

## COVID Scams

Anyone can be at risk of being taken advantage of by a scam and scammers are now using fears driven by the COVID-19 pandemic in efforts to take money from senior citizens. At present, senior citizens are an easy target due to the rapidly changing news about COVID-19, heightened isolation due to visitation restrictions, possible vulnerabilities associated with various stages of cognitive decline, and accumulated financial means.

“There’s a scam for everyone, and that means everyone is a potential victim.”  
-Susan Grant

Scammers use a variety of techniques to make connections with possible targets: creating malware to infect electronic devices, employing pressure sales tactics in door-to-door visits, impersonating reputable businesses and charitable organizations, phishing for personal information via emails and text messages, posting clickbait messages on social media platforms, setting up fake Internet sites, spoofing to disguise caller IDs on robocalls, etc. Everyone need to be on the lookout for scams and take prompt action to make reports to the appropriate authorities so the extent of harm can be minimized for the victim and a stop put to the scheme in efforts to protect others.

Here is a list of some of the ongoing COVID-19 scams:

- Home Test Kits for COVID-19  
Scammers are posing as officials from the U.S. Centers for Medicare and Medicaid Services and asking senior citizens to verify personal identification information, including addresses, Medicare ID Numbers, Social Security Numbers, and banking or credit card information. Per the Centers for Disease Control and Prevention, the latest local information about testing is posted on the website of each State’s health department and testing should be conducted by a health care provider or through approved community-based and mobile testing sites.

Links:

<https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/testing.html>

<https://www.dph.illinois.gov/>

- COVID-19 Health Products and Related Services  
At present, there are no vaccines or other prescription and over-the-counter drugs that have been tested and approved as a cure for COVID-19. Also, careful review of product claims is necessary to determine the effectiveness of disinfecting, purifying, and sterilizing devices. Moreover, there is no scientific support for claims that services such as in-home HVAC cleaning will provide any protection against COVID-19. Lastly, some scammers continue to hype fears about shortages to drive up purchases on overpriced items with excessive shipping fees and then failing to complete delivery.

**Note:** The claim “Kills SARS-CoV-2” may be true when a device has been tested against the coronavirus SARS-CoV-2. However, the claim “Kills COVID-19” is considered false and misleading because COVID-19 is a reference to a disease and this disease as such cannot be killed.

Links:

<https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/cleaning-disinfection.html>

<https://www.epa.gov/coronavirus/why-arent-ozone-generators-uv-lights-or-air-purifiers-list-n-can-i-use-these-or-other>

<https://nadca.com/resources/blog/nadca-covid-19-faq>

- Impersonation of government officials  
Several government agencies, including the Centers for Disease Control and Prevention, the Federal Communications Commission, the Federal Deposit Insurance Corporation, the Federal Trade Commission, the Internal Revenue Service, the Social Security Administration, and the World Health Organization, have warned the public about calls and emails from scammers. On the calls, scammers request personal information or payment to resolve false enforcement issues with public benefits, and in the email, scammers have posted links that direct users to counterfeit websites with malware that searches for this information on personal computers. Government agencies do not ask for personal information or payments via phone, text, or email.
- Fake Charitable Organizations  
Scammers are often able to make pitches for donations before legitimate charitable organizations can mobilize resources in response to a new crisis. Before making any donations, visit official websites to verify that the organization is reputable, and that money is going to the right place. Donations should not be made in cash, using gift cards, or by wire transfers.

As of July 9, the Federal Trade Commission (FTC) had logged 3,493 complaints from consumers in Illinois related to COVID 19 and stimulus payments, 2,024 (approximately 58 percent involving fraud) and 600 (approximately 17 percent involving identity theft). Victims have reported losing \$2.90 million, with a median loss of \$272.

To view the FTC report, visit:

<https://public.tableau.com/profile/federal.trade.commission#!/vizhome/COVID-19andStimulusReports/Map>

For additional resources, visit:

- <https://acl.gov/COVID-19>
- <https://www.consumerfinance.gov/consumer-tools/fraud/>
- <https://www.ncoa.org/blog/4-coronavirus-scams-to-avoid/>

To Report Scams

Scams should be reported to appropriate governmental agencies and local law enforcement. It is also a good idea to notify financial organizations, credit card issuers, and credit bureaus. Only by letting authorities know about scams can steps be taken to prevent the same problem from occurring in the future.

Federal Bureau of Investigation  
<https://www.ic3.gov/default.aspx>

Federal Communications Commission  
<https://consumercomplaints.fcc.gov/hc/en-us>

Federal Trade Commission  
<https://www.ftccomplaintassistant.gov/Information#crnt&panel1-1>  
1-888-382-1222

Internal Revenue Service  
<https://www.irs.gov/privacy-disclosure/report-phishing>

National Center for Disaster Fraud Hotline  
<https://www.justice.gov/disaster-fraud/ncdf-disaster-complaint-form>  
1-866-720-5721

Social Security Administration  
<https://oig.ssa.gov/>

U.S. Department of Justice  
<https://stopelderfraud.ovc.ojp.gov/>  
1-833-372-8311

U.S. Postal Inspection Service  
<https://ehome.uspis.gov/fcsexternal/default.aspx>  
1-877-876-2455

AARP Fraud Watch Network Helpline  
1-877-908-3360

Better Business Bureau  
<https://www.bbb.org/scamtracker/reportscam>

MoneyGram  
<http://global.moneygram.com/nl/en/how-to-report-a-problem>  
1-800-926-9400

Western Union  
<https://www.westernunion.com/us/en/file-complaint.html>  
1-800-448-1492

## Upcoming Webinars

*Protecting Older Adults Against COVID-19 Related Scams and Obtaining Relief from Financial Distress*

July 22, 2020 (12:00 pm – 1:00 pm)

To register, visit:

<https://register.gotowebinar.com/register/7785929216938771979?source=salsa&eType=EmailBlastContent&eld=36dd05e7-3ecc-4fcb-aff7-21fa6ab3d172>

*AARP Fraudcast: Scammers Turn Up the Heat this Summer*

July 23, 2020 (6:00 pm - 7:00 pm)

To register, visit:

<https://onlinexperiences.com/Server.nxp?LASCmd=AI:4%3bF:APIUTILS%2151004&PageID=425FE08D-8CFC-4C66-AE8F-6A127BD4416B&AffiliateData=Email0720>