



COVID-19 Scams and Older Adults

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As the coronavirus (COVID-19) pandemic continues to impact the United States, phone scammers have seized the opportunity to prey on consumers.

A text message scam may falsely advertise a cure or an offer to be tested for coronavirus.

SCAMS

#COVID19

Do not click on links in texts related to the virus!



For more information about scam calls and texts, visit [fcc.gov/consumers](https://www.fcc.gov/consumers)



ROBOCALLS AND SPOOFING

- Robocalls are made with an auto dialer or use a prerecorded or artificial voice. Not all robocalls are illegal.
- Spoofing occurs when a caller deliberately falsifies the information transmitted to your caller ID display to disguise their identity.
- Spoofing someone else's phone number is illegal when it is done with the intent to defraud, cause harm or wrongly obtain anything of value.
- More information: www.fcc.gov/spoofing
- Register your phone numbers on the National Do Not Call Registry at www.donotcall.gov.



COVID-19 SCAMS: SAMPLE AUDIO





COVID-19 SCAMS: SAMPLE TEXT

Text Message

Today 9:34 AM

Hi, we are having issues releasing your package

**Please update shipping directions
ca.trcck.com/.1ebf9d**

Reply Stop to Opt Out



COVID-19 SCAMS

- **Bogus COVID-19 Tests and Pharmacy Offers**
- **Financial Relief Scams**
- **Charity Scams**
- **Contact Tracing Scams**
- **Peer-to-Peer Mobile Payment Apps**



COVID-19 VACCINE SCAMS

- Vaccination plans will vary across state and local governments. Check with your state or local health department to learn when and how to get the COVID-19 vaccine. You can also talk with your health care provider, pharmacist, or health insurance provider to learn more.
- Remember, you can't pay to skip the line, reserve your spot, or join a clinical trial. Be wary of any inbound calls or texts that ask for your Social Security number, financial details, or insurance information to reserve your spot.



TIPS

- **Don't answer calls from a number you do not recognize.**
- **If you do answer, don't hang on, hang up!**
- **If you pick up the call and you are asked to press a button to stop getting calls, hang up.**
- **Never provide personal information such as date of birth, account numbers, Social Security numbers, passwords, Mother's maiden name or other identifying information to unknown or unexpected callers.**



ADDITIONAL TIPS

- If you receive an unexpected call from someone claiming to be from a company or agency, asking for personal information, hang up. Look up the phone number on their website, a recent statement or the phone book.
- Use caution if you are told you need to act now or send money immediately.
- Ask your service provider what call blocking tools they offer.
- Check to see what apps are available on your mobile device.
- More information: www.fcc.gov/robocalls



REPORTING A SCAM

- If you believe you have been a victim of a COVID-19 Scam report it to to the Federal Trade Commission online at reportfraud.ftc.gov
- To file a complaint regarding COVID-19 robocall or text scams, visit the FCC's Consumer Complaint Center at www.consumercomplaints.fcc.gov or call 1-888-CALL FCC (1-888-225-5322) or the ASL Consumer Support Line 1-844-432-2275.



FCC'S CONSUMER RESOURCES

- To access consumer guides on various topics visit the Consumer Help Center at www.fcc.gov/consumers
- For information about COVID-19 Scams visit www.fcc.gov/covid-scams
- Information from the Consumer Affairs and Outreach Division is available at www.fcc.gov/outreach and by emailing outreach@fcc.gov
- An ASL Video on COVID-19 Scams is currently available in the FCC's American Sign Language Video Library - <https://www.fcc.gov/asl-video-library>



SCAM GLOSSARY

- The FCC Scam Glossary describes robocall scams, spoofing scams and related consumer fraud, which the FCC tracks through complaints filed by consumers, news reports, and notices from other government agencies, consumer groups and industry sources.
- Glossary entries include links to more detailed information posted in the Consumer Help Center and to trusted external sources.
- The FCC's Scam Glossary is available at <https://www.fcc.gov/scam-glossary>.

