV***

What to look out for

The caller says there is a **problem** with your Social Security number or account.

Scammers **pretend** they're from Social Security or another government agency. Caller ID or documents sent by email may look official but **they are not**.

Any call asking you to pay a fine or debt with retail gift cards, cash, wire transfers, or pre-paid debit cards.

Callers threaten you with arrest or other legal action.

Be Alert

Social Security may call you in some situations but will **never**:

- Threaten you
- Suspend your Social Security Number
- Demand immediate payment from you
- Require payment by cash, gift card, pre-paid debit card, or wire transfer

Be Active

Protect yourself and your friends and family!

- If you receive a questionable call, just hang up and report the call at ***oig.ssa.gov***
- Learn more at ***oig.ssa.gov/scam***
- Share this information with others

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KEEP CALM and Avoid Coronavirus Scams

Here are **5 things** you can do to avoid a Coronavirus scam:

Ignore offers for vaccinations and home test kits.

Scammers are selling products to treat or prevent COVID-19 without proof that they work.

Hang up on robocalls.

Scammers use illegal sales call to get your money and your personal information.

Watch out for phishing emails and text messages.

Don't click on links in emails or texts you didn't expect.

Research before you donate.

Don't let anyone rush you into making a donation. Get tips on donating wisely at ftc.gov/charity.

Stay in the know.

Go to ftc.gov/coronavirus for the latest information on scams. Sign up to get FTC's alerts at ftc.gov/subscribe.

Federal Trade Commission

If you see a scam, report it to **ftc.gov/complaint**