

FTC* Webinar: Helping Seniors Avoid Robocall Scams and Scams Affecting their Health Care and Finances

March 19, 2020

** FTC = Federal Trade Commission*

WebEx functionality

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1) The **view icon** in the upper right corner changes your view in WebEx.

- **Tip:** Select the middle option so you can see who's speaking!

2) The **toolbar** on the left side of the screen allows you to zoom in and out to show a closer or farther out view of the PowerPoint presentation.

3) The **menu** at the bottom allows you to mute your line, open the participants and chat panels, and leave the event.

4) The **panels** on the right show participant information, chat, and polling (when in use). Use the arrow and x to open and close the panels.



Tip: To raise your hand, open the participant panel and click the hand icon in the lower right corner.

1



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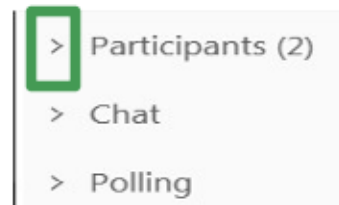


4



This training will be interactive!

- 1 Use the Participants panel on the right. If it's not already open, click the arrow.



Tip: If you don't have a Participants panel on the right, click the Participants button in the menu at the bottom of the screen.



- 2 Use the buttons at the bottom of the Participants panel to raise your hand or answer yes/no questions.



Welcome!

SMPs

- Senior Medicare Patrol

SHIPs

- State Health Insurance Assistance Program

MIPPAs

- Medicare Improvements for Patients and Providers Act



Today's Speakers



Robin E. Eichen
Senior Attorney
Federal Trade Commission



Heather Flory
Training Manager
SMP Resource Center

Agenda

FTC Presentation

- Robin Eichen

SMP & SHIP Referrals and Resources

- Heather Flory

Q & A

Helping Seniors Avoid Robocall Scams and Scams Affecting their Healthcare and Finances

Robin E. Eichen, Attorney
Federal Trade Commission
March 19, 2020

The views expressed are those of the speaker and do not necessarily represent the views of the Federal Trade Commission or any other person.

What is the FTC?



- The Federal Trade Commission is a small, independent federal government agency
- The agency's Bureau of Consumer Protection (BCP) is one of the nation's consumer protection agencies
- BCP provides civil law enforcement and consumer education to protect consumers from fraud
- FTC operates the Consumer Sentinel complaints database
- The FTC received over three million consumer complaints last year (not including do-not-call complaints)

**CONSUMER
SENTINEL
NETWORK**
DATA BOOK 2018

SNAPSHOT

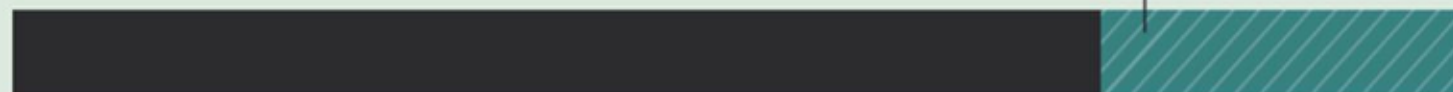
**3
MILLION
REPORTS**

TOP THREE CATEGORIES

- 1. Imposter scams**
- 2. Debt collection**
- 3. Identity theft**

1.4 million fraud reports

25% reported a loss



\$1.48 billion
total fraud losses

\$375
median loss 9

**Tips for Seniors:
Robocalls, the TRACED Act, and
Healthcare Scams**

What Are Robocalls?

- If you answer the phone and hear a recorded message instead of a live person, it's a robocall.
- If you're getting lots of robocalls trying to sell you something, odds are the calls are illegal. Many are probably scams.
- Watch our YouTube video on preventing robocall scams:
- <https://www.youtube.com/watch?v=8rDKxLUhbUE>

Check-in Question

- Have you ever received a complaint related to a robocall at your SMP/SHIP?



✓	Yes
✗	No
🏃	Too Fast
🚶	Too Slow
👏	Applause
😊	Laughter

How to Know if a Robocall is a Scam

- If someone is already breaking the law by calling you without your written permission, it's probably a scam.
- Don't rely on your caller ID because scammers can fake the name and number that shows up, making it look like the call is coming from a government agency like Social Security. This is called "spoofing."
- If someone calls you out of the blue asking for money or personal information, it's a scam.