#ProtectingConsumers

#COVID19

Do not respond to calls or texts from unknown numbers, or any others that appear suspicious.

Coronavirus scams, older adults & financial protection

Lisa Schifferle, Senior Policy Analyst, Office for Older Americans



Disclaimer

This presentation is being made by a Consumer Financial Protection Bureau representative on behalf of the Bureau. It does not constitute legal interpretation, guidance or advice of the Bureau.

CFPB's Office for Older Americans

The Office for Older Americans engages in research, policy, and educational initiatives, designed to:

- help protect older consumers from financial harm
- help older consumers make sound financial decisions as they age

Learn more about us at
consumerfinance.gov/olderamericans

COVID vaccine scams

- You can't pay to put your name on a list to get the vaccine sooner.
- Hang up if you get a call about the vaccine that asks for your Social Security, bank account or credit card number.
- Medicare covers the cost of the COVID vaccine.

Coronavirus healthcare scams

- Test kit offers
- Air filter systems
- Contact tracer scams

Contact tracing call? 5 things to know

A contact tracer from your state health department might call if you've been exposed to COVID-19. But scammers are pretending to be contact tracers, too. Here's how you can spot the scam.

-  **Real contact tracers won't ask you for money.**
Only scammers insist on payment by gift card, money transfer, or cryptocurrency.
-  **Contact tracing doesn't require your bank account or credit card number.**
Never share account information with anybody who contacts you asking for it.
-  **Legitimate contact tracers will never ask for your Social Security number.**
Never give any part of your Social Security number to anyone who contacts you.
-  **Your immigration status doesn't matter for contact tracing, so real tracers won't ask.**
If they do, you can bet it's a scam.
-  **Do not click on a link in a text or email.**
Doing so can download malware onto your device.

Talking to a real contact tracer helps stop the spread of COVID-19. Reporting scammers helps stop them, too. Report fake contact tracers to your state and at ftc.gov/complaint.

For more information about contact tracing [visit your state health department's website](https://ftc.gov/coronavirus/scams) and ftc.gov/coronavirus/scams

FEDERAL TRADE COMMISSION

Government imposter scams

- Types
 - Social Security
 - Medicare
 - Economic Impact Payments (EIP)
- Tips
 - Government will not call about expediting your EIP.
 - Visit government websites directly. Don't click on links.
 - Say "NO" to anyone claiming to be from a government agency asking for cash, gift cards, wire transfer, cryptocurrency, or personal and financial information.

Errand helper scams

- Scammers offer help with errands, then run off with the money
- If you're an older adult:
 - Try to find a trusted friend or neighbor
 - If you order online, use a trusted seller
- If you're a caregiver:
 - Check in by phone or video chat
 - Ask questions
- If you need more help, contact the Eldercare Locator at eldercare.acl.gov or 1-800-677-1116

Keeping up with your bills

If you have trouble paying your bills, or loans, or paying on time, there may be a number of options to help.

Contact your lenders, loan servicers, and other creditors.

Be prepared to explain:

- Your financial and employment situation.
- How much you can afford to pay.
- When you're likely to be able to restart regular payments.
- Your income, expenses and assets.
- That you are experiencing financial hardship due to the COVID-19 emergency.

Mortgage relief options

< Mortgage and housing assistance

Learn about mortgage relief options

[Find out which relief you may qualify for](#)

[Request forbearance or mortgage relief](#)

[What to do after you receive forbearance](#)

[Protections for renters](#)

Learn about mortgage relief options

A new federal law put in place two protections for homeowners with federally or Government Sponsored Enterprise (GSE)-backed mortgages. Learn more about these options and if they're right for your situation.

If you don't have a federally or GSE-backed mortgage, you still may have relief options through your mortgage loan servicer or from your state. [Find out who owns or services your mortgage.](#)

CARES Act Mortgage Forbearance: What You Need to Know

If you are experiencing a financial hardship due to the coronavirus national emergency, or having difficulty making on time mortgage payments, forbearance may be an option for you.



