



Virtual Government Agency Expo Webinar

Frauds, Scams, and How You Can Protect Yourself

Wednesday, August 19, 2020

Time: 1 pm – 2 pm



Protecting You from Fraud and Abuse

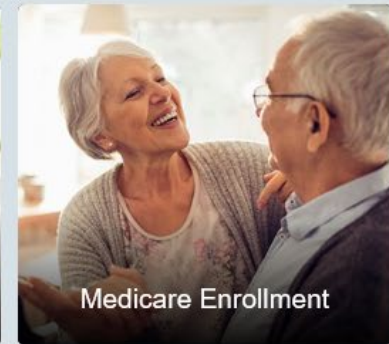
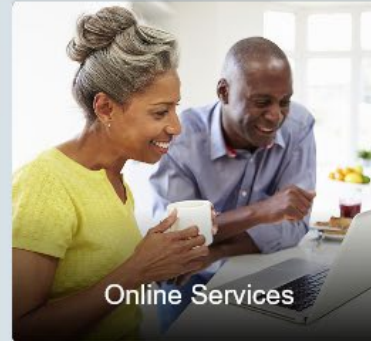
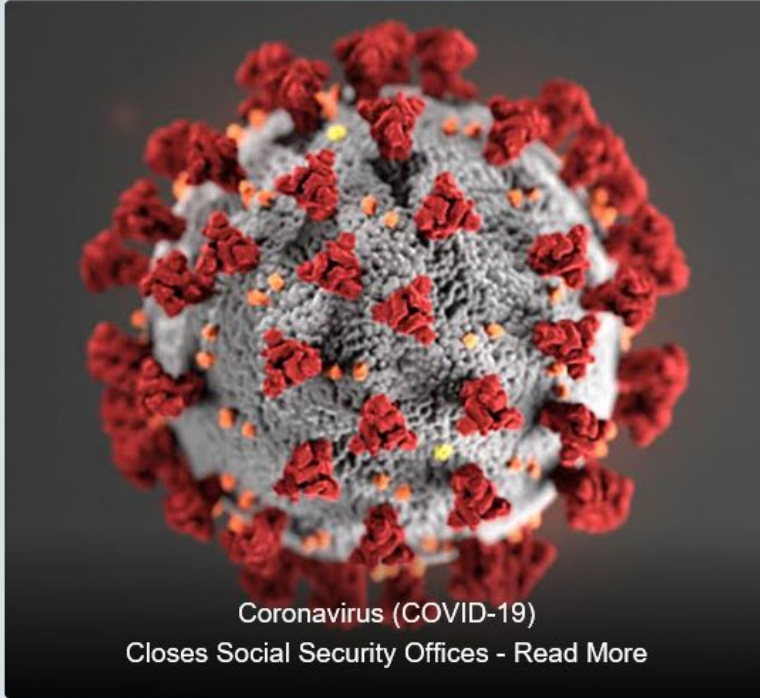


Securing today
and tomorrow





What should I do if I get a call claiming there's a problem with my Social Security number or account?



Did You Know?

There were over **3.2 million** reports of fraud, identity theft and other reports to the Federal Trade Commission in 2019.



1 in 10 people lost money in imposter scams in 2019, totaling **\$667 million**.



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[SocialSecurity.gov](https://www.SocialSecurity.gov)



Scam Awareness & Social Security

- We do contact citizens - generally those who have ongoing business with Social Security - by telephone for customer-service purposes.
- Social Security employees will never threaten you for information; we will not state that you face potential arrest or other legal action if you fail to provide information.
- In those cases, the call is fraudulent, and you should just hang up. Don't give out any information.



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Scam Awareness - 3 Tips to Protect Yourself

- Understand the threats.
- Exercise caution.
- Secure your information.

To report fraud, go to: <https://oig.ssa.gov>



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Your Social Security Number (SSN)

- Social Security Administration protects your SSN and keeps your records confidential.
- You should be careful about sharing your number, even when asked for it.
- Keep your card and other documents that show your SSN in a safe place.
- DO NOT routinely carry your card or other documents that display your number.