What Should You Do if You Get an Illegal Robocall?

- **Hang up.** Don't press any numbers even if they say you can speak to a live operator or be removed from their call list.
- **Report the call** to the FTC at <https://donotcall.gov>
 - Report the number on your caller ID and any number you're told to call back.
 - This helps us track down the scammers behind the call. It also helps phone carriers and other partners working on call blocking solutions.

What is the FTC Doing About Robocalls?

- The FTC brings many enforcement actions against robocallers and has already stopped people responsible for billions of robocalls.
- The FTC continues to work with other law enforcement agencies and encourages industry efforts to combat robocalls and caller ID spoofing.
- The FTC has led initiatives to develop technology-based solutions including robocall blocking contests.
- The FTC also maintains the National Do Not Call Registry.

DoNotCall.gov 1-888-382-1212



National Do Not Call Registry

En Español



Register a Phone Number



Verify a Registration



Submit a Complaint

Why Doesn't the Do Not Call Registry Stop Robocalls?

- The National Do Not Call Registry is designed to stop sales call from real companies that follow the law.
- The Registry is a list that tells telemarketers what numbers not to call.
- Scammers don't care if you're on the Registry.
- But being on the Registry may make it easier for you to stop scam calls. If a caller is ignoring the Registry or making an illegal robocall, hang up. There's a good chance it's a scam.

Some Common Robocall Scams

- **Medical alert & home monitoring systems**
- **Credit card interest rate reduction programs**
- **Auto warranties**
- **Vacation scams**

How to Block Unwanted Calls and Avoid Robocalls

- Call blocking is a technology or device that can stop unwanted calls like scam calls and illegal robocalls before they reach you.
- Mobile phones, landlines, and home phones that use the internet (VoIP) each have their own call-blocking options.
- Some companies also offer call labeling. Call-labeling services show categories like “spam” and “spam likely” on your phone’s display for incoming calls. This lets you decide whether to answer the call.

Block Calls on a Mobile Phone

How to stop unwanted calls

ON A MOBILE PHONE



See what
built-in features
your phone has.



See what services
your **carrier** offers.



Download a **call-blocking app**.

- Some apps are **free**, but others charge a monthly **fee**.
- Some apps will **access your contacts**.
- Calls might be **stopped**, **ring silently**, or go straight to **voicemail**.




Report unwanted calls at
[ftc.gov/complaint](https://www.ftc.gov/complaint)

Block Calls on a Mobile Phone

- **Download a call-blocking app.** It acts like a filter.
- The company behind the app uses call data and reports from users to predict which calls are illegal or likely scams and intercepts the calls.
- To get an app, go to the app store on your phone, look for expert reviews of call-blocking apps
- A list of call blocking apps for mobile phones is at ctia.org.
- See what built-in blocking features your phone has.
- Ask your carrier what call-blocking services it offers or recommends.
- Watch this FTC video: <https://vimeo.com/352601996>

Block Calls on a Home Phone that Uses the Internet (VoIP)

How to stop unwanted calls
IF YOU USE VoIP



Look into **internet-based services**. Your **carrier** might be able to help.




Not sure if your home phone uses the **internet** (VoIP)? Check with your **carrier**.



With blocking services, calls might be **stopped**, **ring silently**, or go straight to **voicemail**.



Some services are **free**, but others charge a monthly **fee**.



Report unwanted calls at **[ftc.gov/complaint](https://www.ftc.gov/complaint)**

FEDERAL TRADE COMMISSION • [ftc.gov/calls](https://www.ftc.gov/calls)

Block Calls on a Home Phone that Uses the Internet (VoIP)

- First find out if your phone uses the internet to make calls. VoIP is Voice over Internet Protocol.
- Read expert reviews on internet-based call-blocking services.
- Internet-based call-blocking services can block unwanted calls on phones that use the internet. Your carrier may recommend a specific service.
- Some internet-based services require all calls to be routed through their service, where they are instantly analyzed.
- Check your carrier's website to see your options.

Block Calls on a Landline



How to stop unwanted calls
ON A LANDLINE

See what services
your **carrier** offers.



Some services
are **free**, but
others charge
a monthly **fee**.



Install a **call-blocking device**.

Some use **blacklists** to

- stop unwanted calls
- divert calls to voicemail

Some use **whitelists** of
approved numbers.