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Mortgage payment options

For many homeowners with mortgages, there's help, but first assess your situation.

- If you **can** pay your mortgage, pay your mortgage.
- If you **can't** pay your mortgage, or can only pay a portion, contact your mortgage servicer immediately.

Coronavirus Aid, Relief, and Economic Security (CARES) Act relief options for homeowners with *federally backed mortgages*:

- Foreclosure moratorium
- Forbearance

What is forbearance?

Forbearance is when your mortgage servicer or lender allows you to temporarily pay your mortgage at a lower payment or pause paying your mortgage. You will have to pay the payment reduction or the paused payments back later.

- Forbearance does not erase the amount you owe on your mortgage.
- Forbearance is complicated.
- How you repay the amount you missed during forbearance depends on the type of mortgage you have.
- See consumerfinance.gov/housing

Dealing with debt

- If you currently have a debt in collections, you can work with collectors to identify a realistic repayment plan.
- **Know your rights.** The Fair Debt Collection Practices Act (FDCPA) says that a debt collector is not allowed to use unfair practices in trying to collect a debt.
- **Settling your debt.** Consider all of your options, including working with:
 - a nonprofit credit counselor.
 - negotiating directly with the creditor or debt collector yourself.
 - Warning: Debt settlement may well leave you deeper in debt than you were when you started.

Resources for contacting and negotiating with debt collection companies:

[Consumerfinance.gov/consumer-tools/debt-collection](https://consumerfinance.gov/consumer-tools/debt-collection)

Protecting your credit

- Get a copy of your credit report.
 - Due to COVID, until April 2021, you can get free weekly credit reports at annualcreditreport.com.
- If you can't make payments, contact your lenders. Be sure to get confirmation of any agreements in writing.
- The CARES Act places special requirements on companies that report your payment information to credit reporting companies.
 - In many situations, if you have an agreement with your lender, you can continue to be reported as current on your loan during a forbearance.
- Routinely check your reports and dispute inaccurate information.

Use the CFPB's step-by-step guide to dispute that information:

consumerfinance.gov/coronavirus

CFPB resources

[Consumerfinance.gov/olderamericans](https://consumerfinance.gov/olderamericans)



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consumerfinance.gov/coronavirus

- Central hub on consumerfinance.gov
- Resources in English and Spanish, Chinese, Vietnamese, Korean, Tagalog
- Short videos
- Printer-friendly PDFs for Asian languages + MP3 audio files
- Check back for updates



An official website of the United States government

Español 中文 Tiếng Việt 한국어 Tagalog Пускоан العربية Kreyòl Ayisyen (855) 411-2372

cfpb Consumer Financial Protection Bureau

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Protecting your finances during the coronavirus pandemic

The CFPB is committed to providing consumers with up-to-date information and resources to protect and manage their finances during this difficult time.

[Español](#) | [中文](#) | [Tiếng Việt](#) | [한국어](#) | [Tagalog](#)

Resources to help you make financial decisions

- Mortgage and housing assistance**
If you're concerned about how to pay your mortgage or rent, we have information on what to do now, and what your options are for mortgage and rental relief.
[Learn more mortgage and housing assistance](#)
- Managing your finances**
We have resources to help you protect and manage your finances if you are facing financial difficulties as a result of the pandemic.
[See resources to help manage your finances](#)
- Student loans**
Student loan borrowers now have more benefits to consider when planning for the potential financial impact from coronavirus.
[Find resources for student loan borrowers](#)
- Avoiding scams**
Scammers are taking advantage of the coronavirus pandemic to con people into giving up their money.
[Learn how to protect yourself from scams](#)

Featured videos

FEDERAL CORONAVIRUS RESOURCES

- White House Coronavirus Task Force**
Information about COVID-19 from the White House Coronavirus Task Force in conjunction with CDC, HHS, and other agency stakeholders.
[Visit coronavirus.gov](#)
- Centers for Disease Control and Prevention**
The latest public health and safety information for United States consumers and the medical and health provider community on COVID-19.
[Visit the CDC COVID-19 page](#)
- USAGov**
Information on what the U.S. Government is doing in response to COVID-19.
[Visit usa.gov \(English\)](#)
[Visit usa.gov \(Spanish\)](#)

