TOP 10 SCAMS 2022

FOR ADDITIONAL PRESENTATIONS CALL
RSVP OF SOUTHEAST TEXAS
MKELLEY@ERJCCHOUSTON.ORG
713.595.8195
## Percentage of Scams

<table>
<thead>
<tr>
<th>Scam Type</th>
<th>2021 Percentage</th>
<th>2020 Percentage</th>
<th>2019 Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phishing</td>
<td>20.65%</td>
<td>18.10%</td>
<td>23.98%</td>
</tr>
<tr>
<td>Online Purchase</td>
<td>16.34%</td>
<td>19.68%</td>
<td>7.15%</td>
</tr>
<tr>
<td>Sweepstakes, Lottery, &amp; Prizes</td>
<td>11.90%</td>
<td>9.12%</td>
<td>14.17%</td>
</tr>
<tr>
<td>Government Agency Imposter</td>
<td>9.69%</td>
<td>10.70%</td>
<td>n/a</td>
</tr>
<tr>
<td>Tech Support</td>
<td>5.13%</td>
<td>6.47%</td>
<td>9.40%</td>
</tr>
<tr>
<td>Government Grant</td>
<td>4.43%</td>
<td>3.44%</td>
<td>6.45%</td>
</tr>
<tr>
<td>Debt Collection</td>
<td>4.08%</td>
<td>3.30%</td>
<td>5.75%</td>
</tr>
<tr>
<td>Employment</td>
<td>3.85%</td>
<td>5.68%</td>
<td>2.81%</td>
</tr>
<tr>
<td>Identity Theft</td>
<td>2.68%</td>
<td>0.53%</td>
<td>2.39%</td>
</tr>
<tr>
<td>Fake Check / Money Order</td>
<td>2.22%</td>
<td>4.49%</td>
<td>4.35%</td>
</tr>
</tbody>
</table>
What is Senior Medicare Patrol?

- Federally funded program
- One in every state
- Recruit and train volunteers and professionals about Medicare fraud and abuse
- Report intentional fraud and abuse to Medicare fraud control units
TOP 10 SCAMS OF 2022
RSVP OF SOUTHEAST TEXAS
MARYANN KELLEY
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713-595-8195
You are not the only one following the news!

Scammers follow headlines!
DON'T TRUST YOUR CALLER ID!

Scammers will find all sorts of ways to scam you. It all starts with getting to you online (social media, emails, advertisements), on the phone (calls, text messages), or In-Person.

**Recommended Action**
- Always allow phone calls to go to VM
- Don’t answer any texts from strangers
- Don’t download or click on any links in emails

**Online Phone In-Person**
Don’t trust your caller id!

Spoofing
RECOMMENDED ACTION:

Don’t pick up the phone for anyone you don’t know

Don’t answer any texts from strangers

Don’t download or click on any links in emails

Don’t let anyone you don’t know into your house or stop you on the street
#9 INVESTMENT SCAMS

Scammers will try to get you to spend your hard earned money with a fraudulent investment:
- You’re SPECIAL
- DEAL of a lifetime
- HIGH return rates
- It’s NOW or never...
RECOMMENDED ACTION:

- Slow Down
- Ample time
- Research FINRA
- Be prepared and have a script....
#8 SWEEPSTAKES

**Great!**
- Pop up
- Call/text
- Letter/email
- Social media

**Not so Great...**
- Taxes
- Courier
- Insurance
- Tax, title, license
Ignore random mail, email, texts, or phone calls saying you won a prize out of the blue.

Don't click on any popups, download any attachments, or click any links.

You can't win anything you didn't enter!
#7 MONEY TRANSFER APPS

Venmo

Apple Pay

Google Pay

Zelle
Transfer money to others quickly on your phone.
Once you send the money, it’s gone.