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Examples and Impact of Identity Theft

Examples of Misuse

Opening credit cards

Opening utility accounts

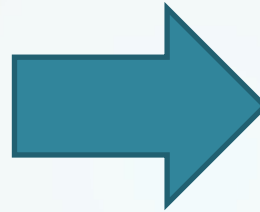
Applying for a tax refund

Getting a loan

Applying for employment

Getting medical care

Illegal use of Social Security number



Impact on Victims

Denial of credit/loans

Denial of public benefits

Denial of medical care

Harassment by debt collectors

Lawsuits

Stress/anxiety/embarrassment

Time/expenses spent on recovery steps



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What To Do Right Away

- Step 1: Call the companies where you know fraud occurred.
- Step 2: Place a fraud alert and get your credit reports.
- Step 3: Report identity theft to the FTC
([identitytheft.gov](https://www.identitytheft.gov))

You may choose to file a report with your local police department.



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Free Help from IdentityTheft.gov

- A personal recovery plan that walks you through each step
- An identity theft affidavit that you can review and update at any time
- Customized pre-filled letters to send credit bureaus, businesses and debt collectors
- Update your plan and track your progress
- Advice about what to do if you're affected by specific data breaches



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Credit Bureaus – Contact Information

Equifax	Experian	TransUnion
<p><u>www.equifax.com</u></p> <p>Report fraud: 1-800-525-6285</p> <p>Order a credit report: 1-800-685-1111 P.O. Box 740241 Atlanta, GA 30374-0241</p>	<p><u>www.experian.com</u></p> <p>Report fraud: 1-888-397-3742</p> <p>Order a credit report: 1-888-EXPERIAN (1-888-397-3742) P.O. Box 1017 Allen, TX 75013-0949</p>	<p><u>www.transunion.com</u></p> <p>Report fraud: 1-800-680-7289</p> <p>Order a credit report: 1-800-916-8800 Fraud Victim Assistance Department P.O. Box 6790 Fullerton, CA 92834</p>



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Prevent Elder Abuse and Financial Exploitation

Learn to spot “Red Flags.”



Avoid sharing personal information.



Stay connected, prevent isolation.



Sign up for Direct Deposit.



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Prevent Elder Abuse and Financial Exploitation

Consult with
someone
you trust



Shred
documents



If it sounds
too good to
be true, it
probably is.



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Fraud Resources

- Federal Trade Commission (FTC) → 1-877-438-4338
- Tax Issues, visit www.irs.gov/uac/Identity-Protection or call 1-800-908-4490
- FTC.gov/idtheft for prevention tips and free resources
- DMV DL/ID Fraud Hotline → 1-866-658-5758
- Get your free credit reports at annualcreditreport.com or call 1-877-322-8228



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If You Suspect Fraud



Get on the National Do Not Call Registry to reduce telemarketing calls.

Visit www.donotcall.gov or call **888-382-1222**.

If you suspect fraud or financial exploitation, please contact the Office of Inspector General (OIG) at <https://oig.ssa.gov>



If you suspect elder abuse, call the Eldercare Locator at **1-800-677-1116** or visit eldercare.acl.gov to connect with local reporting entities.

Learn more on the National Center on Elder Abuse website: www.ncea.acl.gov



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Protecting Yourself from Scams

Maryland Attorney General's Office, Consumer
Protection Division

Jeannine Robinson-Hurley, MPS



Telltale Signs of a Scam

You are asked to WIRE money to someone you don't know.



Telltale Signs of A Scam

You are asked to use a GREEN DOT CARD or other prepaid debit card to send money to a stranger.



Telltale Signs of A Scam

You are told to use a GIFT card as payment.

Scammers prefer iTunes, Google Play and Amazon gift cards.



Telltale Signs of a Scam

A scammer asks you to provide **PERSONAL INFORMATION** over the phone and you *didn't initiate* the contact.



NAME	0123
ADDRESS	01-23456789
CITY, STATE, ZIP	
DATE	
PAY TO THE ORDER OF	\$
	DOLLARS
BANK NAME	
ADDRESS	
CITY, STATE, ZIP	
FOR	
01 234 5678 90 1234 5678 90 1234	
Routing Number	Account Number



COVID-19 Scams

- Offers for fake at-home COVID-19 test kits and COVID-19 antibody tests.
- Online offers for bogus cures, vaccines and treatments.
- Phony face mask exemption cards from the U.S. Dept of Justice and the Freedom to Breathe Agency. A box of 500 cards being sold for \$50.
- Scam contact tracing text messages that contain a malicious link or ask for sensitive, personal information such SSN or financial info.
- Scam emails or texts from health authorities that claim to have updated COVID-19 information if you click on a web link.
- Phony charities aggressively soliciting donations.



