



TOP February 2023 Scams & Recordings

Scam Overview

We received over 200 unwanted / scam calls to a single number for February.

The top 3 phone scam types were:

- Final Expense Insurance
- Medicare Benefits
- Free COVID Test Kits - Medicare

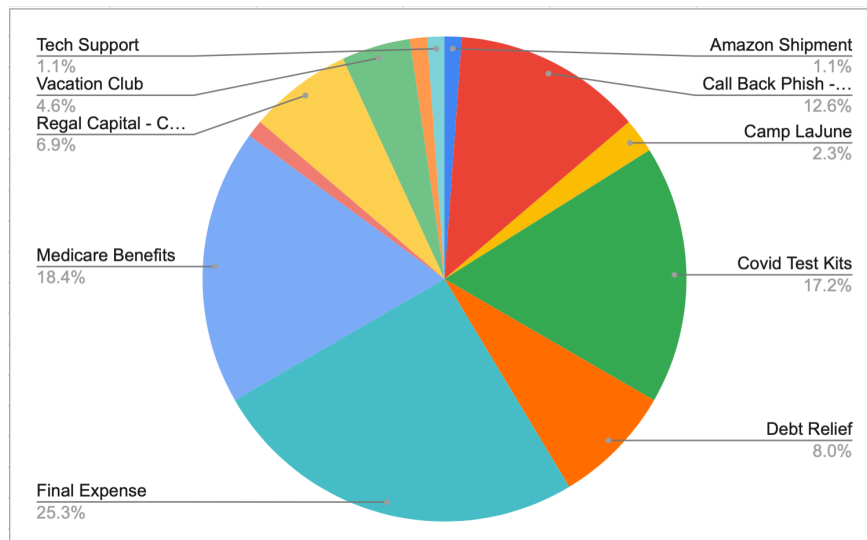
We have uploaded some sample scammer calls to our YouTube site for February here:

<https://www.youtube.com/watch?v=5fYMGdu5nAE&list=PL8MR1I8uLxbYB5y-wfqbcFY6lMn0F3YsP>

The most common Text Scams were:

- Your Amazon Account is on hold - click link bellow (yes they misspelled below)
- Thanks for your purchase of Galaxy TAB 27 - Not you? Call #

Here is a breakdown of the calls received in February 2023:



Medicare Free COVID Test Kit Scam

Let me start by taking a moment to thank our partners at the Federal Trade Commission (FTC). They have been beneficial in facilitating scam reporting with a dedicated link for End Elder Fraud. If you would like to report scams, unwanted calls, or other suspect business activities, please use the specific End Elder Fraud FTC Link: <https://reportfraud.ftc.gov/#/?orgcode=EEF>

Scammers have been targeting Medicare recipients with a fake offer to get “free COVID tests.” They’re calling and running websites, online, and television ads to convince people to give their Medicare information. But if you give them your information, they’ll bill fraudulent charges to Medicare.

We’re hearing about many Medicare recipients who signed up for these free COVID tests and never got them. And what makes matters worse is that scammers could also bill for other products and services people didn’t need – and didn’t get.

If you or someone you know is covered by Medicare, here’s how to avoid these scams:

- During the COVID-19 public health emergency Medicare does in fact cover [8 free COVID-19 tests a month](#), but no one from Medicare will call you with an offer. If someone calls and says they’re from Medicare and offers you a “free COVID test,” hang up right away.
- Medicare beneficiaries can get their free tests at participating pharmacies. Find a partial list [here](#).
- Never give your Medicare or other personal information over the phone to anyone who calls out of the blue, asking for it.
- Fraudulent charges may affect your Medicare coverage. Although the money doesn’t come directly out of your pocket, you may not be able to get medical equipment you need. Check your Medicare Summary Notice to be sure you (and Medicare) are only being charged for services you really got.

You can read more about the Medicare Free COVID Test Kit Scam at the FTC Website here:

<https://consumer.ftc.gov/consumer-alerts/2022/08/free-covid-test-scam-targets-people-medicare>

Final Expense Insurance

This is a case we are currently working on with the FTC. Not all unwanted calls are scammers, just bad business practices. As you can see from the chart above, these unwanted calls were the most prevalent for February, representing over 25% of all unwanted calls. With that said, scammers are reaching out to seniors with the promise of providing support for burial expenses, with the goal of stealing your personal information. Here is a good write-up on the scam version of this call:

<https://tnsi.com/resource/elderly-fall-victim-to-too-good-to-be-true-final-expense-insurance-blog/>

One of the warning signs that this is a scam is that final expense and life insurance companies do not typically cold call. It is wise to be suspicious of any unwarranted calls from someone claiming to sell insurance, as their intention is most likely to sell you a faulty insurance plan with problematic terms and conditions or to simply steal your financial information.

Medicare Benefits Supplemental

In January alone, an estimated more than 36 million Medicare robocalls were sent to US phone lines. The influx of these calls may seem relatively benign, but they're a part of a larger scam to defraud taxpayers and the federal government.

Don't respond to solicitations from companies you don't recognize or click on links or respond to emails from people you don't know. And if you get a phone call from someone claiming to be from Medicare, hang up immediately, even if the phone number on the CallerID screen seems like it could be credible. Scammers can use a fake CallerID name to impersonate Medicare or another known organization, according to a consumer warning from the Federal Trade Commission. Seniors should know that no one from Medicare will call or text them unsolicited to ask for money or to help with enrollment or some other service. "Medicare will not contact a beneficiary unless the beneficiary has already made contact asking for some assistance," said Elizabeth Foley, vice president of health policy and deputy general counsel at the Massachusetts Association of Health Plans.

Here is a good overview of the problem:

<https://www.cnbc.com/2022/07/21/medicare-scams-are-on-the-rise-here-are-four-tips-to-avoid-them.html>

How to Implement Your Own Do Not Call Program for Apple / iPhone

For iPhone users, here are the steps to effectively enable your own "Do Not Call list"

1. Select Settings
2. Scroll down until you see [Phone] and select this option
3. Scroll down and select: [[Silence Unknown Callers](#)]
4. Toggle this setting ON

How to Implement Your Own Do Not Call Program for Android ⁽¹⁾

For Android users, here are the steps to effectively enable your own "Do Not Call list"

1. Tap the phone icon on your Android, which is usually at the bottom of the home screen.
2. Tap the three dots at the top of the Phone app screen.
3. Tap "Settings" in the dropdown menu.
4. Tap "Block numbers" and then toggle the button beside "Block unknown callers" to green.

That is it.

Any person who calls you that is NOT in your Contact List will be sent to vMail, and you will receive a notification. Most scammer/robo callers do not leave a voicemail. If the call is important, the caller WILL leave a voicemail, which you can immediately check and respond to if you wish. If the call is "valid," we suggest you add this person to your contact list for future calls.

⁽¹⁾ Note for Android Users: Various Android models and software can make the instructions to block unknown calls slightly different from device to device.