

Federal Trade Commission Webinar

A white silhouette of a diverse group of people, including men and women of various ages and ethnicities, some with disabilities, standing in a line.

Fighting Consumer Fraud & Identity Theft in Ohio

November 28, 2018

TO HEAR THE WEBINAR CALL 1-800-700-7784

Access Code: 455945

Welcome!

Presenters:

- **Jon Miller Steiger**, FTC East Central Regional Office
- **Melissa G. Wright**, Office of the Ohio Attorney General
- **Steven Sharpe**, Legal Aid Society of Southwest Ohio, LLC
- **Ericka Dilworth**, Greater Cleveland Better Business Bureau
- **Amy Hennessy**, Centers for Medicare & Medicaid Services
- **Anne Fredrickson**, Senior Medicare Patrol of Ohio
- **Patti Poss & Lisa Schifferle**, FTC

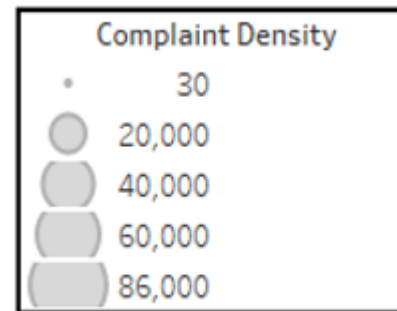
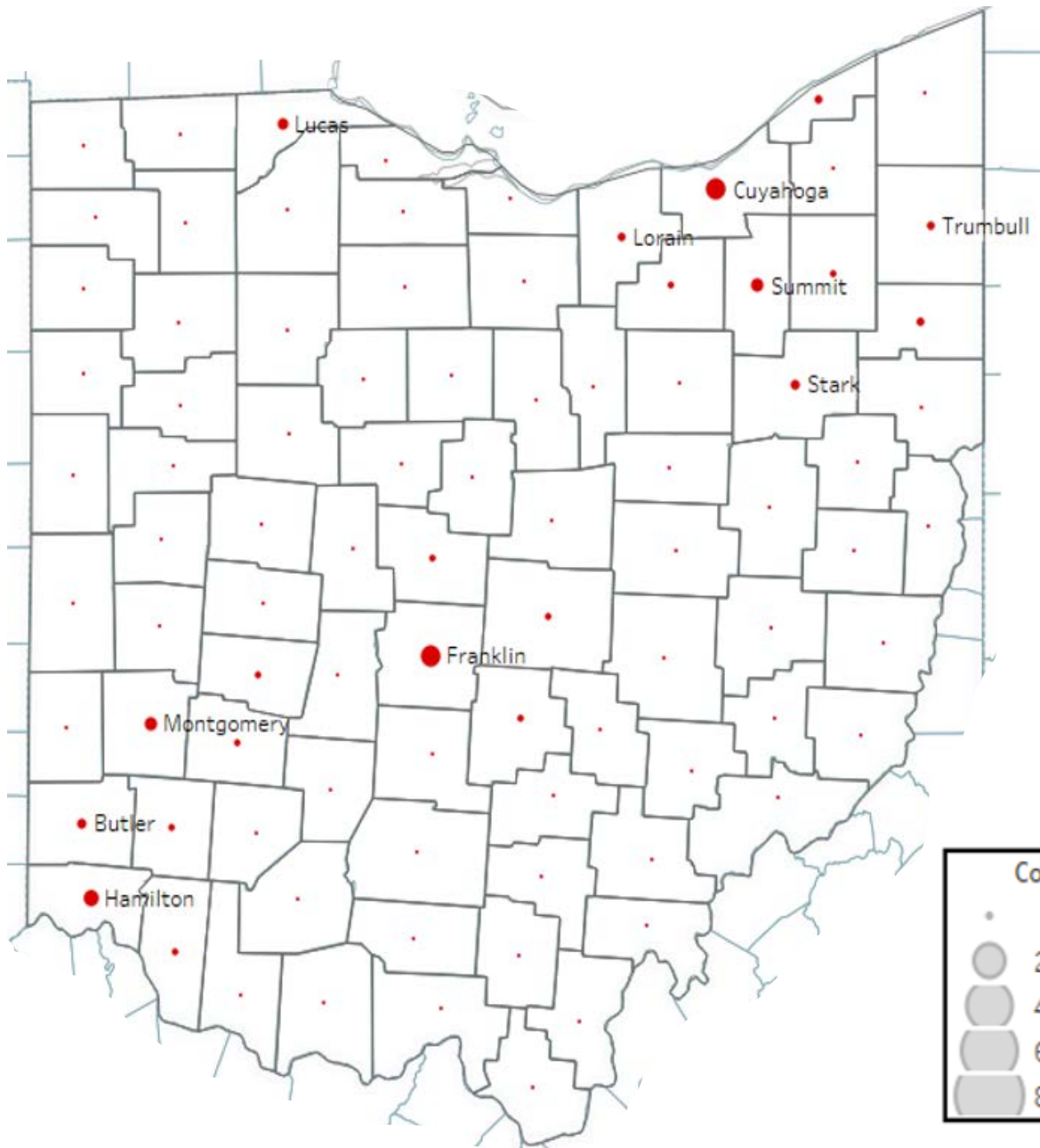
Overview