Tips for Avoiding COVID-19 Scams

- **DON'T** respond to calls or texts from unknown numbers.
- **Ignore offers for bogus treatments, vaccines and home test kits.**
- **DON'T share your SSN, health insurance information or financial information** via email, text messages, or over the phone when you didn't initiate the contact.



Tips for Avoiding COVID-19 Scams

- Be cautious if you're being pressured to share any personal information or make a payment immediately.
- **Avoid emails or texts claiming to be from the CDC or WHO, which urge you to click on links to get updated COVID-19 information.**
- Be cautious of fraudulent charities. Contact the **Maryland Secretary of State at 410-974-5521 to make sure a charity is registered before sending a donation.** Never donate in cash, by gift card, or by wiring money.



Where to Report Scams

- **MD Attorney General's Consumer Protection Division:**
Report scams to us or ask us to find out if something is a scam-
410-528-8662 / Toll-free 1-888-743-0023
En Espanol 410-230-1712
- **Scams involving the internet or email:** www.ic3.gov.
- **Suspected mail fraud:** U.S. Postal Service Inspector at 1-800-ASK-USPS (1-800-275-8777)



HELPFUL REMINDERS

- * Avoid unlicensed home improvement contractors.
- * Comparison shop—obtain more than one estimate.
- * Don't use a contractor to do work if you believe he lacks the proper skills to do the job.
- * Don't use a contractor who you believe violates local building laws.
- * Don't pay a contractor prior to reading and signing a contract.
- * Don't pay the entire cost of the home improvement job in advance. Maryland law prohibits the contractor from receiving more than one third of the contract price at the time the contract is signed.
- * Request a copy of the contractors' liability insurance certificate

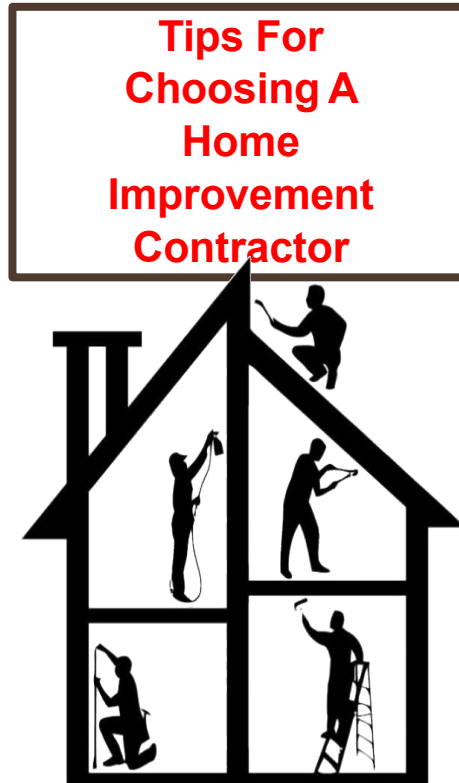
Department of Labor
Division of Occupational & Professional
Licensing Home Improvement Commission
500 N. Calvert Street
Baltimore, MD 21202
410-230-6309



Larry Hogan, Governor
Boyd K. Rutherford, Lt. Governor
Tiffany P. Robinson, Secretary



Division of Occupational and Professional
Licensing



Maryland Home Improvement Commission (MHIC)

Phone: (410) 230-6309

Website:

www.dlir.state.md.us/license/mhic

Email: dloplmhc-dlir@maryland.gov

What is Home Improvement ?

The home improvement law defines "home improvement" as the addition to or alteration, conversion, improvement, modernization, remodeling, repair or replacement of a building or part of a building that is used or designed to be used as a residence or dwelling place or a structure adjacent to that building; or an improvement to land adjacent to the building. For more information, please visit www.dlir.maryland.gov/license/mhic, call MHIC at 410-230-6309 or email dloplmhc-dlir@maryland.gov

TYPE OF WORK USUALLY REQUIRED TO BE LICENSED BY THE MARYLAND HOME IMPROVEMENT COMMISSION (NOT ALL INCLUSIVE)

Interior of Residence

Features

- Carpentry
- Central vacuum systems
- Built-in closet organizers
- Marble
- Home theatre construction
- Painting
- Plastering