- Spoofed Accounts
- “Oops, I accidentally send you money”
RECOMMENDED ACTION:

• Link your account to a credit card
• Be wary of businesses that only accept P2P payment apps
• Verify Recipients before making a transfer
• NEVER send or accept payments from someone you don’t know
• Have strong passwords
• Keep transactions private
• Check your bank accounts after you transfer money
You may get a call claiming that your car warranty or insurance is about to expire. The caller will claim to be from a manufacturer, car dealer, or insurer. They are trying to steal your personal information!
RECOMMENDED ACTION:

- Don’t give away personal information – including driver license number
- Don’t answer phone calls from random numbers
#5 Tech Support

You get a call or pop-up on your computer claiming to be from Microsoft (or Norton, or Apple) about a problem on your computer. They say if you give them “tech support” access to your hard drive, they can fix it.
RECOMMENDED ACTION:

- Never click on pop-up links
- Never do business with “tech support” that contacts you over the phone or internet
- Change your email and social media passwords
- Choose passwords that are easy for you to remember, but harder for others to crack
#4 SOCIAL MEDIA SCAMS (FACEBOOK SCAMS)

- Gift Exchange (Secret Sister)
- Phishing Emails
- Fake Accounts
- Fake Celebrity Live
- Fake Shopping Ads
- Fake Links
⚠️ SECRET SISTER!! ⚠️

THIS WILL BE SO FUN! I ❤️ HAPPY MAIL!

Who wants to play a "secret" gift exchange? I don't care where you live, you are welcome to join. I need at least 6 ladies to participate in a SECRET SISTER gift exchange. You only have to buy ONE gift valued at at least $10 or more and send it to ONE secret sister, and you will receive 6-36 in return!! We did this last year and it was a HUGE success and SO much fun!!

Let me know if you are interested and I will PM you the information! ❤️

Please don’t ask to participate if you’re not willing to spend the $10 or mail the gift in a timely fashion. The holidays are getting closer!! It’s so fun to get a secret gift in the mail, through the holiday season, as we are all prepping and shopping for those around us.

Comment if you’re in! Like SERIOUSLY IN!

If I send you the details, and they are confusing at all, please let me know!! I’ll further explain!

Ok...so who’s in? ... and GO!

I’m tagging people that I think might be interested.
You have 2 messages that will be deleted in a few days disclose

NotificationFacebook <fields@lyonscompany.com>  Mar 13 (12 days ago) ★

to me  

Why is this message in Spam? It's similar to messages that were detected by our spam filters. Learn more

Images are not displayed. Display images below

facebook

You haven't been to Facebook for a few days, and a lot happened while you were away.

You have 2 messages that will be deleted in a few days

View messages  Go to Facebook

This message was sent to you by Facebook. If you don't want to receive these emails from Facebook in the future, please unsubscribe.
Facebook, Inc. Attention: Department 415 P.O Box 10005 Palo Alto CA 94303
RECOMMENDED ACTION:

• Watch out for scammers pretending to be Facebook
• Check your login history
• Don’t click on any suspicious links
• Don’t give away money or information to anyone you don’t know
# 3 COVID-19

- Bogus treatment or prevention medication in order to obtain your personal information and money
- Fake COVID tests
- Fake vaccine cards
- Fake calls from Medicare offering COVID-19 care packages
RECOMMENDED ACTION:

• Call your doctor for medical treatment for COVID-19
• Don’t post your vaccination card online
• There is no “miracle cure” for COVID-19
#2 Identity Theft

All these scammers are trying to get you to give up information to commit Identity theft. They use your identity to ultimately steal money. Personal Information they steal include:

- Social Security Number
- Birthdate
- Banking Information
- Medicare Numbers
RECOMMENDED ACTION:

• Don’t give away your SSN number, Medicare number, bank account information, or any other personal information to anyone you don’t know
• Collect your mail everyday
• Monitor your credit
• Use complex passwords
#1 EMERGENCY SCAMS

Someone you think you know calls you, and it’s an emergency! They need money!

- Romance Scam
- Grandparent Scam
  - Any loved one in your life needs help
Or the government is calling and you’re going to be arrested!

- IRS
- Jury Duty
RECOMMENDED ACTION:

• Don’t send money to strangers
• Verify with another loved one
• IRS and other government agencies will not call you to threaten you
  • Hang up
Speaking of emergency scams....

Book us for our Scammer’s Hall of Shame Speech!
BONUS SCAMS!!
ELECTION SCAMS

Phone call, text, email from someone claiming to be from a political candidate

If you want to donate, go to the candidate’s website directly
WORK FROM HOME

You may see ads online to work from home – be careful, some of these are scams!

They require you to either provide personal information (such as SSN and bank account numbers) or make you buy materials, which you won’t get reimbursed for.
Your Texas Senior Medicare Patrol Team

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REPORT MEDICARE FRAUD
Hotline: (888) 341-6187