



Protecting You from Fraud and Abuse

(to be used as a supplement to the Universal PowerPoint)



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Scam Awareness



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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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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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Prevent Elder Abuse and Financial Exploitation



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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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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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Identity Theft



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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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Examples and Impact of Identity Theft

Examples of Misuse

Opening credit cards

Opening utility accounts

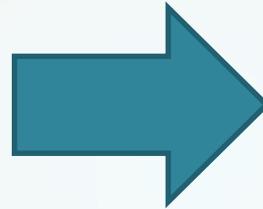
Applying for a tax refund

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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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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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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IdentityTheft.gov

Here's how it works:



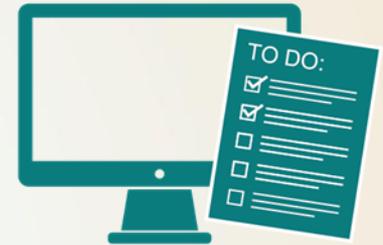
Explain what happened.

They will ask questions about your situation. Tell them as much as you can.



Get a recovery plan.

They will use that info to create a personal recovery plan.



Put your plan into action.

If you create an account, they will walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.



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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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How Social Security Can Help

- Outreach and education
- Replacement or corrected Social Security Number (SSN) card
- Issue a new (second) SSN
- Verify SSA records
- Correct earnings record
- Hotline referrals



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What SSA Cannot Do

- Correct your credit record
- File ID theft reports
- Act as an advocate



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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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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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Questions?

