



A Weekly Advisory from the Maryland Department of Aging
May 26, 2020

What are Current COVID-19 Scams Affecting Older Adults?

Scammers are currently taking advantage of the COVID-19 pandemic to develop new deceptions that prey on the fears of the virus and result in financial exploitation. Older adults – especially those who are experiencing cognitive decline and those isolated from loved ones due to social distancing — are at higher risk of falling victim to COVID-19-related door to door, telephone and internet scams.

The following coronavirus-related scams **now** targeting older adults:

- **Home Test Kits for COVID-19**

Scammers are calling or sending text messages to older adults offering “coronavirus test kits” in an attempt to collect credit card or banking information. In some cases, scammers are posing as officials from the U.S. Centers for Medicare and Medicaid Services (CMS) and asking seniors to “verify” their Medicare ID or Social Security number. Scammers may also ask victims to provide their home addresses, stating that they want to drop off the test kit.



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- **Bogus COVID-19-related Products and Services**

There are several text and phone scams falsely advertising products, such as fake drugs, vaccines, and devices, that claim to prevent or cure COVID-19. Some of these scams prey on fears of shortages and encourage older adults to “stock up” now and purchase items at drastically higher prices to avoid being faced with depleted supplies. Other scams are offering services, such as in-home HVAC cleaning or mosquito abatement, that falsely claim to protect people from contracting COVID-19. Fake gift-card emails are also being sent to vulnerable older adults to offer “assistance” during the crisis or “reward” people for following public health guidelines.

- **Impersonating a Government Agency**

Scammers pose as someone from Medicare, Social Security, Internal Revenue Service, U.S. Census Bureau, or FDIC and contact older adults to discuss benefit changes, help with getting stimulus payments, or providing a solution for collecting data due to COVID-19. These scams ask that you provide personal information, verify account details, or provide a payment. Personal banking, Medicare ID and Social Security information are often solicited.

- **Social Security Scam**

While local Social Security Administration (SSA) offices are closed to the public due to the COVID-19 pandemic, SSA will not suspend or decrease Social Security benefit payments or Supplemental Security Income payments due to the current COVID-19 pandemic. Scammers may mislead people into believing they need to provide personal information or pay by gift card, wire transfer, internet currency, or by mailing cash to maintain regular benefit payments during this period. Any communication that says SSA will suspend or decrease your benefits due to COVID-19 is a scam, whether you receive it by letter, text, email, or telephone call. Report Social Security scams to the SSA Inspector General online at oig.ssa.gov.



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- **Medicare Scam**

Scammers might call to offer things like a “COVID-19 kit,” “Coronavirus package,” or Medicare benefits related to the virus. But they’ll ask you to verify personal information like your bank account, Social Security, or Medicare numbers. If you get a call from someone who says they’re a Medicare representative and they ask for this information, hang up. It’s a scam, not Medicare calling. Report it to the FTC at [ftc.gov/complaint](https://www.ftc.gov/complaint).

- **Insurance Scams**

Several scams are offering low-cost health, life, and burial insurance, often in conjunction with at-home COVID-19 test kits or other insurance products that are being presented as “free gifts” or pandemic related services.

- **Stimulus-related Scams**

Several scams are related to the stimulus payments and loans that are being offered as part of the federal government’s response to COVID-19. These scams ask consumers to provide bank account information so funds can be “released” or loan applications can be processed and approved.

- **Charity Scams**

Charity scams prey on the good nature of many older adults by aiming to collect money for bogus COVID-19 relief charities. A thief poses as a real charity or makes up the name of a charity that sounds real to get money from you. Be careful about any charity calling you asking for donations. If you are interested and able to help financially, visit the website of the organization of your choice to make sure your money is going to the right place. And, be wary if you get a call following up on a donation pledge that you don’t remember making – it could be a scam.



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- **Person in Need Scams**

Scammers could use the circumstances of the coronavirus to pose as a grandchild, relative, or friend who claims to be ill, stranded in another state or foreign country, or otherwise in trouble, and ask you to send money. They may ask you to send cash by mail or buy gift cards. These scammers often beg you keep it a secret and act fast before you ask questions. Try not to panic. Take a deep breath, listen to get all the facts. Don't act under pressure to provide financial information or send money. Verify a phone number, end the call, and contacting a member of your family to see if the story checks out.

How to Help an Older Adult Avoid a COVID-19 Scam?

Prevent an older adult from falling victim to COVID-19 scams by first making them aware of existing scams. Older adults need to know that government agencies will never ask them to provide personal or payment information by phone, text, or email.

The best defense is to say NO, if:

- Anyone contacts you and asks for your Social Security number, bank account number, credit card information, Medicare ID number, or driver's license number.
- Anyone contacts you asking for any other personally identifiable information by telephone, text message, email, or in person.
- Someone you don't know contacts you and requests money through a Peer to Peer (P2P) Payment App like Venmo, Zelle CASH App, or through pre-paid gift cards. These methods transfer funds immediately with little recall or retrieval capabilities and can be hard to trace, often making them the preferred choice of scammers.
- Someone you don't know sends you a check, maybe for prize-winnings or for the sale of goods and asks you to send a portion of the money back.
- Something doesn't feel right to you. Trust your gut and reserve the right to say no if it sounds too good to be true.



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Follow these FCC recommendations:

- Don't answer calls or respond to text messages that come from unknown or suspicious numbers.
- Don't share personal or financial information by phone, email, or text.
- Be suspicious of any caller who pressures to make an immediate decision, payment, or share personal information.
- Refrain from clicking suspicious links in text messages or emails, even if they appear to come from a friend or family member.
- Do your homework when it comes to donations. Verify charities by calling the charity directly or checking the organization's website before giving money.
- Hang up on robocalls. Scammers are using illegal robocalls to pitch everything from low priced health insurance to work at home schemes.
- Watch for emails claiming to be from the Center for Disease Control or the World Health Organization. Many have logos and website addresses that look similar but are not official Use sites like [coronavirus.gov](https://www.coronavirus.gov) and [usa.gov/coronavirus](https://www.usa.gov/coronavirus) to get the latest information. Do not click on links you do not recognize or know.
- Be wary of ads for test kits. The [FDA recently announced](#) approval for one home test kit, which requires a doctor's order. But most test kits being advertised have not been approved by the FDA, and aren't necessarily accurate.
- Ignore online offers for vaccinations. There are no products proven to treat or prevent COVID-19 at this time.



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What to Do When an Older Adult is a Victim of a COVID-19 Scam?

1. If an older adult receives a suspicious visit, text, call, or email related to COVID-19, or if you think they might be a victim of a COVID-19 hoax, you can file a complaint immediately and contact local law enforcement.
2. You should also report any compromised financial information to the bank or credit card issuer and report compromised personal information such as Medicare, Social Security, or health insurance ID numbers to the appropriate organization.
3. An older adult who falls victim to a COVID-19 scam may feel uncomfortable revealing or reporting an incident. However, connecting with the appropriate authorities can minimize potential damage and prevent future fraud from occurring.

How to Learn More and Report a COVID-19 Scam?

It's easy to learn more and make a report of scams:

Report a Scam:

- Maryland Office of the Attorney General Consumer Division
<https://www.marylandattorneygeneral.gov/>
- The Federal Trade Commission (FTC)
ftc.gov/complaint

Learn More About Scams:

- Centers for Disease Control and Prevention (CDC)
<https://www.cdc.gov/coronavirus/2019-ncov/index.html>
- World Health Organization (WHO)
<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>