

# AVOIDING CORONAVIRUS FRAUD & SCAMS

**AARP** ElderWatch  
a partnership with the Colorado Attorney General



**AARP**<sup>®</sup>  
Real Possibilities

# ElderWatch



- Partnership between AARP and Colorado Attorney General's Office
- 18 years
- Volunteer-Staffed Call Center
- 300-400 calls/mo
- Education and Outreach across CO
- National work through AARP and FINRA
  - Fraud Watch Network
  - Outbound PSA scam warnings

# Today

- Why scammers target Coronavirus
- Stimulus/relief payment scams
- Health product scams
- Mandatory testing & test kit scams
- Charity scams
- Price gouging
- Help/services scams
- Scams that target you at home
- Census scams
- Other scams to watch for in the months ahead
- Reporting/Resources

# Colorado Attorney General's Office

- What the office looks like today
- Challenges brought about by COVID-19
- Outreach/education efforts
- Consumer protection work
- What all consumers should be looking out for during COVID-19

# Why Scammers Target the Coronavirus Global Pandemic

- Scammers follow the headlines
- Major shift in the everyday life
- Added fear and anxiety
- Many unknowns (what is ok, what keeps you safe/healthy, changes daily, etc.)
- Particularly dangerous for vulnerable populations
- Financial downturn/job losses
- Scarcity of goods/services

# Stimulus/Relief Payment Scams



- An offer to “help” receive your payment via check or direct deposit
- Requests bank account, Social Security number or other payment information
- Could come as a phone call, text, email
- Might claim to be with a reputable company or government agency (IRS, Treasury Dept., Social Security, etc.)
- *Example: The day the stimulus/relief payment was proposed by the President in March we received reports of people who had gotten texts and phone calls about “help” receiving their check*

# Ways to Protect Yourself

- Avoid/ignore contact from anyone claiming to be able to help you receive your payment
- Don't share your bank account number or Social Security number
- Get your information directly from the IRS

## Know how it works

- Payments will begin in the next three weeks and will be distributed automatically, with no action required
- Social Security beneficiaries who are not typically required to file tax returns will not need to file to receive a payment

# Health Product Scams

- Deceptive advertising, promotion or sale of unproven products claimed to be effective in preventing or treating a condition or illness
- Watch out for ads, bogus websites, email and social media that push supplements and even cures
- Scammers might impersonate agencies like the Center for Disease Control (CDC) World Health Organization (WHO) to sell products or gather personal information
- *Example: Report of a phone call providing information on staying safe from the CDC (washing hands, etc.) followed by a pitch for a supplement to ensure health*

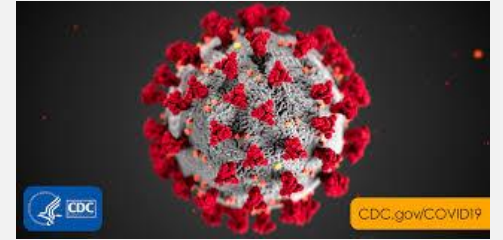


# Ways to Protect Yourself



- Currently, there are NO known medicines or supplements that can prevent or treat coronavirus.
- Follow the guidance of your doctor, the CDC and other known health officials
- Avoid scare tactics or short term “special offers” to close deals
- Don’t open attachments or click on links in unsolicited emails or texts about medical products or global health crises
- Do not give your Medicare number out to anyone outside of your trusted healthcare providers.
- If you’re tempted to buy an unproven product, check with your healthcare provider before you purchase

# Mandatory Testing & Test Kit Scams



- Scam emails or other contact purporting to come from recognized organizations, urging you to complete a mandatory COVID-19 testing by a certain date
- Scammers are using emails and robocalls to convince consumers that they can purchase a test kit that works at home
- Either request would likely ask for personal information, financial information or require an unconventional payment method
- *Example: Report of a call offering emergency test kit (caller did the right thing and hung up)*

# Ways to Protect Yourself

- The FDA has not approved any self-administered test for Coronavirus, avoid and ignore any such offer
- No government agency, or any legitimate health care organization will send you an unsolicited email or text message about Coronavirus testing, testing kits, or personal protective equipment, such as face masks
- Follow the guidance of your doctor, the CDC and other known health officials

# Charity Scams

- Charity scams often take advantage of natural disasters or tragedies and tug on your heart strings, patriotism and emotions
- These scams often require you to act quickly and/or use high-pressure tactics that make you act without doing research
- Sometimes scammers use names of well-known charities or that are very similar to try and trick donors
- *Example: Unsolicited email from COVID-19 Response Fund that said to reply to email now to donate through a security digital wallet*

# Ways to Protect Yourself

- Seek out known organizations that you want to donate to
- Do your research before giving! [www.checkthecharity.com](http://www.checkthecharity.com), [www.charitynavigator.org](http://www.charitynavigator.org), [www.give.org](http://www.give.org)
- Ask how much of any donation actually goes to the charity and how much is retained by the professional fundraiser, and whether your donation is tax deductible
- Never make a donation with cash, a prepaid gift card or wire transfer



# Price Gouging



- When a seller substantially increases the price of a good or service above the price the product or service was sold prior to the declaration of emergency
- Essential or basic medical, personal, or food supplies like hand sanitizer, cleaning and disinfectant products, toilet paper, face masks or food
- Not explicitly illegal but taking advantage of a state of emergency by unreasonably increasing prices of essential goods and services can be constituted as an unfair business act under the Colorado Consumer Protection Act
- *Examples: Reports of meat, toilet paper and ketchup from CO*