Report unwanted calls at
ftc.gov/complaint

Block Calls on a Landline

- **Install a call-blocking device.** You can buy and install one. They are typically small boxes you attach to your phone.
- Some devices use blacklist databases of known scam numbers, but let you add numbers you want blocked.
- Some use blacklists to stop unwanted calls; divert calls to voicemail; show a blinking light when an unwanted call comes in; connect callers to a recording with options so a real caller can get in.
- Some use whitelists of approve numbers or lets you set up “do not disturb” hours during which calls go straight to voicemail.
- See what services your carrier offers.

Check-in Question

- Have you ever heard of the TRACED Act?



✓	Yes
✗	No
🏃	Too Fast
🚶	Too Slow
👏	Applause
😊	Laughter

The TRACED ACT

- It stands for Telephone Robocall Abuse Criminal Enforcement and Deterrence Act.
- Consumers will get call authentication and blocking services from their carriers at no additional charge.
- It requires all telephone systems in the U.S. implement a coordinated authentication methodology to improve accuracy of the caller-ID displayed on our phones.
- Fines for robocalls now reach up to \$10,000 per illegal call and don't require a warning.
- It sets up FCC and Justice Department working groups to study enforcement of robocall bans and report to Congress.

Robocall Scams May Affect Seniors' Healthcare

- Social Security Scams
- Medicare Scams

Social Security Imposter Scam

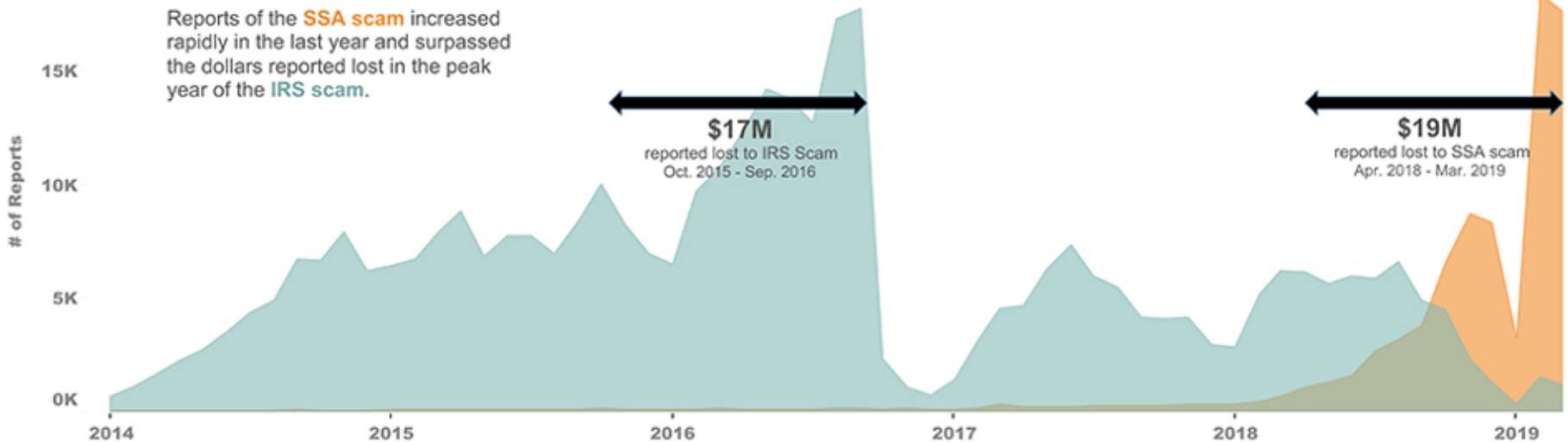
- SSA imposters may tell you:
 - Your Social Security number has been suspended because of suspicious activity, or because it's been involved in a crime.
 - You need to confirm your Social Security number, or you need to withdraw money from the bank and store it on gift cards or in other unusual ways for “safekeeping; or
 - Your accounts will be seized or frozen if you don't act quickly.

Hang up! It's a Scam!

- These scammers often use robocalls to reach people, and the message can be hard to ignore.
- You may be told to “press 1” to speak to a government “support representative” for help reactivating your Social Security number. They use caller ID spoofing to make it look like the Social Security Administration really is calling.
- With such trickery, these scammers are good at convincing people to give up their Social Security numbers and other personal information.