- **The Ohio landscape**
- **The latest scams**
- **Identity theft**
- **Working together to fight fraud and identity theft**

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Fraud & Identity Theft Reports in Ohio for 2017

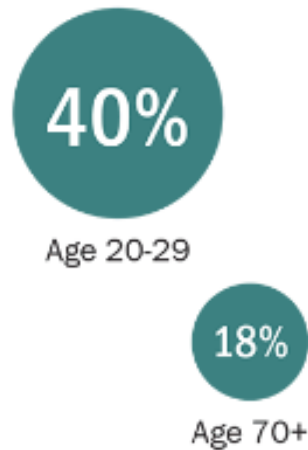


Ohio Top Reports - 2017

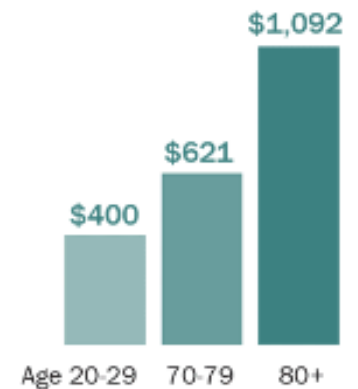
1. Debt Collection	21,092	6. Auto-Related Complaints	3,617
2. Imposter Scams	11,113	7. Telephone and Mobile Services	2,742
3. Banks and Lenders	5,081	8. Credit Bureaus, Information Furnishers and Report Users	2,630
4. Prizes, Sweepstakes and Lotteries	4,919	9. Television and Electronic Media	2,353
5. Shop-at-Home and Catalog Sales	3,633	10. Mobile: Accessories, Devices, and Services	1,806

Consumer Sentinel Network Data Book 2017

Younger people reported losing money to fraud more often than older people.



But when people aged 70+ had a loss, the median loss was much higher.



For Consumers Who Have Been Scammed:

- **Contact the payment provider**
 - Tell them the transaction was fraudulent
 - Ask for the money back
- **Report the fraud to law enforcement:**
 - [FTC.gov/complaint](https://www.ftc.gov/complaint) or [FTC.gov/queja](https://www.ftc.gov/queja)

THE LATEST SCAMS

IRS IMPOSTER SCAMS

The Internal Revenue Service (IRS) is the government agency that collects federal taxes.

Scammers pretend to be IRS officials to get you to send them money.



You owe us
taxes



IRS Imposters

Tips for Consumers:

- Never send money to anyone who asks
- Requests to wire money or send prepaid cards or gift cards are always scams
- The IRS will never threaten to arrest or deport

www.consumer.ftc.gov/articles/0519-irs-imposter-scams-infographic

IRS Imposters: Twists

- Private debt collection for old IRS debts
- Get a letter first with name of debt collector & authentication number
- *Always pay the IRS directly*
- www.consumer.ftc.gov/blog/2017/04/irs-now-using-private-debt-collectors
- Scammers make IRS deposits, then demand the money
- *Follow the IRS's instructions to return money*
www.consumer.ftc.gov/blog/2018/03/watch-out-these-new-tax-scams

