

MEDICARE NUMBERS TO CHANGE – THIS MEANS SCAMMER OPPORTUNITY

The United States Congress passed a bill, signed by the president, in April 2015, which will set into motion the replacement of Medicare numbers with a randomly generated number. Medicare numbers now are pretty much the same as your social security number, but this will change. It won't happen quickly, as the law gives the government four years to set up the system, and another four years to re-issue cards to beneficiaries.

The Senior Medicare Patrol, which works to prevent Medicare fraud, predicts this change-over will be an opportunity for crooks to confuse Medicare beneficiaries and persuade them to give up their Medicare numbers over the phone. We expect seniors to start getting phone calls telling them of the change-over. At some point in these phone calls, we expect the caller will ask to "verify your current information".

Two things to remember here. First, anytime you get a phone call and the caller asks to "verify" something, consider that a big red flag. It pretty much shouts SCAM! SCAM! SCAM! Second, Medicare, Social Security, and the Internal Revenue Service will never call you on the phone. When Medicare does start the new number process, you can expect to see mail about it, but never a phone call.

IDENTITY THEFT RECOVERY SIMPLIFIED

Nationwide, identity theft is the most common form of fraud. Thousands of folks every day are victimized when criminals open credit cards in someone else's names, or use the personal information of another to open utility accounts. As a response to this type of crime, the Federal Trade Commission set up a new website, **Identitytheft.gov**, as a resource on how to recover from the damage caused by this activity. The website is a one-stop resource which explains the steps helpful in clearing up the mess which comes when someone uses your identity without your permission. I checked out the website, and it looks pretty straight forward, laying out the steps to take in general, and then drilling down to specific situations. Go ahead and look for yourself.

MORE DOOR TO DOOR SALES STORIES

It's been a long, long time since I heard about someone going door to door selling lightning rod cable, but it is still going on. An elderly man living near Highway 136 got a visit from two men in June who told him lightning struck his house, and he needed his cabling replaced. They persuaded him to pay for the installation of what turned out to be useless cable. He paid with a check, which these two immediately ran to the bank and cashed. The next day the man, realizing he was scammed, also went to his bank to stop the check, but it was too late.

Now I know these two did not get a permit for this door to door selling, because we issue them here at the sheriff's office. If you get someone coming around wanting to sell, ask to see their permit. No permit - shut the door and call the police. It does not matter where you live in Clinton County; peddlers need a permit to peddle.

NEWS FROM THE COURTS

Every now and then, I get reports about local people who get themselves involved in receiving money by wire transfer (that means Western Union or Moneygram), and then in turn sending that money out of the country, usually to Africa. Almost always people do this because someone they "met" on a dating website expressed a romantic interest in them, using flattery, flowery messages to conjure up a relationship. At some point the love interest asks them to do a favor – pick up money at Western Union or Moneygram, and re-send it out of the country. I call these romance scams.

Another variation of this is the "re-shipping" scam. In these cases, the love interest sends merchandise acquired through credit card fraud, or eBay fraud, and asks the local person to re-package it and send it out of the country – again usually to Africa. This happens more than you think.

I tell people it's pretty tough to get the crooks pulling the strings on these capers behind bars, but I just learned it can happen. The US Dept of Justice announced on July 13, 2015, they extradited six Nigerians from South Africa to Gulfport, Mississippi, to face federal charges on various internet frauds. The frauds included romance scams, re-shipping scams, fake checks, and transferring money out of the country using wire transfers. The press release mentions fourteen other Nigerians who already pleaded guilty, are pending trial, or are wanted.

The press release tells us that if you think you are a victim of this type of fraud, go to the website <http://www.justice.gov/usao-sdms/scams> and review a questionnaire which federal agents will use in their case. The press release lists two pages of fake names and email addresses used in these scams, for the public to review. If you are interested, I can go over the list with you, or give you the link so you can review it on your own.

CONTACT SENIORS VS. CRIME

Let me know about scams, fraud, or other crookedness you run across. Most of what I learn, I learn from you. Contact me at Seniors vs. Crime, Clinton County Sheriff's Office, 563-242-9211 extension 4433, or email me at randymeier@gapa911.us

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