Social Security Imposter Scams have now surpassed dollars lost to the well-known IRS Scam

IRS Scam and Social Security Administration Scam Reports



[Click image to open in high resolution](#)

Medicare Imposters

Is someone claiming to be from Medicare, and

- asking for your Social Security number or bank information?**
- asking you to pay for your new card?**
- threatening to cancel your benefits if you don't give up information or money?**

Hang up! It's a scam.

- **Medicare won't call you.**
- **Medicare will never ask for your Social Security number or bank information.**
- **If in doubt, call 1-800-MEDICARE.**

Back Brace Medicare Scams

- Scammers are targeting Medicare recipients with a scheme to get “free or low-cost back and knee braces.
- They are calling, running TV ads, and mailing letters asking people for their Medicare information.
- If you give it, they’ll use it to fraudulently bill Medicare for braces or other medical equipment.
- This uses up your medical benefits and you may not get the right brace later, if your doctor prescribes one.

Avoiding Back Brace Medicare Scams

- Hang up on callers saying they're offering a "free" or "low-cost" brace from Medicare. It's a Scam!
- Never give your Medicare or other personal information to anyone who calls and asks for it.
- If you suspect someone is using your Medicare information, check your Medicare Summary Notice to be sure that you and Medicare are only being charged for services you got.
- Don't accept medical equipment you get in the mail unless you or your doctor ordered it. If it comes to your door and you didn't order it, you can keep it as a gift.

Health Care Scams

- They'll say you need...
 - A new Medicare card
 - A new health insurance card
 - Discounted health insurance
 - To act now!
- Here's our YouTube video on preventing Medicare scams:

<https://www.youtube.com/watch?v=51l-szroJEY>

Health Care Scams – Other Examples

- Miracle cures
 - Offers quick cures to MS, Alzheimer's, cancer
- Affordable Care Act scams

Health Care Scams – What You Can Do

- Take your time
- Check it out
 - 1-800-MEDICARE
- Consult reliable sources of health information (healthcare.gov, cdc.gov)
- Do not delay medical treatment

Scams Most Frequently Affecting Seniors

- Social Security Scams
- Medicare and Health Care Scams
- Tech Support Scams
- Romance Scams
- Grandkid and Family Emergency Scams

Check-in Question

- Do you know what the top scams are in your state?



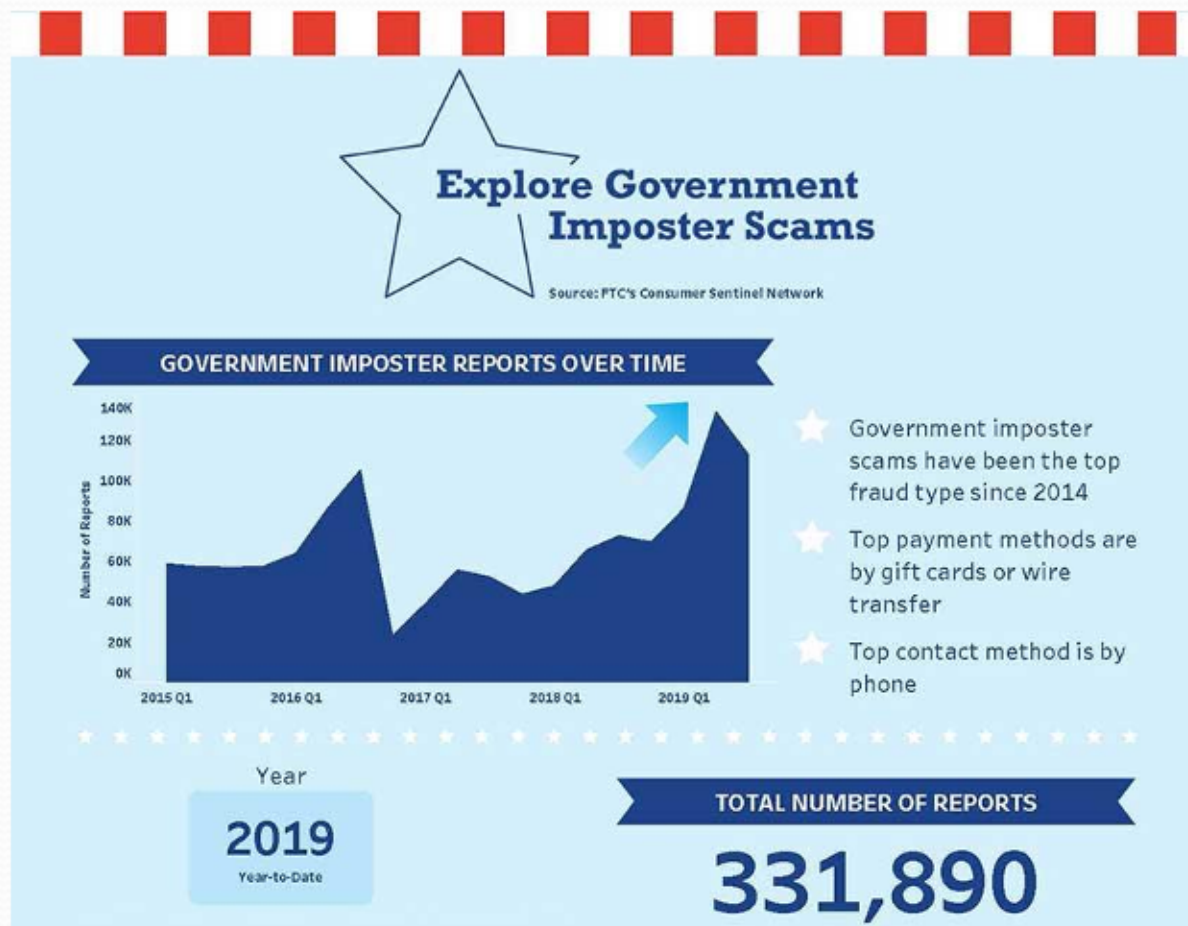
✓	Yes
✗	No
🏃	Too Fast
🚶	Too Slow
👏	Applause
😊	Laughter