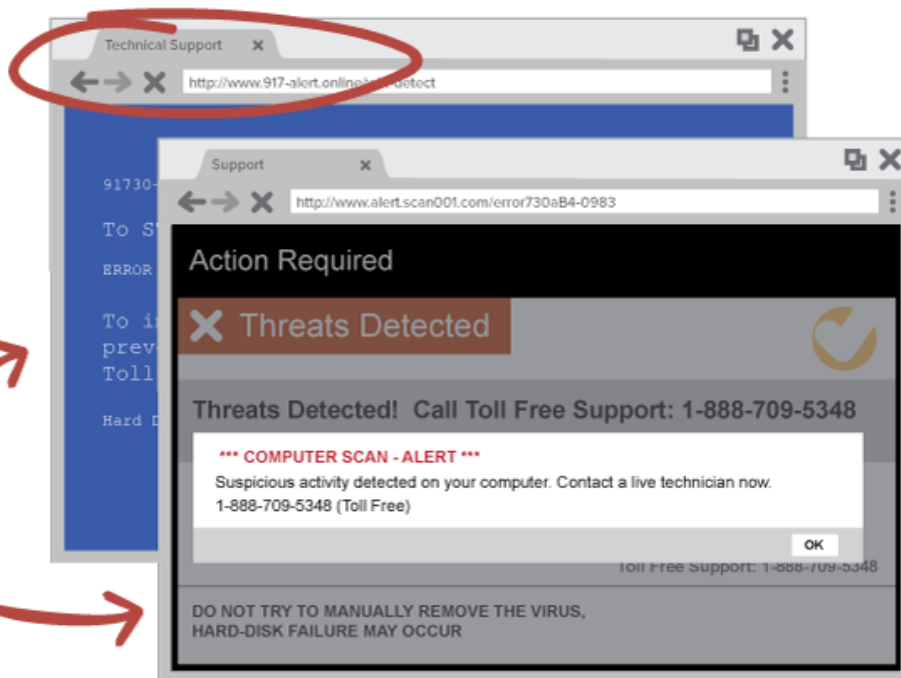
HOW TO SPOT A TECH SUPPORT SCAM

It often starts with a pop-up . . .

Shows up
within your
**internet
browser**

Might
imitate
a blue
error
screen

or trusted
antivirus
software



CALL	NOW	OR ELSE...
Wants you to call a toll-free number	Urges you to call immediately	Threatens that you may lose personal data if you don't call

Tech Support Scams

Tips for Consumers:

- Hang up on callers who say you have a computer problem
- Ignore pop-ups that say to call tech support
- Never share passwords or give remote access
- Questions? Call the legitimate company **before** you do anything

www.consumer.ftc.gov/articles/0346-tech-support-scams

Sweepstakes & Grant Scams



ANITA – Substantive information contained herein for a Major Cash Prize. Please respond immediately!

CASH CLAIM VERIFICATION LETTER MESSAGE: JULY 15, 2014

Dear ANITA:

Pursuant to the headline above and through which we are now contacting you via this dated correspondence, please understand that this is NOT a preliminary or qualification letter of cash prize status; **YOU HAVE WON A CASH PRIZE!**

This letter constitutes actual designation of ANITA [REDACTED] as a cash prize winner! May we offer our warmest wishes at this moment from the management and executive offices, as well as our entire organization and staff.

Please be assured of the accuracy of this documentation!

Your name was identified among a tiny percentage of ALL eligible individuals who could have received this notice. The fact that you have won a cash prize must be thrilling and somewhat overwhelming - we ask that you read carefully. Do not skip ahead. Your response to this letter is MANDATORY to claim the cash prize you have been selected to receive.

To initiate issuance of your Prize Check, you must RETURN THE ACCOMPANYING DOCUMENT before the deadline date specified on the enclosed according to the rules and terms herein. Failure to do so will invalidate the prize confirmation and result in forfeiture of the Check awaiting dispatch to you directly by secured mail.

We would like to proceed with resolution of your cash prize quickly!

- (#1) Your cash prize will be drawn and paid in single lump sum (Section A / page 2)
- (#2) Sweepstakes report documentation for the total aggregate funds amount of \$1,943,543.54 as noted above is awaiting your reply with processing fee (Section B / page 2) for outright access to the amount noted above. [This is not a mistake.]

