

## COVID-19 Financial Scams and Schemes and What to Do

People's fears of the coronavirus and the lack of medical supplies such as masks have generated scams and schemes that are spreading fast. Here are some of the top scams that Marines and families need to be aware of during the covid-19 outbreak.

Recently, Police, FBI, Interpol, Customs, and health regulatory authorities from 90 countries joined forces to stop illicit online sale of medicines and medical products like face masks. They found approximately 2,000 online links advertising items related to COVID-19 and seized over 34,000 masks. The FBI also warns that children who are home from school and spending more time online may be at an increased risk for exploitation.

*Here's a quick summary of the scams and resources that can help.*

### **Free Vaccines and Special Virus Tests and Kits Scam**

Beware of con artists pitching free vaccines and special virus tests and kits that claim they are covered by insurance. These false offers require payment for fees and shipping. They entice people to order over the phone or internet.

#### **What to do:**

If someone calls or sends an email offering COVID-19 testing and it has not been authorized by a physician, they are advised to call the police immediately and keep a record of the person's name and the date of the encounter.

- Complete an electronic report to [www.FTC.gov](http://www.FTC.gov)
- Register and report unwanted calls to 'The National Do Not Call Registry.'
- Register your home or mobile phone for free: <https://www.donotcall.gov/>

### **Patient Insurance 'CANCELLED' Scam**

This scam is when Servicemembers receive unsolicited calls saying a loved one is sick in the hospital with COVID-19. The scammer warns that the patient health insurance was cancelled and entice the Servicemember to pay over the phone to reinstate coverage.

#### **What to do:**

Click or touch off on the connected call., do not talk with the caller. If Servicemembers, spouses, or family members need to discuss current coverages here are two credible resources:

- Online: MilConnect: <https://milconnect.dmdc.osd.mil/milconnect/>
- By phone: TRICARE (Get local number here) <https://www.tricare.mil/about/partners>

### **Low-Cost COVID-19 Insurance Scam**

Scammers are pitching low-cost "coronavirus" or "COVID-19" health coverage with no waiting period, deductibles or exclusions. Expect robocalls mostly. The promise of full coverage at affordable prices is the pitch. The callers borrow legitimacy as they claim to be mainstream insurance companies. People are asked to call a toll-free number where a trained marketer may try to sell coverage.

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### What to do:

The National Association of Insurance Commissioners (NAIC) wants you to take extra precautions to spot and stop scammers before it's too late. Read: Tips to Protect Yourself against COVID-19 Scams

[https://content.naic.org/article/consumer\\_alert\\_tips\\_protect\\_yourself\\_against\\_covid\\_19\\_scams.htm](https://content.naic.org/article/consumer_alert_tips_protect_yourself_against_covid_19_scams.htm)

- If you have a problem with an insurance company or agent, file a complaint here: <https://content.naic.org/consumer.htm>

### Scams to DEPLOYED Servicemembers' Spouses

These military families are vulnerable to bogus cold-callers and spam emails claiming to be from insurance agents. The scammers will pitch false COVID-19 insurance policies.

### What to do:

- Read NAIC's 'Tips to Protect Yourself against COVID-19 Scams.' [https://content.naic.org/article/consumer\\_alert\\_tips\\_protect\\_yourself\\_against\\_covid\\_19\\_scams.htm](https://content.naic.org/article/consumer_alert_tips_protect_yourself_against_covid_19_scams.htm)
- If Servicemembers, spouses or family member need to discuss current coverages, go online to MilConnect: <https://milconnect.dmdc.osd.mil/milconnect/> or call TRICARE (Get local number here) <https://www.tricare.mil/about/partners>

### ROBOcalls Scams

Hackers use 'robo' technology to pitch false insurance deals to consumers of all ages, daily. These pitches may ask consumers to pay insurance premiums without delivering coverage. These robo COVID-19 insurance cons also can work to steal people's medical and financial identities.

### What to do:

Report illegal robocalls at [www.ftc.gov/calls](http://www.ftc.gov/calls). Simply ignore pitches for Coronavirus or COVID-19 insurance. Click "OFF" or delete email. No response is the correct response.

