



Be Alert to Covid-19 Scams

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The pandemic has raised everyone's stress level, and unethical parties are taking advantage. Individuals with disabilities and their caregivers should be on the lookout for fraudulent claims and discuss what to do in response to suspicious communications. Here's a partial list of the ever-multiplying Covid-19 scams designed to make money at your expense.

Government Communications Scams

Through emails, texts, and phone calls, scammers are claiming to represent government organizations such as the Social Security Administration (SSA), Internal Revenue Service (IRS), Centers for Disease Control and Prevention (CDC), and the World Health Organization (WHO). Scammers are also claiming to be contact tracers seeking those who have been exposed to the virus. These con artists are adept at crafting official-looking emails, creating deceptive caller identification names, or even stealing phone numbers you recognize from your contacts. The objective is to trick people into sharing personal information, such as account numbers, Social Security numbers, and passwords.

Some scammers create a sense of urgency with fake threats to revoke Social Security numbers or suspend benefits. The SSA *will not* communicate with you by phone, email, text, or social media concerning benefits. Nor will the SSA ever demand a fee to prevent loss of benefits or legal action.

Impostors posing as the IRS claim that it's necessary to send payment or share personal information to receive the individual stimulus checks approved by Congress. In a related ploy, they may claim that they mistakenly sent you too much money and ask that you pay back the difference. The IRS *will not* communicate with you by phone, email, text, or social media concerning this program.

Legitimate contact tracers will *never* request that you pay a fee. Legitimate contact tracers *will not* ask for your Social Security number, financial details, or immigration status. They will also *not* ask that you download online content or click on email links.

They *may* ask for your name, address, and health status, along with places you have been and people you have had contact with.

Healthcare Claims

Con artists are offering fake COVID-19 vaccinations and unproven home test kits. As of July 2020, there is *no* vaccine and most of the test kits being advertised are not FDA-approved. Medicare beneficiaries are specifically being targeted with offers to conduct COVID-19 tests in exchange for personal information. If Medicare is fraudulently billed, you could become responsible for the cost. Be sure that you are being tested by trustworthy healthcare professionals.

Please also be wary of low-cost “corona” insurance, special “Medicare” offers and payment demands from fake doctors and/or hospitals for nonexistent treatment of loved ones.

Undelivered products and services

As we continue to limit activities, it can be tempting to accept help for errands. It is important that you not trust anyone you do not know well. Scammers have been known to take money for groceries, prescriptions, and other supplies, then fail to provide those services. Instead, it may be more prudent to work with your local grocery stores and pharmacies for delivery services.

This also applies to online orders for products, such as face masks, disinfectant, and paper products. Before paying for these products, check the reviews of unfamiliar companies. A safer option may be to pay through PayPal, which can supposedly protect your credit card information better than other companies.

Non-existent charities

It is crucial to do your research before opening your checkbook to charitable causes. Scammers sometimes use names similar to those of recognized charitable organizations. Never use cash, gift cards, money transfers, or money wires to these organizations. The following organizations can help you decide whether to donate to a specific charity:

- [BBB Wise Giving Alliance](#)
- [Charity Navigator](#)
- [CharityWatch](#)
- [GuideStar](#)

Unemployment Claims

According to the Federal Trade Commission (FTC), scammers are using stolen information to file for unemployment in other people’s names. If you receive a notice from an employer

or your state's unemployment benefits office when you have not filed a claim, you should act immediately to prevent damage to your finances and credit.

While payment usually goes to the scammer's account, it could also end up in yours. In that case, the imposter may contact you, pretending to be from your unemployment agency and asking that you return the funds. *Do not engage with the scammer in any way.* If you receive benefits for which you did not apply, contact the unemployment office and ask for instructions. Also inform your employer.

Since your identity has been "stolen," inform the FTC at [IdentityTheft.gov](https://www.ftc.gov) to receive instructions about next steps, which will include placing a fraud alert on your credit. You may also want to contact your state's Consumer Protection department to file a claim.

Investments

The Securities and Exchange Commission (SEC) reports that would-be investors should be skeptical of coronavirus-related "opportunities." Online promotions, sometimes through social media, have asserted that the stock of largely unknown small companies is on the verge of skyrocketing due to products or services related to COVID-19. Do your homework before committing your funds.

Grandparent scams

Grandparents are often quick to come to the aid of a beloved grandchild, and Covid-19 scams carry an added sense of urgency. Before rushing payment for someone's medical treatment or sending airfare for a "stranded" loved one, take a moment to verify the identity of the caller or emailer by asking questions that a stranger would be unable to answer. Check out the story with someone you know to be genuine and a good source for this information, if possible. And again, never use cash, gift cards, money transfers, or money wires.

Staying safe

In general, do not share personal information until you have confirmed that the requesting party is whom they state. Do not click on links from someone you do not know. Do not click on links from someone you know without contacting that person to confirm they sent you a link. Covid-19 scams often urge immediate action, which you should resist and recognize is a red flag for a possible scam.

Please do your part to stop the spread of fraudulent activity and potentially reverse any financial losses you've suffered by reporting incidents to one or more of the following:

- State Consumer Protection Office. You can find yours here: <https://www.usa.gov/state-consumer>
- [National Center for Disaster Fraud Hotline](#)
- Federal Trade Commission at reportfraud.ftc.gov

For additional information on COVID-19 scams, visit ftc.gov/coronavirus.

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