The total amount, \$1,943,543.54, being awarded by independent prize sponsors is confirmed and will be resolved at final proceedings pending. We are delighted to provide notification of the winners total entitlement amount, in writing, and to issue upon your reply and payment of the processing fee, full report documents and claim procedures for the maximum aggregate funds as filed by this recorded letter and validated at \$1,943,543.54.

Please take a moment to read and complete the accompanying paperwork carefully. We are prepared to process and make delivery of the cash prize within 10 business days of all requirements and verifications and insure that your name and address is correct as it

Sweepstakes Scams

- Never pay to collect a so-called prize or grant
- Legit sweepstakes don't make you pay a fee
- www.consumer.ftc.gov/articles/0199-prize-scams

Grant Scams

- No surprise government grants
- No charge for a government grant or for a list of government grants-making agencies
- Grants.gov – one place to apply
- www.consumer.ftc.gov/articles/0113-government-grant-scams

Family Emergency Scams



Family Emergency Scams

Tips for Consumers:

- SLOW DOWN
- Get off the phone and check with a family member or friend. (Even if they say it's a secret)
- Do not wire money or buy a prepaid card or a gift card and give someone the card's numbers
- www.consumer.ftc.gov/articles/0204-family-emergency-scams

Fake Check Scams



www.consumer.ftc.gov/blog/2018/09/anatomy-fake-check-scam

Fake Check Scams

IF IT'S A FAKE CHECK,
WHY IS MONEY IN YOUR ACCOUNT?



WHAT TO DO:



Be wary.
Talk to someone you
trust and contact your
bank before you act.



Never take a check
for more than your
selling price.



Selling online?
Consider using an escrow
or online payment service.



Never send money
back to someone who
sent you a check.



Spot this scam?
Tell the Federal Trade Commission:
[ftc.gov/complaint](https://www.ftc.gov/complaint)

FTC.gov/giftcards

ftc.gov/giftcards

Gift cards and reload cards are the
#1 payment method
for imposter scams.

More scammers are demanding payment with a gift card. The percentage of consumers who told the FTC they paid a scammer with a gift card has increased **270%** since 2015.



Reports to the FTC say scammers are telling people to buy gift cards at **Walmart, Target, Walgreens, CVS and other retail shops.**

42%

of people who paid a scammer with a gift card used **iTunes or Google Play.**

Charity Scams



Operation



Donate with Honor

**Which veterans group
would you donate to?**

American Disabled Veterans Foundation

National Vietnam Veterans Foundation

Healing American Heroes, Inc.

Veterans Fighting Breast Cancer

Military Families of America

VietNow National Headquarters, Inc.

Foundation for American Veterans, Inc.

Healing Heroes Network

Help the Vets, Inc.

**They have all been
sued for lying to donors.**

Don't depend on the name.

Do your research.

Then donate.

How to **donate wisely** and **avoid scams**



Look up a charity's report & ratings:

- give.org
- charitywatch.org
- guidestar.org
- charitynavigator.org



Never pay by **gift card** or **wire transfer**.
Credit card and **check** are safer.



Watch out for names that only
look like **well-known** charities.



Search the charity name online.

Do people say it's a scam?



Ask **how much** of your
donation **goes to the program**
you want to support.



Donating online?

Be sure where that money is going.

Federal Trade Commission • ftc.gov/charity

Charity Scams

Other tips at:

www.consumer.ftc.gov/articles/0074-giving-charity

Unwanted Calls

- Telemarketing robocalls are more than just annoying: ***they are illegal***
- The FTC has sued operations selling:
 - medical alert and home security systems
 - interest rate reduction services
 - auto warranties
 - free vacations

Unwanted Calls

www.consumer.ftc.gov/features/how-stop-unwanted-calls

- Report them:
 - DoNotCall.gov or 1-888-382-1222
- FTC shares information about reported unwanted calls with phone companies
 - Helps them block numbers
- Don't trust caller ID: easy to spoof
- Just hang up! It's ok to be rude
- Call-blocking technology
 - www.consumer.ftc.gov/articles/0548-blocking-unwanted-calls