FURTHER READING

- Newsroom**

Unified housing website – CFPB, FHFA, HUD, VA

An official website of the United States government

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Mortgage and housing assistance during the coronavirus national emergency

If you're concerned about how to pay your mortgage or rent due to the coronavirus national emergency, read on for information on what to do now, and what your options are for mortgage and rent payment relief.



The Consumer Financial Protection Bureau (CFPB), [Federal Housing Finance Agency \(FHFA\)](#), and [U.S. Department of Housing and Urban Development \(HUD\)](#) are working together to help homeowners and renters during the coronavirus pandemic.

Learn more about:

- [Mortgage relief options](#)
- [Protection for renters](#)
- [Avoiding scams and bad actors](#)

Need help with the basics?

Learn how to read your monthly mortgage statement or understand key mortgage terms, like mortgage forbearance. [Get started with mortgage basics](#)

FEDERAL CORONAVIRUS RESOURCES

White House Coronavirus Task Force

Information about COVID-19 from the White House Coronavirus Task Force in conjunction with CDC, HHS, and other agency stakeholders.

[Visit coronavirus.gov](#)

USAGov

Information on what the U.S. Government is doing in response to COVID-19.

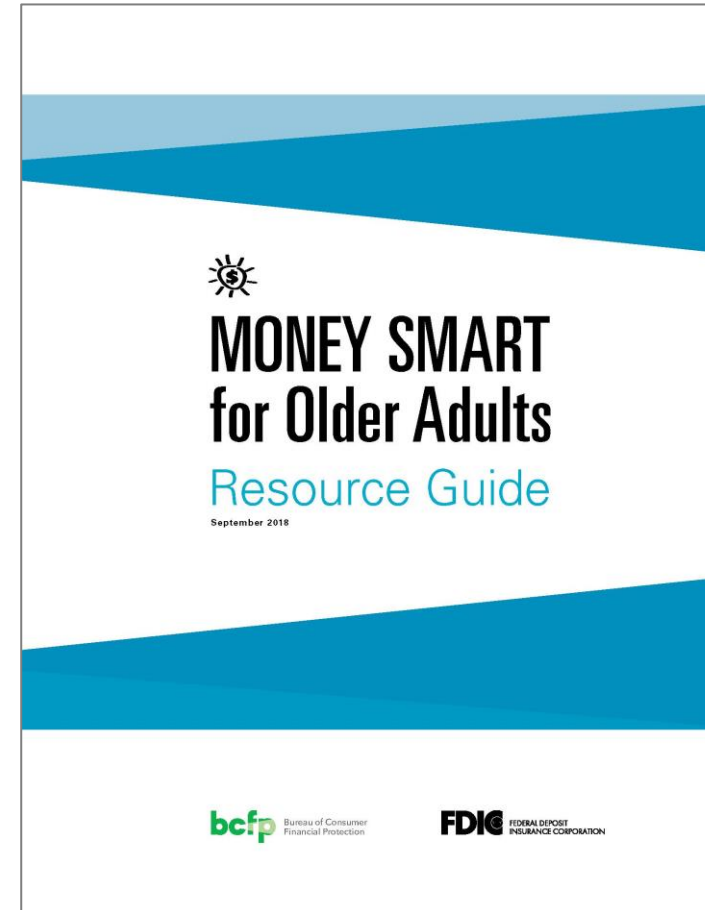
[Visit usa.gov \(English\)](#)

[Visit usa.gov \(Spanish\)](#)



Money Smart for Older Adults

- An awareness program developed in collaboration with the FDIC
- Identify scams, fraud and other forms of exploitation
- Instructor guides available for download
- Resource guide available in bulk at no charge
- Available in English and Spanish



