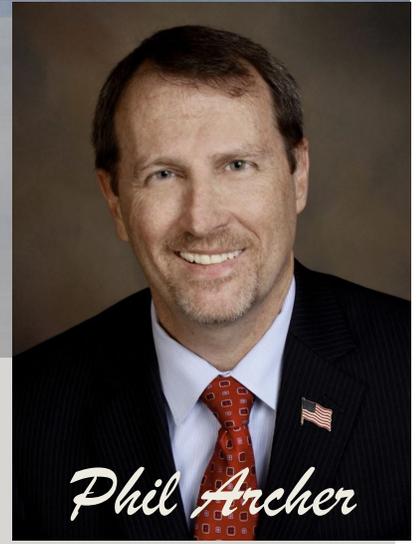




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The Monthly Brief

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MEDICARE SCAMS

According to the [Better Business Bureau](#), scams targeting seniors on Medicare and Affordable Care Act (ACA) recipients are on the rise as open enrollment draws near.

These scams are designed to trick you into sharing information that can lead to identity theft, and the scammers behind them are highly aggressive about getting it out of you.

Here's how it works: Scammers will call you or leave a message claiming to work for the government. They'll say they have information to help you navigate your coverage options for either Medicare or the Affordable Care Act. They may make promises that they can enroll you in a better program than you currently have, or offer savings you can't find elsewhere.

Here's where the bait comes in. If you want to know more, all they ask for is some personal information like your Medicare ID number or Social Security number. Give this up, and you'll be at a major risk for identity theft.

Another version of the scam reported to the BBB is much more aggressive. The scammers will try to scare you rather than help you. They'll say that your information needs to be updated and if you don't play ball, your coverage will end. But if you give these callers your information, you could end up losing your savings and more.

Learn more about these scams and how to avoid them by visiting the [Better Business Bureau website "Latest News" section](#) and check out this senior victim's story reported by [2 News in Tulsa](#)

Sources *BBB.org ; 2News Tulsa

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Charity Fraud Awareness Week



Florida Attorney General Ashley Moody is recognizing International Charity Fraud Awareness Week (ICFAW) by encouraging Floridians to double-check that the organizations they donate to are aboveboard. The annual event is focused on preventing charity fraud and ensuring donations go to intended causes. This year's observance comes at a time when many Floridians want to lend a helping hand to those impacted by the pandemic and recent hurricanes on the Gulf Coast. Of course that's why scammers are working harder than ever to trick consumers.

Moody has a long list of tips to help Floridians avoid gifts. First and foremost, she recommends givers check out organizations on [Charity Navigator](#) and scan for red flags on the Florida Department of Agriculture and Consumer Services' [Check-A-Charity list](#), and [Charity Information page](#) available online or by calling 1 (800) HELP-FLA.

Other tips include avoiding solicitors; checking the identity of recipients for online donations; being wary of charities operating under a name similar to another organization — some phony charities use familiar-sounding names to try and pass as legitimate. Donors are also encouraged to regularly visit the [Attorney General's Consumer Alert webpage](#) for updates on scams of all kinds.

Donate wisely and learn to avoid these scams with great information from the [Federal Trade Commission](#) including how to research charities, how to donate, and the latest tricks being used by charity scammers.

*Source FL AG, FTC

DISTURBING EXTORTION SCAMS



Two disturbing phone scams have popped up on [the FTC's radar](#). Both scams want to trick (and scare) you out of money. While currently targeting areas in the Northeast, scammers don't often stick with one location, so expect these to spread.

#1 Phone scam extorting parents. This scam starts with someone texting you a picture of your own child — likely pulled off your public social media account. Sometimes, these scammers also send disturbing images of murder victims. In either case, the messages come with the threat that the scammer knows where you live and will kill your family if you don't pay them. If you get a message like this don't respond and immediately report it to your local police.

#2 Phone scam targeting immigrants. This scam starts as an imposter call from someone pretending to be from U.S. Immigration and Customs Enforcement (ICE). These scammers claim your immigration status is being revoked, and the police are on their way to arrest or deport you — unless you pay them money right away. Again, it's a scam so hang up and call your local police.

Avoid these kinds of messages or calls: Set social media accounts to private, don't respond to unknown numbers, never pay a fee to avoid arrest or when you're threatened—Government never does this.

For more info on avoiding and reporting all types of phone scams, visit the [FTC website](#)

* Source FTC