Debt Collection and Debt Scams

- **Fake Debt Collection Scams**

www.consumer.ftc.gov/articles/0258-fake-debt-collectors

- **Mortgage Relief & Foreclosure Rescue Scams**

www.consumer.ftc.gov/articles/0100-mortgage-relief-scams

www.consumer.ftc.gov/articles/0193-facing-foreclosure

- **Student Loan Debt Scams**

www.consumer.ftc.gov/articles/1028-student-loans

www.studentaid.ed.gov/sa

Opportunity Scams

- Investments
- Job scams
- Business opportunities



Real People
Achieving Real Results

- ✓ **BE YOUR OWN BOSS**
- ✓ **NO EXPERIENCE NEEDED**
- ✓ **EARN THOUSANDS MONTHLY**
- ✓ **BECOME PART OF A WINNING TEAM**
- ✓ **WORK FROM ANYWHERE IN THE WORLD**

**CALL TODAY AND START
EARNING TOMORROW!**

Small Business Scams

- Unordered supplies
- Business directory listings
- Domain name/website registrations
- Payment processing
- Charity scams

www.FTC.gov/SmallBusiness



IDENTITY THEFT

Someone uses your personal information to

- Open accounts
- File taxes
- Buy things



Examples of Misuse

- Open Credit Cards
- Open Utility Accounts
- Apply for a Tax Refund
- Get a Loan
- Apply for Employment
- Get Medical Care



Impact on Victims

- Denial of credit/loans
- Denial of public benefits
- Denial of medical care
- Denial/loss of employment
- Harassment by debt collectors
- Legal issues/arrest
- Stress/anxiety
- Recovery time/expense



Reduce the Risk

- Review your mail, especially financial statements
- Check your credit report every year:
 - Free report from [AnnualCreditReport.com](https://www.annualcreditreport.com)
- Protect your Social Security and Medicare numbers
- Store documents securely and shred before discarding
- File your taxes as early as you can

Equifax Data Breach

- Check if you're affected: equifaxsecurity2017.com
- What can you do?
 - Monitor your accounts
 - Fraud alert or credit freeze
 - File taxes early
- Visit ftc.gov/equifax

New Law, New Credit Rights

- FRAUD ALERTS now last one year rather than 90 days
- CREDIT FREEZES are free for all
 - Also for kids under age 16
 - Also for incapacitated adults
- FREE CREDIT MONITORING for active duty military starting May 24, 2019
- For more information, go to ftc.gov/newcreditlaw



Report identity theft and get a recovery plan

Get Started →

or browse recovery steps

IdentityTheft.gov can help you report and recover from identity theft.

HERE'S HOW IT WORKS:



Tell us what happened.

We'll ask some questions about your situation. Tell us as much as you can.



Get a recovery plan.

We'll use that info to create a personal recovery plan.



Put your plan into action.

If you create an account, we'll walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.

Get started now. Or you can [browse a complete list of possible recovery steps](#).

New Medicare Cards Starting In April 2018

New Card! New Number!

Mailing in 2018

NEW Medicare Card

Current Medicare Card

MEDICARE HEALTH INSURANCE

1-800-MEDICARE (1-800-633-4225)

NAME OF BENEFICIARY
JANE DOE

MEDICARE CLAIM NUMBER
000-00-0000-A

SEX
FEMALE

IS ENTITLED TO
HOSPITAL (PART A) 07-01-16
MEDICAL (PART B) 07-01-16


SIGN HERE → *Jane Doe*

MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016



CMS Product No. 12000-P
September 2017

New Medicare Cards – Stay Connected

- Find more technical information, detailed updates, training opportunities, and materials to share on the web:
 - [CMS.gov/newcard](https://www.cms.gov/newcard)
- Comments and questions are always welcome! Send to:
NewMedicareCardSSNRemoval@cms.hhs.gov
 - Information for people with Medicare:
 - [Medicare.gov/newcard](https://www.medicare.gov/newcard)

Report Fraud to the FTC



**FTC.gov/complaint or
FTC.gov/queja
1-877-FTC-HELP**

Ohio Office of the Attorney General Consumer Protection Section

Protects Ohio's consumers and businesses by ensuring a safe and strong marketplace through education, dispute resolution, and the enforcement of consumer laws.