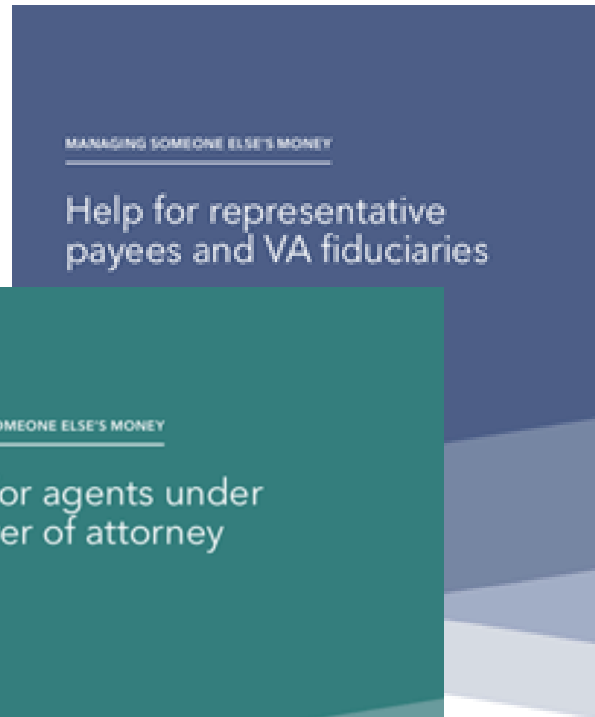
Fraud prevention placemats

- Free fraud prevention placemats, handouts, and activity sheets on how to avoid common scams.
- Originally designed to be used by meal delivery programs, these resources can be used by community or faith-based organizations, financial institutions, or other groups in a variety of ways.
- Check out the companion resources with tips and information to reinforce the messages.
- Available for the public to download or order in bulk.
- Available in English and Spanish.

[Consumerfinance.gov/placemats](https://consumerfinance.gov/placemats)



Managing Someone Else's Money guides



- Help for financial caregivers handling the finances for a family member or another who is unable to do so
- Guides for four common types of financial caregivers:
 - Agents under a Power of Attorney
 - Guardians and conservators
 - Trustees
 - Social Security and Department of Veterans Affairs (VA) representatives

Need more help or have a complaint?

For more help:

consumerfinance.gov/coronavirus

Submit a complaint online to CFPB:

consumerfinance.gov/complaint



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COVID Scams and Older Adults: How the Aging and Disabilities Networks Help

Office of Elder Justice, Administration on Aging

February 23, 2021

About the Administration for Community Living

- ACL was created around the fundamental principle that all people, regardless of age or disability, should be able to live independently & fully participate in their communities.
- By advocating across the federal government for older adults, people with disabilities, & families & caregivers; funding services & supports provided by primarily by networks of community-based organizations; & investing in training, education, research & innovation, ACL helps make this principle a reality for millions of Americans.

How the Aging and Disabilities Networks Help

- **Learning** as much as possible about scams and frauds and remedies for older Americans and Americans with disabilities
 - Thank you FCC, CFPB and also the other members of the Elder Justice Coordinating Council
- **Educating** constituents about how to avoid frauds and scams
- **Encouraging and assisting** with reporting scams and frauds to appropriate enforcement agencies
- **Referring** constituents to network components that can directly help individuals
 - We'll look at a few of these resources

Area Agencies for Aging

- An Area Agency on Aging (AAA) is a public or private nonprofit agency designated by a state to address the needs and concerns of all older persons at the regional and local levels.
 - AAA is a general term—names of local AAAs may vary.
- AAAs coordinate and offer services that help older adults remain in their homes, aided by needed services, and whatever else it may take to make independent living a viable option.
 - They can assist with info and assistance on COVID vaccines and separate fact from fraud

Adult Protective Services (APS)

- Investigates abuse, neglect, and exploitation of older adults and adults with disabilities
- Population investigated may vary from state to state:
 - All older adults
 - Older adults with a disability or vulnerability
 - Adults under age 60 or in some states 65 and with a disability

Possible APS Intervention

Working with the client, APS may...