FTC Resources for SMPs, SHIPs, and MIPPPAs: FTC Data

Explore Sentinel Data with the FTC

- <https://www.ftc.gov/enforcement/data-visualizations/explore-data>
- Explore the FTC's Consumer Sentinel Network data about consumer protection topics like fraud, identity theft, and unwanted calls based on millions of reports from people across the country. Learn about the top complaints, track the latest trends, and download visualizations for presentations or reports.
- Click on FTC.gov and search for Explore Data or visit our Tableau Public landing page. Click a thumbnail image to access the interactive dashboard. To learn about other FTC data, please see our Data and Visualizations page and our Datasets page.

Explore Data – Government Imposter Scams



The FTC Details Efforts to Protect Older Consumers – Report to Congress



- Top scams for older consumers were:
 - Technical support scams
 - Online shopping
 - Business and Government imposters
 - Prizes, sweepstakes, and lottery scams
 - Romance scams
 - Family and friend imposter scams



Tips for Seniors: Top Scams for Older Consumers

Tech Support Scams – How They Work

- Scammers call pretending to be from or affiliated with computer security companies, such as Dell, Microsoft, Norton, or others.
- Or, they place online ads to get consumers to call about their computers.
- Scammers scare consumers about their computer security

Tech Support Scams - Tips

- HANG UP.
 - Never give control of your computer or your credit card information to someone who calls you out of the blue.
- PASS IT ON.

Grandkid Scams – How They Work

- You get a call: “grandma, I need money for bail.”
 - Or a medical bill
 - Or other trouble
- Caller says it’s urgent and says to keep it a secret
- Caller asks you to wire money or put it on a prepaid card

Grandkid Scams –Tips

- STOP. Check it out.
 - Look up your grandkid's phone number and call back
 - Or call another family member
- PASS IT ON.

Online Dating Scams – How They Work

- You meet someone on a dating website.
- She wants to communicate by email and phone.
- She says she loves you but needs money for a plane ticket to visit. Or for surgery.
- She asks you to wire money or put it on a prepaid card.