### Phishing Email Scam

Scammers can obtain your personal data by sending phishing emails. Clicking links to fake insurers may load viruses on your computer that puts you at risk of identity theft.

### What to do:

The best thing to do when a phishing email is received is to delete it. Here are some warning signs that may indicate a phishing attempt.

- Phishing emails are crafted by computer hackers, not English majors. Watch for spelling and grammatical mistakes. If an email includes spelling, punctuation, and grammar errors, it is likely a sign you've received a phishing email.

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- Avoid emails that sounds like a salesman. Phishing emails often try to create a sense of urgency or demand immediate action. If you click that link and provide your personal information, you may regret it.
- Legitimate government agencies won't ask for your personal information. Never respond to the email with your personal data. Even if the icon or logo looks legit.
- Read the warning letters issued by the FTC and FDA to seven sellers of unapproved and misbranded products, claiming they can treat or prevent the Coronavirus.  
<https://www.ftc.gov/news-events/press-releases/2020/03/ftc-fda-send-warning-letters-seven-companies-about-unsupported>
- You can report phishing to The Cybersecurity and Infrastructure Security Agency (CISA) by sending email to [phishing-report@us-cert.gov](mailto:phishing-report@us-cert.gov)

### Scams to Veterans Age 65 or Older

Veterans are being targeted by COVID-19 robocalls and other scams that ask for their health insurance information, particularly Medicare numbers. Veterans are also pitched fake covid-19 vaccines and tests. The scammer then makes false claims against the veteran's Medicare account.

There have been recent news reports that scammers even have approached residents at senior housing and assisted-living facilities for Medicare scams. There have been reports of teams in people in white coats going door-to-door offering fake virus testing. After money is exchanged, the victim is hit again with a phone call from someone pretending to be nurse offering test results after they receive a credit card number.

### What to do:

- If a Marine gets a knock at their door offering medical testing, do not let them in. Call Military Police or local community police immediately. Also give your parents and grandparents this same information. Call the police, advise them never to give Medicare numbers to anyone they don't know.
- If someone calls or sends an email offering COVID-19 testing and it has not been authorized by a physician, they are advised to call the police immediately and keep a record of the person's name and the date of the encounter.
- The Tricare MHS Nurse Advice Line is available to answer Servicemembers questions.  
<https://www.mhsnurseadviceline.com/>
- The best defense is to say NO if anyone contacts you and asks for your Social Security number, bank account number, credit card information, Medicare ID number, driver's license number, or any other personally identifiable information by phone, in person, by text message, or email.

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## Charity Scams

Military Service members and families must also beware of charity scams. Scammers will reach out via phone and pose as a real charity or pretend to be following up on a donation pledge.

### What to do:

Verify a charitable organization's authenticity before you donate: Visit the Federal Trade Commission's (FTC) website to learn how to verify a charity. <https://www.consumer.ftc.gov/articles/0074-giving-charity>

## Bread Crumbing Scam

Beware of PROFITS and NON-Profits that "breadcrumb" you to buy Products and Services. They pretend to offer free consultation but will require you to purchase products and services.

### What to do:

Ignore calls and emails claiming low-cost insurance or other suspicious deals. Don't press "1" or another key to be removed from a call list.

### References:

- Organized Crime and Corruption Reporting Project-OCCRP  
<https://www.occrp.org/en/about-us>
- FBI Warns Health Care Professionals of Increased Potential for Fraudulent Sales of COVID-19-Related Medical Equipment: Send FBI a TIP: <https://tips.fbi.gov/>
- Register and report unwanted calls to 'The National Do Not Call Registry.' You can register your home or mobile phone for free: <https://www.donotcall.gov/>
- File Complaints at Federal Trade Commission: Report scams to [www.ftc.gov/complaint](http://www.ftc.gov/complaint)
- Elderly Veterans | VA.gov: <https://www.benefits.va.gov/persona/veteran-elderly.asp>
- Massachusetts Senior Medicare Patrol: <https://www.masmp.org/>
- Consumer Financial Protection Bureau: <https://www.consumerfinance.gov/about-us/blog/beware-coronavirus-related-scams/>