

July 2024 Fraud Prevention Fact

This month's Fraud Fact from the Missouri SMP (Senior Medicare Patrol) focuses on how to prevent phone scams.

Older adults are often a target of fraud. Scammers can be clever and convincing with rehearsed stories to catch you off guard in the attempt to get your personal information. You can help protect yourself by being current on the types of phone scams and what to look for:

- Caller ID Spoofing This is when scammers use software to appear that they are calling from a local number or government agency.
- Robocalls/Robotexts Similar to caller ID spoofing, scammers can appear as legitimate businesses or agencies in an attempt to gain personal information.
- Impersonator Scams When a scammer calls pretending to be someone you trust (such as a family member or law enforcement agency department).

What to do if you receive a suspicious call:

- Don't answer unknown numbers. If you've missed a call from an unknown number, do not call it back.
- Hang up. If someone calls trying to verify your personal information, says your information has been compromised, or states they want to send you a new Medicare card, hang up. Call the party that the call was claiming to come from (Medicare, doctor, bank) and ask if someone was attempting to reach you.
- Do not "press 1" or confirm information in unexpected texts or automated calls. If your pharmacy texts every month to press 1 for your prescription refill, it is ok to continue doing so. But, if you get a text from FedEx that they are unable to deliver your package, do not reply. This is likely a scam.
- Register your phone number on the National Do Not Call Registry by calling 888-382-1222 or visiting <u>www.donotcall.gov</u>. This will not stop scam or spam calls, but it will make them easier to identify as most legitimate telemarketers will not call if you are on the registry.

Phone scams are unfortunately common, but by educating yourself on how scammers try to fool us, you can avoid being a victim. If you suspect that you or someone you know has fallen victim to a phone scam, or given someone your Medicare number, call the Missouri SMP at 1-888-515-6565.

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