Ohio Office of the Attorney General Consumer Protection Section

- Enforces state and federal consumer protection laws
- Offers Informal Dispute Resolution (IDR) services for consumer complaints
 - Identity Theft Unit
 - Title Defect Recision Unit
 - Elder Justice Unit

Ohio Office of the Attorney General Investigation & Litigation

- Investigative Unit
 - 220 civil investigations in 2017
- Legal Unit
 - 42 complaints filed in 2017
 - 49 judgments/AVCs in 2017
 - \$32 Million in restitution, civil penalties, costs, and other relief in 2017
- Economic Crimes Unit
 - 10 indictments, 13 convictions in 2017

Ohio Office of the Attorney General Complaint Unit

Informal Dispute Resolution

- **AGO Help Center:** 800-282-0515 / 8:00-7:00 pm
- **Website:** www.ohioattorneygeneral.gov
 - File online
 - Download a PDF Complaint Form
- **Address:** Consumer Protection Section
30 East Broad Street, 14th Floor
Columbus, Ohio 43215

Ohio Office of the Attorney General Complaint Unit

- 2017
 - 22,361 complaints received
 - 11,194 calls
 - 8,671 web complaints
 - 2,496 mail / walk-in complaints
 - 14,894 sent through IDR
 - \$2,695,302.10 recovered

Ohio Office of the Attorney General Complaint Unit

- Top Complaint Categories - 2017
 1. Motor Vehicles
 2. Utilities, phone, internet, or TV
 3. Shopping, Food, or Beverages
 4. Professional Services
 5. Collections, Credit Reporting, or Financial Services
 6. Home or Property Improvement
 7. Non-CSPA/Other
 8. Identity Theft

Ohio Office of the Attorney General Complaint Unit

- 2018
 - 20,747 complaints received
 - 10,019 calls
 - 8,206 web complaints
 - 2,522 mail / walk-in complaints
 - 12,566 sent through IDR
 - \$3,263,819.87 recovered

Ohio Office of the Attorney General Complaint Unit

- Top Complaint Categories – 2018 (to date)
 1. Motor Vehicles
 2. Professional Services
 3. Utilities, phone, internet, or TV
 4. Shopping, Food, or Beverages
 5. Home or Property Improvement
 6. Collections, Credit Reporting, or Financial Services
 7. Non-CSPA/Other
 8. Identity Theft

Ohio Office of the Attorney General Identity Theft Unit

- Formed in 2012
- Helps consumers rectify the effects of identity theft
 - Traditional Assistance
 - Self-Help Guide
 - <https://www.ohioattorneygeneral.gov/Individuals-and-Families/Consumers/Identity-Theft>

Ohio Office of the Attorney General Identity Theft Unit

- 2017
 - 836 complaints
 - \$309,400 resolved
- 2018 (to date)
 - 561 complaints
 - \$220,314.55 resolved

Ohio Office of the Attorney General

Title Defect Recision Unit

- Provide restitution to retail purchasers who suffer damages due to a motor vehicle dealer's failure to timely deliver titles
- 2017
 - 1,277 complaints
- 2018 (to date)
 - 1,346 complaints

Ohio Office of the Attorney General

Elder Justice Unit

- Review complaints involving elder abuse, fraud and neglect.
- Act as a liaison to Adult Protective Services, law enforcement, and other agencies
- Provide victim advocacy and assistance
- Since 2014, EJI has assisted more than 1,514 older Ohioans

Ohio Office of the Attorney General

OhioProtects.org



[Alerts](#)

[Sign up for an e-Newsletter](#)

[Select Language](#)



1-800-282-0515

★ OHIO PROTECTS ★

[FILE A COMPLAINT](#)

[LEARN ABOUT FRAUD](#)

[CONTACT US](#)

FRAUD IS NEVER THIS OBVIOUS

That's why we're dedicated to protecting Ohio families.