- **Provide education** on scams & how to identify them
- **Assist in removing authority** of others who improperly appropriated authority to handle finances (e.g. powers of attorney)
- **Assist in supporting individuals** to find alternative trusted decision supports as appropriate

COVID Vaccine Scams & APS

If the financial exploitation results in:

- Inability to acquire food
- Inability to pay rent/mortgage or bills
- Inability to pay for medical care

APS can be the bridge to needed services.

Civil Legal Assistance and Vaccine Scan Strategies

- Helping clients who are defrauded to use consumer protection interventions
- Interventions could include:
 - Reporting unauthorized use of credit and debit cards
 - Placing fraud alerts and a credit freeze
 - Utilizing bankruptcy, when needed
 - Reporting fraud to government agencies and professional licenses
- Use of the Elder Justice Toolkit for legal aid attorneys, <https://ncler.acl.gov/ElderJustice-Toolkit/About-Elder-Justice-Toolkit.aspx>

SMP Enables People with Medicare to Fight Health Care Fraud

- **Senior Medicare Patrol (SMP)**

The SMP mission is to empower and assist Medicare beneficiaries, their families, and caregivers, to prevent, detect, and report suspected healthcare fraud, errors, and abuse through outreach, counseling, and education.

- <https://www.smpresource.org/>

Long-Term Care Ombudsman Program

- Support the quality of life and rights for people who live in long-term care facilities
- Ombudsman Programs are:
 - **Advocates for residents** who work to resolve their complaints
 - **A trusted source of factual information** for residents, families and facility staff
 - **Connected to local resources**, including collaboration with agencies that address fraud, waste and abuse

Centers for Independent living (CILs)

- Independent living programs work to support community living and independence for people with disabilities across the nation
 - based on the belief that all people can live with dignity, and participate fully in society
- These programs provide tools, resources, and supports for integrating people with disabilities fully into their communities to promote equal opportunities, self-determination, and respect
 - They can educate and advise on COVID vaccines and help separate the facts from the frauds

Protection & Advocacy

- Protection and Advocacy Systems (P&As) work at the state level to protect individuals with disabilities by empowering them and advocating on their behalf
- P&As ensure that individuals with disabilities are able to exercise their rights to make choices, contribute to society, and live independently
- P&As also engage in a range of other efforts to promote the rights of people with disabilities. They often provide information and referrals, including about COVID vaccine and vaccine scams

Finding Help for Older Individuals

- **Elder Care Locator**
www.eldercare.gov or call 800-677-1116
- **Find Adult Protective Services**
<http://www.napsa-now.org/get-help/help-in-your-area/>
- **Find Senior Medicare Patrol**
<https://www.smpresource.org/>
- **Find Long-term Care Ombudsman Programs**
https://theconsumervoice.org/get_help
- **Find Legal Assistance programs**
Elder Care Locator & https://www.lsc.gov/what-legal-aid/find-legal-aid?gclid=EAlalQobChMIjeLXiMWi7AIVi4jICh3ssgl9EAAAYASABEgJ7YvD_BwE
- **Centers for Independent Living**, <https://acl.gov/programs/centers-independent-living/list-cils-and-spils>
- **Protection and Advocacy**, <https://acl.gov/programs/aging-and-disability-networks/state-protection-advocacy-systems>

The Aging and Disability Networks are Ready to Help Fight COVID Scams!

- ACL and partners across the federal government, coordinated through the Elder Justice Coordinating Council support state and community efforts
- Encourage reporting of all COVID vaccine and other scams and fraud
- Empower individuals to resist such scams and deploy solutions to support recovery for those who have experienced such scams
- When it's your turn, get vaccinated!

For more information about ACL visit our website, [ACL.gov](https://www.acl.gov)

U.S. Department of Health and Human Services, Administration for Community Living, Washington DC 20201.

www.acl.hhs.gov