Exterior of Residence

- Awnings
- Bricklaying
- Driveways
- Excavating
- Fences
- Flagstone
- Grading
- Gravel driveways
- Gutters and downspouts
- House structural lifting & reattachment
- Landscaping
- Painting
- Patios
- Paving
- Masonry pointing
- Sidewalks
- Siding
- Railings
- Roofs
- Sod (when landscaping)
- Stairs
- Stucco

Accessibility

- Chair lifts for stairs
- Overhead lift systems (permanently mounted)
- Ramps

Cleaning and Treatments

- Acid treatment
- Acoustical treatment (permanently mounted)
- Lead paint abatement
- Radon gas mitigation
- Sandblasting
- Sealants
- Waterproofing

- Doors
- Screens
- Skylights
- Stained glass
- Shutters (exterior)
- Storm doors
- Storm windows
- Window tinting
- Windows

Doors and Windows

- Energy Conservation
- Insulation
- Solar panel systems
- Windmills

Fire

- Chimney repairs
- Fire alarm systems
- Fire escapes
- Fireplaces

Floors and Walls

- Caulking
- Ceilings
- Drywall
- Floating floors
- Linoleum
- Paneling
- Terrazzo
- Tile
- Wallpapering
- Wall coverings (permanent)
- Floor coverings (carpet not included)

Metal/Stone/Marble (exposed)

- Metal
- Masonry
- Ornamental railings
- Stone/Stone-cast

Kitchen and Bath

- Bathroom
- Cabinets
- Kitchen
- Shower and bath enclosures
- Sinks and countertops
- Tile
- Vanities

Pools/Hot Tubs

- Hot tubs - permanent
- Pools
- Pool covers
- Pool houses

Structures

- Carports
- Club rooms
- Decks
- Fallout shelters
- Foundations
- Garages
- Piers (non-marine)
- Pole buildings
- Porch enclosures
- Porches
- Retaining walls
- Sunrooms

10 Tips for Choosing a Home Improvement Contractor

1. Decide which improvements you want to make to your home

Determine the type of improvement you want to make to your home and the amount of money you can comfortably spend. Take the time to write down the details of the work you want done before you contact a home improvement contractor.

2. Seek licensed contractors

Hire only **licensed contractors**. By hiring a licensed contractor you may be eligible for the Guaranty Fund in case you become a victim of unworkmanlike or incomplete work.

3. Obtain more than one estimate for the improvements you want to make

Always comparison shop. Obtain estimates from more than one licensed home improvement contractor.

4. Ask prospective contractors to show you their home improvement licenses

Ask prospective contractors to show you their home improvement licenses. **Check the license expiration date.**

5. Check contractors licensing status

You can confirm that a contractor is licensed by going to the Home Improvement Commission website at: www.dlir.maryland.gov/license/mhic and click on "License Search".

6. Check the contractor's record

Call the Home Improvement Commission at (410) 230-6309 to check the record of the home improvement contractors. The Home Improvement Commission's staff can tell you if the contractor is currently licensed, whether complaints have been filed against the contractor, and whether the complaints have been resolved.

7. Request references from the prospective contractor

Ask the contractor for the names and telephone numbers of customers. Check with references about the quality of the work and whether the work was completed on time.

8. Choose the contractor who is right for you

Carefully review the contractor's estimate, home improvement record, and references. Choose the contractor who best fits your needs and who can provide the best service at the price you can afford.

9. Always get a written contract

Always get a written contract **before** you permit work on your home to proceed. Make sure the contract includes the approximate date the work will begin, details the type of improvements that are to be made, the materials to be used, the estimated completion date, the contract price and payment schedule. Carefully read the contract before signing. Be sure you check to see if the contract contains an arbitration clause.

10. Request to see the building permit

Certain types of home improvement work require building permits from your local government. Check with your local licensing and permit department to see if a permit is needed. If it is, make sure the contractor shows you the building permit before you allow work to begin.

BONUS TIP: Do not pay before reading or signing a contract

Maryland law prohibits a contractor from demanding and receiving payment before a contract is signed.

The Home Improvement Guaranty Fund

The Home Improvement Commission administers a Guaranty Fund, which **may** compensate homeowners for monetary losses resulting from unworkmanlike or incomplete work by **licensed contractors**. The Guaranty Fund may pay up to \$20,000 per individual claim, and the total amount of all claims paid against a single contractor may not exceed \$100,000. **The Guaranty Fund does not pay claims against unlicensed contractors.** To be protected, make sure you use a licensed contractor.