[Watch other videos](#)



★ SEE HOW WE CAN HELP ★

Ohio Office of the Attorney General

OhioProtects.org



[Alerts](#)

[Sign up for an e-Newsletter](#)

 [Select Language](#)



1-800-282-0515

★ OHIO PROTECTS ★

[FILE A COMPLAINT](#)

[LEARN ABOUT FRAUD](#)

[CONTACT US](#)



Research a Business

Ohioans just like you have already turned to the Attorney General to help resolve business disputes and report scams. Research whether a business has complaints on file.

[LEARN MORE](#)



File a Complaint

Having an issue with a business? Victim of ID theft? Know of a scam? Let us help and help others learn of new scams. When it comes to protecting Ohio, we're all in this together.

[LEARN MORE](#)



Learn about Scams

Scams come in all shapes and sizes. And unfortunately they're rarely obvious. Learn about the most common types of scams and how to avoid being victimized.

[LEARN MORE](#)

Ohio Office of the Attorney General

OhioProtects.org



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1-800-282-0515

★ **OHIO**PROTECTS ★

[FILE A COMPLAINT](#)

[LEARN ABOUT FRAUD](#)

[CONTACT US](#)

Our **Mission**



To protect Ohio's consumers and businesses by ensuring a strong, fair marketplace through education, dispute resolution, and the enforcement of consumer laws.

Ohio Protects **Updates**



November 15, 2018 - Beware of Too-Good-To-Be-True Black Friday Coupons

Ohio Office of the Attorney General

How to Contact Us

Melissa G. Wright
Assistant Section Chief
Consumer Protection Section
Office of the Ohio Attorney General
Melissa.wright@ohioattorneygeneral.gov
(614) 466-8169

Legal Aid Society of Southwest Ohio, LLC

- Legal Aid provides free legal assistance to low-income people in order to promote economic and family stability, and to reduce poverty.
- Our programs cover seven counties in Southwest Ohio that span urban, rural, and suburban areas.
- There is a legal aid program for every county in the state.

Legal Aid Society of Southwest Ohio, LLC

- We provide legal assistance in civil (non-criminal) matters.
- To efficiently use our limited resources, Legal Aid is organized into practice groups: Housing/Consumer (including homeowner), Family (including immigration), Children, and Public Benefits.

Legal Aid Society of Southwest Ohio, LLC

- Low Income Taxpayer Clinic -
<https://www.irs.gov/advocate/low-income-taxpayer-clinics>
 - This work is especially relevant for identify theft.
- Foreclosure defense, including a significant focus on reverse mortgage and tax foreclosure of seniors.
- Litigation against predatory land contracts and other real estate scams.

Legal Aid Society of Southwest Ohio, LLC

- Feel free to call me with questions!
- Steven Sharpe, Senior Attorney, Legal Aid Society of Southwest Ohio, LLC
- 513-362-2788 (direct)
- [ssharp@lascinti.org](mailto:ssharpe@lascinti.org)

Greater Cleveland Better Business Bureau

Better Business Bureau

Over 160 offices across North America

Providing:

- Business Profiles
- Charity Reports
- Dispute Resolution
- Customer Reviews
- Fraud Reports
- Scam Tracker
- Education & Outreach



BBB
GET
Tipped Off!
NOT
Ripped Off!

Scam Alerts
Customer Reviews
Business Ratings
Always FREE!

bbb.org



Greater Cleveland Better Business Bureau

Contact Us

BBB.org

Info@cleveland.bbb.org

216-241-7678



Find us on:



Senior Medicare Patrol (SMP) Program



SMP Mission

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.

- SMP is an education and prevention program that teaches people with Medicare how to prevent, detect and report health care fraud.
- Ohio SMP at Pro Seniors is the SMP for Ohio 800-488-6070.
- Ohio SMP partners with OSHIIP (Ohio's SHIP) with statewide events to educate about fraud, waste and abuse.
- SMP's oversee a volunteer-based network of 6, 200 team members and provide a link from Medicare beneficiaries to fraud investigators
- Funded by the Administration for Community Living (ACL)