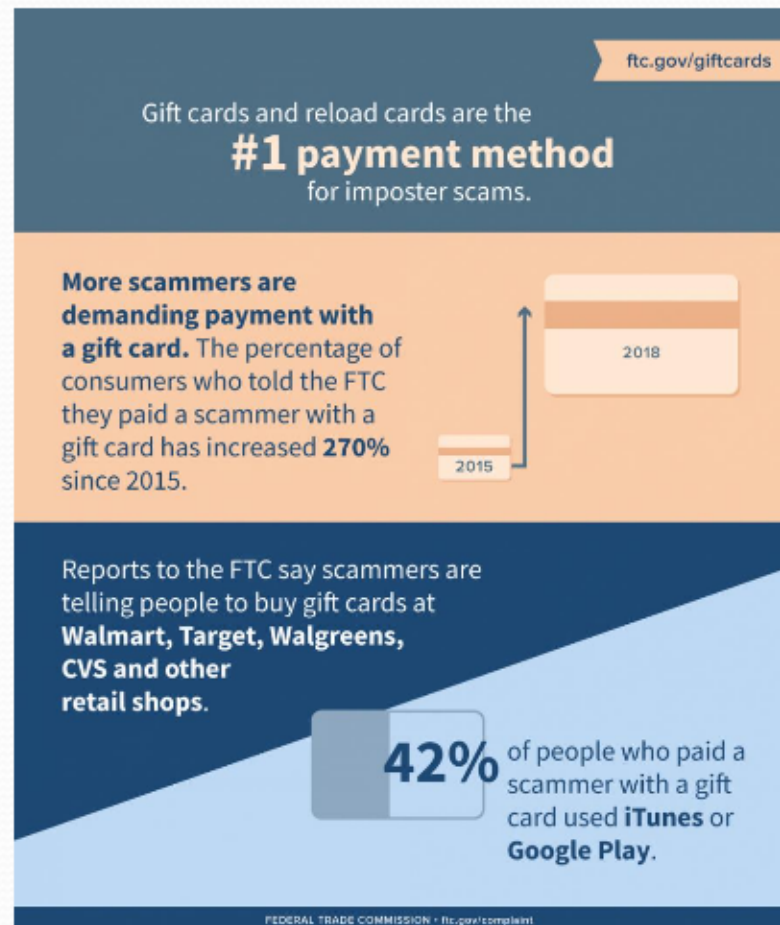
Online Dating Scams – Tips

- STOP. Don't send money.
 - Never wire money, put money on a prepaid card or send cash to an online love interest.
 - You won't get it back.
- PASS IT ON.

Common Scammer Tactics

- They make big – but plausible – promises or threats
- They ask you for money or personal information
- They want your money in cash, wire transfer, or gift card, so you can't get it back
- They want to rush you so you don't have time to think

Gift Cards are the #1 Payment Method for Imposter Scams



Check-in Question

- Have you ever used any of the Pass it On materials or publications from the FTC?



✓	Yes
✗	No
🏃	Too Fast
🚶	Too Slow
👏	Applause
😊	Laughter

**FTC Resources for SMPs, SHIPs,
and MIPPAs: Pass it On,
Publications, and Online
Resources**



...Pass it ON

- Consumer education for active older adults – www.ftc.gov/passiton
- Respecting a lifetime of experience
- Encouraging sharing of information on:



identity theft



imposter scams



charity fraud



health care scams



paying too much



"you've won" scams

ftc.gov/bulkorder

FREE PUBLICATIONS TO SHARE

CAMPAIGNS

Military (24)
Immigration (24)
Pass It On (34)
Consumer.gov (48)
Identity Theft (12)
[View Campaigns >](#)

TOPICS

Scams (71)
Credit & Loans (41)
Shopping & Advertising (35)
Privacy & Identity (30)
Debt (13)
Online Safety & Security (10)
Jobs & Making Money (10)
Homes & Mortgages (5)
Health (5)

[View All Publications >](#)

FEATURED PUBLICATIONS

[View All Publications >](#)



Consumer.gov Educator's Sample Pack

This envelope covers all 20 topics on Consumer.gov to help educators and others plan to deliver the content.



Start with Security: A Guide for Business

What can companies learn from the FTC's 50+ data security cases? Lesson #1: Start with security.



Talking about Scams (Spanish)

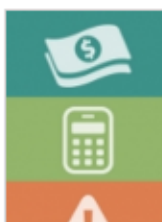
Spanish-language fotonovela about talking about and reporting scams.

ADDITIONAL PUBLICATIONS



Pass It On

Flyers and bookmarks on topics from identity theft to charity fraud, to help you start conversations and pass it on



Consumer.gov

Consumer protection basics in a clear, direct style



For Businesses

No matter your industry or the size of your company, these publications can help you understand and comply with the law.

