

# HELP SENIORS PROTECT THEMSELVES FROM SCAMS

CAREGIVERS



Common Scams and How to Avoid Them

## The Most Common Scams Targeting Seniors (And How to Avoid Them)

*Seniors are often targeted by con artists. Scams are most often conducted through the phone, mail, or internet.*

The FBI, the Federal Trade Commission, the United States Justice Department, and many local law enforcement groups have all made statements about seniors being targeted for scams. Women over 60 who live alone are particularly susceptible.

In recent years, con artists have taken advantage of a number of older Americans by scamming seniors. Realizing that many seniors have money but little knowledge of technology or current scams, criminals see opportunity. You can help protect seniors by sharing information with them about common senior-targeting scams.



### Senior Phone, Mail, and Door-to-Door Scams

Many scams targeting seniors are carried out over the phone. These are the most common to watch out for:

#### Health

- Health insurance scams requesting personal information
- Health insurance scams offering or requesting money
- Medical equipment telemarketing
- Medicare billing calls
- Telemarketers claiming Medicare covers their services or products
- Blank health forms requiring signatures

#### Charity

- Telemarketers requesting financial information over the phone
- Claims that unfamiliar local charities need funds
- Requests to support individuals or invest in new charities

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### Home Goods and Services

- Door-to-door repairmen or contractors who have not been requested
- Service personnel claiming to be sent by a utility company without prior notice
- Contracts without refund, cancellation, or other legal details
- Providers looking to install equipment without prior request
- Anyone who asks for money before work is completed

(NCOA)

### Digital Scams Targeting Seniors

Many scams that target seniors use digital technology, especially pop-ups or emails, since seniors are less likely to understand what is or isn't valid online. Look out for:

- Emails claiming someone is in danger or needs ransom
- Emails that say "RE:" but are not replies to emails seniors have sent
- Emails about goods or services "purchased" that have not been purchased
- Pop-ups that claim ransom or software is needed to unlock the computer
- Offers for tech support or protection software from unfamiliar companies
- Any requests for passwords, personal information like a social security number, or money made by companies seniors do not have an account with
- Emails supposedly from known providers or companies that are not ".com" or that look unprofessional
- Services offered by unknown entities, including "tax accountants" that are unfamiliar
- Offers or winnings emailed or in a pop-up that seniors did not sign up for

(Federal Trade Commission)

### IRS and Service Provider Scams

- Phone calls supposedly from the IRS requesting information or money
- Tax or service related mail asking for a signature or money besides regular bills
- Offers or winnings for contests or lotteries seniors have not entered
- In-person visits without prior notice from supposed collection agents
- "Bank" or "bank card" requests for personal or financial account information

### How to Protect the Elderly

Encourage seniors to:

- Allow loved ones to be involved in their finances
- Ask a trusted loved one about any requests for personal or financial information
- Require written documentation before agreeing to a contract or giving away information
- Ask for a certified letter when government agencies call
- Never hire someone or allow someone inside if they are going to door-to-door
- Refuse to make on-the-spot decisions, ask for contact information instead
- Sign up for the National Do Not Call Registry 1 (888) 382-1222
- Verify with known representatives using official provider numbers when receiving calls on the provider's behalf

(AgingCare)



### Home Care Tip

Develop a list of the names, numbers, and email addresses of seniors' utilities, insurance, and other finance-related providers. Urge seniors to contact those designated provider representatives using the list instead of discussing legal or financial matters with people who call them.