

All scams, all the time: They will never stop, so you need to step in

I checked my cell phone's voicemail the other day and learned my Social Security number has been canceled. I knew this was a scam because I know Social Security numbers can't be canceled. So off it went into voicemail oblivion. In fact, the Social Security Administration <u>issued a scam alert</u> last year on this very subject.

I've also gotten variations on the same tax scam so many times I stopped counting.

But let's face it, most people are easy marks. We have gathered up the scams we've encountered recently and hope you'll pass this information onto your employees and they'll pass it along to their loved ones.

Our advice: Hang up if it's a phone call or toss it if it's via the mail or email; don't engage with the scammers. You may think you're smarter than they are, and you probably are, but once they get you on a live phone number, they're never going to stop.

You have reached the voice mail of....

This scam involves malicious apps that transcribe voice mails into emails. It's particularly pernicious, since scammers could use it to reinvigorate the W-2 scam, by making it look as if the call is coming from someone in the company.

Since transcriptions of voice mails aren't error proof, the app also provides you with an email and a link that allows you to listen to the original voice mail. But, as with all attachments to emails, never click on it if you don't know the sender.

Instead, return the phone call by using your phone's call log. Don't call the phone number listed in the email.

Yes, you still own your home

One of the most powerful enforcement tools the IRS has is the ability to place a lien on your home. No one should be surprised that tax scammers are now sending taxpayers letters informing them that a lien has been placed on their homes due to unpaid overdue taxes owed to a nonexistent agency.

Worse: These nonexistent agencies might have legitimate-sounding names, like the Bureau of Tax Enforcement. There is no such agency. This scam may also refer to the IRS to confuse potential victims into thinking the letter is from a real agency.

If you don't owe taxes and you have no reason to think you do:

- Contact the <u>Treasury Inspector General for Tax Administration</u> to report the letter. When reporting the scam, should include the key words *IRS Lien*
- Scan a document received as a letter or fax and email it to phishing@irs.gov.
- Report it to the Federal Trade Commission

Report it to the FBI's <u>Internet Crime Complaint Center</u>, known simply as IC3.

If you do owe taxes or think you do:

- Review your <u>tax account information</u> and <u>payment options</u> at IRS.gov
- Call the IRS at 800-829-1040 to confirm the notice if you're still not sure.

23 and who?

The Department of Health and Human Services Office of Inspector General is alerting Medicare beneficiaries of a fraud involving genetic testing.

Scammers offer Medicare beneficiaries free screenings or cheek swabs for genetic testing in order to obtain their Medicare numbers for identity theft or fraudulent billing purposes. Beneficiaries who agree to genetic testing or to verify personal or Medicare information may receive a cheek swab, an in-person screening or a testing kit in the mail, even if it's not ordered by a physician or it's not medically necessary.

These offers are made through telemarketing, booths at public events, health fairs and door-to-door visits.

The scam: If Medicare denies the claim, the beneficiary could be on the hook for the entire cost of the test, which could be thousands of dollars.

HHS is advising Medicare beneficiaries to take the following actions:

- Don't accept genetic testing kits, unless they were ordered by a known and trusted physician. Refuse delivery, but keep a record of the sender's name and the date you returned the kit
- Be suspicious of anyone who offers free genetic testing and then requests a Medicare number. A Medicare number, like a Social Security number, can be used to fuel other fraud schemes, so never disclose it
- Report suspected Medicare fraud to the HHS OIG hotline.