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## FRAUD ALERT!

## **NEW PHONE SCAM TARGETS SENIORS**



We have published numerous fraud alerts warning people about scams involving cold callers pretending to represent your bank or other financial institution. The scam usually follows a predictable story line: there is a problem with your account and the caller can help clear everything up as long as you confirm your account number with them — so they can make sure they are speaking to the correct person. As soon as you tell them your account number, the caller can access the funds associated with that account.

A new scam popping up in the Midwest is very similar but worth a reminder to everyone to never release any personal identifying

information to any cold caller! The scenario goes something like this:

Caller: Hello, I am calling from E-Medicare with an opportunity to provide you with new diabetes monitoring equipment at no charge (or offering other free Medicare supplies). If you are interested, I just need you to confirm your Medicare number, and we will ship the supplies to you right away.

Don't forget, your Medicare number is your Social Security number. And with your Social Security number, a thief can open a bank account or credit card account, access your credit report, apply for a loan, apply for utilities...the list goes on.

Remember our three tips for identifying a scam: someone attempts to establish a relationship with you (in this case, the caller claims to represent a government agency you likely do business with); then, the person creates a sense of urgency (like wanting to give you free supplies; remember urgency doesn't always have to be a negative); the caller finally offers a solution which always involves you providing the caller your personal information. If you think an offer may be legitimate, or is something you are interested in learning more about, contact the company or agency directly with a phone number you find from your records.

In this case, quick searches on the Social Security Administration web site and the Medicare.gov web site for "E-Medicare" return no results; there is no such agency or program.