Contact the Home Improvement Commission for details concerning how to file a complaint or claim.

The Maryland Home Improvement Commission (MHIC)

The Commission (MHIC) has been serving Maryland consumers since 1962. We believe that a successful home improvement project adds to the value of your home and your well-being. Please read the information contained in this brochure carefully before signing any contract. MHIC administers the Home Improvement Guaranty Fund to compensate consumers for monetary losses which arise from poor or incomplete unworkmanship by licensed contractors. If you have questions, or need more information, call MHIC at (410) 230-6309, email dloplmhc-dlir@maryland.gov or go to the website at dlir.maryland.gov/license/mhic





Insurance Fraud

www.insurance.maryland.gov

Insurance Fraud



What is Insurance Fraud?

Insurance fraud is when an agent, adjuster, or consumer commits a deliberate deception for financial gain. Insurance Fraud is one of the most costly crimes in our country - costing about \$40 billion per year nationally.

According to the Coalition on Insurance Fraud, it is estimated that each household pays approximately \$1,000 extra in insurance premiums each year to offset the cost of insurance fraud. Committing insurance fraud can result in civil or criminal prosecution, jail time, penalties as high as \$10,000, or jail time and penalties.

Insurance Fraud



Insurance fraud takes many forms: completing a false document, making a false statement, an agent pockets a premium, selling unauthorized insurance, exaggerating a claim, billing an insurer for services that were not provided and making a fraudulent claim.

In Maryland, insurance fraud can result in criminal prosecution, jail time, penalties, fines, and restitution.

The Maryland Insurance Administration takes insurance fraud seriously, and we investigate all referrals of insurance fraud.

Insurance Fraud



Seniors are often targets of insurance fraud, particularly in regard to life and health insurance.

Be wary of a salesperson or telephone caller who:

- Contacts you unsolicited. The salesperson probably has obtained your information through a mailing list.
- Uses high-pressure tactics. Common tactics include offering a “last-chance deal,” or “limited offer” or attempting to pressure you to sign forms without reviewing them.

Insurance Fraud



Be wary of a salesperson or telephone caller who

- Urges you to cash in an existing annuity or life insurance policy to buy a new annuity, life insurance policy, or other investment. Generally, annuities and life insurance are worth more the longer you keep them. Changing to a new annuity or policy may cause you to lose money over the first three to five years. You also may be charged a penalty if you withdraw money from your annuity early. Discuss the tax consequences of early withdrawal with your tax advisor.
- Claims to be from Medicare, Social Security, or another government agency. An agent or broker who claims to be associated with the government is breaking the law.
- Wants to sell you a package policy that includes several different benefits, some of which duplicate a policy you already have or include coverage you do not need.

Insurance Fraud



Be wary of a salesperson or telephone caller who

- Wants you to pay cash or make your check/money order payable to him or her. Never pay with cash and always request a receipt.
- Wants you to sign forms that contain false or incomplete information or are blank.
- Wants to fill out the forms for you. Make sure you read over and understand all of the forms you sign.
- If you are unsure whether an insurance product makes sense to you – reach out to your friends or family, or from a trusted accountant, attorney, or financial adviser before making an insurance purchase.

Insurance Fraud



Tips to protect yourself from insurance fraud

- Slow down, take your time, does the price seem too good to be true?
- Pay by check or credit card, and make sure you receive your insurance cards and documents in a timely manner.
- Use caution with unsolicited contacts. Deal only with licensed insurance producers. They must maintain proof of being licensed. Ask to see it.
- Keep and review your insurance documents including a copy of the insurance policy with endorsements and declarations outlining your coverage and its limitations.

Insurance Fraud



You are encouraged to report insurance fraud activities to the Maryland Insurance Administration's Insurance Fraud Division. You need not give your name. Simply call 1-800-846-4069. Consumers may also email fraud referrals by sending completed forms to fraud_referrals.mia@maryland.gov.

Questions?

Social Security Administration - Diana Varela, Public Affairs Specialist
diana.varela@ssa.gov

Office of the Maryland Attorney General – Consumer Protection Division -
Jeannine Robinson, Consumer Outreach
jrobinson@oag.state.md.us

Maryland Home Improvement Commission - David Finneran, Executive Director
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Maryland Insurance Administration – Consumer Education and Advocacy Unit -
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