Senior Medicare Patrol (SMP) Program



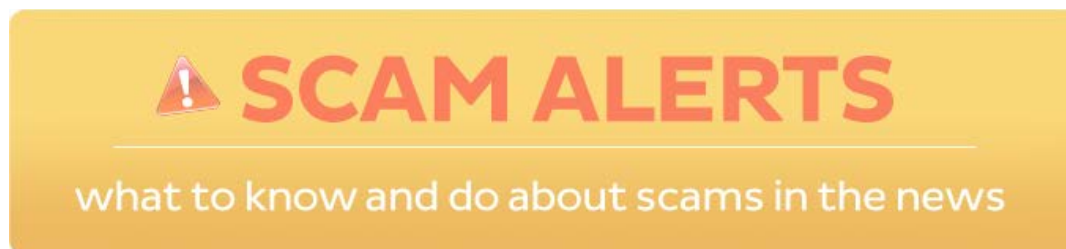
- Report fraud, waste and abuse to the Office of Inspector General
- 2,154,337 Medicare beneficiaries in Ohio (6th largest in the country)
- New Medicare card mailing began October 15th for Ohio.
- Number one fraud complaint referred to Ohio SMP is DME fraud.
 - Sept. & Oct. of 2018, **17** complaints of DME fraud to Ohio SMP hotline.



- Estimated number of people reached through group outreach & education events for Ohio SMP in 2017 was 16,188.

HOW CAN WE WORK TOGETHER TO FIGHT FRAUD AND IDENTITY THEFT?

Keep up with the latest scams and share with your community



- Sign up for scam alerts at [FTC.gov/scams](https://www.ftc.gov/scams)
- Share these alerts on your website, in your newsletter or emails, or on social media

Keep up with the latest scams and share with your community

- Follow us on social media and share:
 - @FTC
 - @laFTC
 - @MilConsumer
 - Facebook.com/FederalTradeCommission
 - Facebook.com/MilitaryConsumer

Use and Share Free FTC Resources

- [Consumer.FTC.gov](https://consumer.ftc.gov): hundreds of fraud articles
- [Consumer.gov](https://consumer.gov): consumer protection basics, plain and simple
- [FTC.gov/PassItOn](https://ftc.gov/PassItOn): helping older adults protect others from fraud
- YouTube.com/FTCVideos: view and share videos

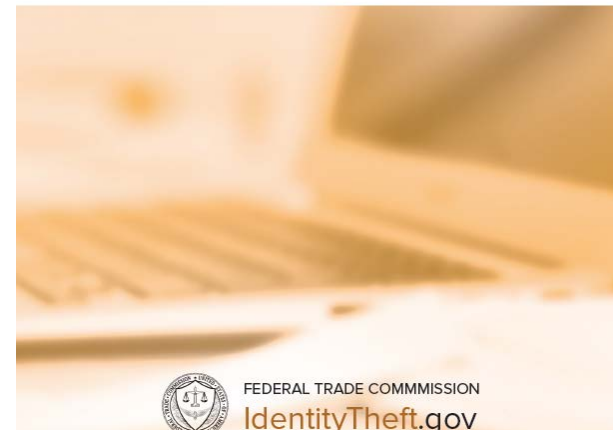
Use and Share Free FTC Resources

Bulkorder.FTC.gov



Identity Theft

What to know, What to do



Talk to Us

- **Help for Ohio's Congressional delegation**
 - Derick Rill, FTC's Office of Congressional Relations
drill@ftc.gov or 202-326-3007
- **Consumer Sentinel Network**
www.ftc.gov/enforcement/consumer-sentinel-network
 - Law enforcement groups can obtain access to complaints by contacting Nick Mastrocinque at nmastrocinque@ftc.gov

Thank you for joining us!

Speakers:

- **Jon Miller Steiger**, FTC East Central Regional Office
- **Melissa G. Wright**, Office of the Ohio Attorney General
- **Steven Sharpe**, Legal Aid Society of Southwest Ohio, LLC
- **Ericka Dilworth**, Greater Cleveland Better Business Bureau
- **Amy Hennessy**, Centers for Medicare & Medicaid Services
- **Anne Fredrickson**, Senior Medicare Patrol of Ohio
- **Patti Poss & Lisa Schifferle**, FTC

Thank you for joining us!

Slides available at: [Consumer.gov/StateWebinars](https://www.consumer.gov/StateWebinars)

***Please spread the word to fight fraud and
identity theft throughout Ohio!***

Feedback about the webinar:
everycommunity@ftc.gov