# What the AG's Office is Doing

- In contact with Facebook and Amazon to coordinate efforts addressing price gouging on paper products, hand sanitizer, cleaning supplies, soap and other goods
- Reaching out to a number of online platforms regarding price gouging to investigate and prosecute these practices

# Ways to Protect Yourself

- Do not panic
- Consult reputable sources for the most up-to-date information about COVID-19 including the Colorado Department of Public Health, the CDC and WHO
- Do not let price gougers profit off your concern
- Remember that not all price increases constitute price gouging. There may be legitimate reasons why a seller imposes a small price increase



# Help/Services Scams

- Approached at a store or online with an offer to help with shopping, professional cleaners or similar service providers
- Offers to sanitize homes or businesses and even air duct repair and cleaning
- Want access to your home and payment up front
- Good Samaritan wanting to help out an older person who may have mobility issues or is concerned about their safety of shopping. While these may be good intentioned citizens, they may also be scammers looking to get in your home or take advantage of you
- *Example: Report of giving a shopping list and money and the “helper” never returning*

# Ways to Protect Yourself

- Only accept assistance from family members, neighbors or friends who you know or organizations who you have checked out as both legitimate and who take appropriate safety precautions
- Always check out a business with the BBB, obtain quotes from multiple reputable businesses, get a work order in writing and only pay when the work is completed to your satisfaction

# Other Scams that Target You at Home

- **Imposter scams** – Often posing as a government agency (Social Security) or legitimate business (Amazon) and requesting personal, financial information or website login/password
- **Romance scams** – Bored or lonely? You don't have to be on a dating site to be targeted by a romance scam. Many of these scams originate on social media sites and apps. Ignore and report any request for money, goods or personal information
- **Favor & grandparent scams** – Scams that prey on the kindness of others, seeking money (often via gift card/wire transfer) to help during an emergency situation and/or coming from an authority figure
- **Puppy scams** – People looking for companionship might be vulnerable to fake websites and paying in advanced for a dog

# Ways to Protect Yourself

- Avoid answering calls from numbers you don't recognize
- If you do pick-up, don't engage
- Only connect with people who you know on social media sites and apps
- Never send money or goods to someone you don't know
- Develop a refusal script for situations that might be difficult to say "no"

# Census Scams

United States®  
Census  
2020

- Email, text or phone calls that claim to be from the U.S. Census Bureau asking for personal information such as Social Security number
- A scammer who shows up at your door and reports to be a Census worker and asks for your Social Security number, a donation or threatens you with arrest
- *Example: Received an email from the Census that looked official and provided Social Security number*

# Ways to Protect Yourself

- Fill out your Census form online when you receive your invitation/reminders in the mail
- If you are not comfortable filling out the Census form online, fill out the paper form and mail it back
- Be aware that the Census Bureau will not email you, the majority of contact will come through the mail
- Census in-person enumeration (for those who have not filled out their Census form online or paper) will not start until the end of May and is scheduled to go through the summer
- Census will not ask for your Social Security number, donations or threaten arrest

# Other Scams to Watch for in the Months Ahead

- **Employment scams** – Looking for a job? Avoid opportunities that sound in any way out of the normal. Be particularly skeptical of work-from-home opportunities, car wrap schemes and jobs that sound “too good to be true”
- **Loan scams/debt consolidation offers** – With an economic downturn and people out of work, more people will be looking for financial assistance. Scammers will also be hunting for those in need. Seek financial assistance from reputable sources and avoid unsolicited offers
- **Variations of health-related and stimulus/relief scams** – Scammers are tricky and nimble, watch for variations of all these scams and more

# General Reminders for Avoiding Scams

- Protect your personal and financial information
- Manage your phone calls
- Do your research
- Avoid contact with any unknown entities (it's OK to be skeptical or rude)
- Don't rush to act (THINK!) and talk to others
- Consider unusual payment options a “red flag”
- Does it sound too good to be true?
- Actively seek information about trending scams/fraud
- Share your story
- Report!



# Reporting

- Colorado Attorney General – [www.stopfraudcolorado.gov](http://www.stopfraudcolorado.gov)
- Colorado Attorney General's Consumer Complaint Line – 800-222-4444
- FTC – [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov) / [www.identitytheft.gov](http://www.identitytheft.gov)
- FBI – [www.ic3.gov](http://www.ic3.gov)
- Local authorities, if in person
- Local Better Business Bureau

# Resources

- Colorado Attorney General – [www.stopfraudcolorado.gov](http://www.stopfraudcolorado.gov) / [www.coag.gov](http://www.coag.gov)
- AARP – [www.aarp.org/fraud](http://www.aarp.org/fraud)
- IRS – [www.irs.gov/coronavirus](http://www.irs.gov/coronavirus)
- Center for Disease Control – [www.cdc.gov/coronavirus](http://www.cdc.gov/coronavirus)
- Federal Trade Commission – [www.ftc.gov](http://www.ftc.gov) / [www.identitytheft.gov](http://www.identitytheft.gov)
- Colorado Dept. of Public Health – <https://covid19.colorado.gov>
- U.S. Census Bureau – [www.2020census.gov](http://www.2020census.gov)