Sign Up for Consumer Blogs @ ftc.gov/stay-connected

Press Release Updates

FTC press releases will keep you up-to-date about what the agency is doing to protect consumers and ensure fair business competition in the marketplace.

subscribe

Penn Corner

Penn Corner is a monthly email that highlights the work the FTC is doing to protect consumers through enforcement and education.

subscribe

International Monthly

The International Monthly features news about FTC actions that are of the greatest international significance, highlighting our work in competition, consumer protection, and data privacy.

subscribe

BLOG UPDATES

Competition Matters Blog

Competition Matters is the FTC's official agency blog and will feature timely news updates about the agency's competition work.

subscribe

Scam Alerts

Crooks use clever schemes to defraud millions of people every year. Stay a step ahead with these timely updates from the FTC.

subscribe

Tech@FTC Blog Updates

Tech@FTC features timely blog posts written by the FTC's Chief Technologist for the technology community.

subscribe

Business Center Blog Updates

The Business Center blog features tips to help businesses understand and comply with the FTC's consumer protection rules.

Consumer Information Updates

Get the latest consumer tips and advice from the nation's consumer protection agency.

OnGuard Online Blog Updates

The OnGuardOnline.gov blog features the latest cyber security news and practical tips from the FTC and other federal agencies.

Contact the FTC

- Report scams. Report suspected scams. Just report.
 - You don't have to be the victim or have paid money; we need to know what scams are targeting you and your friends and family
 - Put in as much information as you (or the victim) feels comfortable with
 - We don't need their names or contact information, but your name and contacts would help

Report Scams to the FTC

www.ftc.gov/complaint

1-877-FTC-HELP (382-4357)

FTC Links in This Presentation

- **FTC videos**
 - Prevent robocall scams: <https://www.youtube.com/watch?v=8rDKxLUhbUE>
 - Block calls on a mobile phone: <https://vimeo.com/352601996>
 - Prevent Medicare scams: <https://www.youtube.com/watch?v=51I-szroJEY>
- **Tips about how to stop unwanted calls:** www.ftc.gov/calls
- **FTC Consumer Blogs:** www.ftc.gov/stay-connected
- **Report to the FTC**
 - Report scams: www.ftc.gov/complaint
 - Report illegal robocalls: <https://donotcall.gov>
- **Resources for SMPs, SHIPs, and MIPPAs**
 - FTC Consumer Sentinel Network data: <https://www.ftc.gov/enforcement/data-visualizations/explore-data>
 - FTC Pass it On: www.ftc.gov/passiton
 - FTC free publications: www.ftc.gov/bulkorder

Robin E. Eichen
reichen@FTC.gov

QUESTIONS?



SMP & SHIP Referrals and Resources

Heather Flory, SMP Resource Center

Check-in Question

- 1) Have you ever reported a scam to the FTC?
- 2) Have you ever encouraged a beneficiary to report a scam to the FTC?



✓	Yes
✗	No
🏃	Too Fast
🚶	Too Slow
👏	Applause
😊	Laughter

The SMP Mission



The SMP mission is to empower and assist Medicare beneficiaries, their families, and caregivers

to prevent, detect, and report health care fraud, errors, and abuse

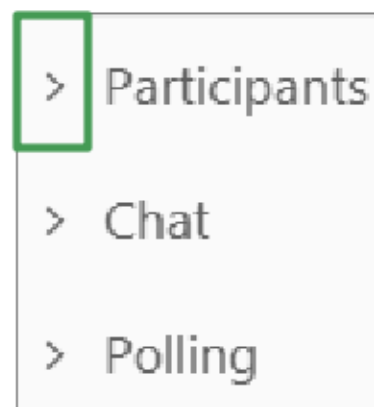
through outreach, counseling, and education.

Polling Question

Which of the following scams is/are considered to be an SMP issue?
(Select all that apply.)

- Scams related to Medicare fraud, errors, or abuse
- Scams that attempt to collect Medicare numbers
- Scams that are not related to the SMP mission
- All scams, regardless of whether or not they are related to the SMP mission

When the polling has ended, click the arrow next to the Participants panel on the right to re-open your Participants panel.



