

Health Care Scams

You see an ad on TV, telling you about a new law that requires you to get a new health insurance card. Maybe you get a call offering you big discounts on health insurance. Or maybe someone says they're from the government, and need your Medicare number to issue you a new card.

Before you do anything, take a minute to think before you answer any questions. Stop and check it out with someone that you trust. If you have a questions about Medicare call 1-800-MEDICARE.

Grandkid Scams

You get a call: "Grandma, I need money for bail or money for a medical bill." Or some other kind of trouble. The child says it's urgent and tells you not to tell anyone.

But is it really your grandchild? A scammer is really good at pretending to be someone they are not. They gather information from social networking sites or hacking email accounts. And they will pressure you to send money before you have time to think.

Stop and check it out. Call another family member or get the grandkid's phone number yourself and call them yourself.

IRS Imposter Scams

Someone calls and says they are from the IRS. They say you owe back taxes and you have to pay it right away or face dire consequences. They tell you to put the money on a prepaid debit card and give them the numbers right away. They might even know your social security number and the caller ID could read Washington DC. Is it really the IRS?

No. The real IRS won't ask you to pay with a prepaid debit card or wire transfer. They also won't ask for a credit card over the phone. And when they contact you about unpaid taxes they do it by mail, not the phone. And caller ID can be fake.

If this happens to you – stop. Don't wire money, pay with a credit card or prepaid debit card. If you send that money it will be gone! If you have a tax question, go to irs.gov or call them at 1-800-829-1040.

Tech Support Scams

Someone calls and says they are a computer technician from a well-known company such as Microsoft or your internet service provider. They say there is a virus or other malware on your computer and you need to give them remote access to your computer or purchase new software to fix it.

These scammers want to sell you useless services, steal your credit card number or get access to your computer to install malware which allows them to see everything on your computer.

If this happens to you – hang up. Never give control of your computer or credit card information to someone who calls you out of the blue.

Identity Theft

Someone gets your personal information and runs up bills in your name. They may use your social security or Medicare number, your credit cards or your medical insurance – along with your good name.

How do you know that this is happening to you? You could get bills for things that you didn't buy or services you didn't get. Your bank account shows withdrawals you did not make. You might not get bills you expect or find accounts that you never knew about.

Protect your information. Shred documents, have strong passwords and only give out your social security number when you have to. Read your monthly banks statements and check your credit. Once a year, get your credit report for FREE from AnnualCreditReport.com or 1-877-322-8228. The law entitles you to one free report each year from each credit reporting company.

If you spot a scam, please report it to the Federal Trade Commission at 1-877-FTC-HELP or go online to: www.ftc.gov/complaint.

Your complaint can help protect other people. By filing a complaint, you can help the FTC's investigators identify the imposters and stop them before they can harm someone else.

Special thanks to the SeniorLAW Center for providing this information. For more information on them call 610-910-0210 or visit them at www.seniorlawcenter.org