The SMP Mission and Scams

- Scams that are related to Medicare fraud, errors, or abuse (for example, scams that attempt to collect Medicare numbers) **are** considered to be SMP issues.
 - These issues should be entered in SIRS (the SMP Information and Reporting System) and a referral should be made to the appropriate entity.
- However, it is **not** the role of the SMP to manage the resolution of scams that are not related to the SMP mission.
 - In cases of scams that are **not** related to the SMP mission, help guide the consumer to resolve the issue on their own by sending them to the Federal Trade Commission or other agencies that can help.
 - For helpful links and resources, see the *SMP Counselor Training Manual*.



SMP Referrals Process

SMP Complex Interactions Training Manual

- See Appendix A: SMP Referrals Flow Chart to see where to send each type of referral.
- See Chapter 4: Where and When to Refer for step-by-step instructions for a variety of scenarios, including compromised Medicare numbers.

SIRS Complex Interactions Job Aid

- Enter the case in SIRS.
 - Include detailed case notes (using ACL's Guided Narrative template).
 - Follow the instructions provided for each type of referral.

How to Refer Compromised Medicare Numbers, Part 1: Steps for the Beneficiary

See the SMP Counselor Training Manual, pages 49 – 50 and SMP Complex Interactions Training Manual, chapter 4.

The beneficiary should:

- Call 1-800-Medicare to report that their Medicare number has been compromised and ask if a new Medicare number can be issued.
- Report the issue to the Federal Trade Commission (FTC): www.identitytheft.gov.
- Report the issue to the Federal Communications Commission (FCC): <https://consumercomplaints.fcc.gov/hc/en-us/articles/115002234203-Unwanted-Calls-Phone->.
- Watch their MSNs for any charges for services or items that they did not request or did not receive. Call the SMP if they find any.

How to Refer Compromised Medicare Numbers, Part 2: Steps for the SMP

See the SMP Complex Interactions Training Manual, chapter 4.

The SMP should:

- Enter the case in SIRS as described in the *SMP Complex Interactions Training Manual*, chapter 4 and the SIRS Complex Interactions Job Aid.
- Once the beneficiary has contacted 1-800-Medicare and filed a complaint with the FTC and the FCC, the SMP does not to make any additional referrals (unless other issues were involved, as described in chapter 4).

Joint SHIP/SMPs

- 1) Follow the SHIP process to make a referral, if needed.

Tip: If you're not sure of the process for your SHIP, ask your supervisor.

- 2) Also enter the complex interaction in SIRS to document it. Mention in the case notes that the case was referred through SHIP.

However, don't follow the SIRS referral process if the case was already referred through CTM.

SMP Referral Resources

SMP Counselor
Training Manual

SMP Complex
Interactions Training
Manual


SIRS Complex
Interactions Job Aid
and Training (recorded
and recurring)

SMP Complex
Interactions Training
Curriculum
TRAX > Available Training >
Curriculum tab

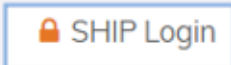
Webinar Resources in the Libraries

PowerPoint, Recording, and Related Resources

SMPs

- Step 1: Login at www.smpresource.org (click the blue SMP Login padlock). 
- Step 2: View the "Recent" list or conduct a search.
 - Tip: Search for keyword "FTC."

SHIPs

- Step 1: Login at www.shiptacenter.org (click the orange SHIP Login padlock). 
- Step 2: Go to the Resource Library and view "Recent"
 - Tip: Search for keyword "FTC."

Complex Interactions Questions

SMP Complex Interactions Questions



- Sara Lauer, SMP Resource Center:
slauer@smpresource.org

SHIP Questions



- Webinar questions: info@shiptacenter.org
- Referral questions: talk to your supervisor

We value your feedback!

Please take our brief survey about today's webinar as you leave the event or using the link in your follow-up email from WebEx.



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Destination site: <https://www.surveymonkey.com/r/95PT8LB?EnrollmentID=>

Continue

Questions?

Thank you for participating in today's webinar!

This presentation is available for download from WebEx during the Q&A session.



If you have questions later...

Webinar content: Email Robin E. Eichen at reichen@FTC.gov

Webinar resources:

SMPs, email: info@smpresource.org

SHIPs, email: info@shiptacenter.org

This webinar was supported, in part, by grant numbers 90SATC0001 and 90MPRC0001, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.