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# Important Tips to Protect Seniors from Scammers

By: Philip Ramirez, Chief Compliance Officer for Prominence Health Plan

March 11 2021 – As the country continues to grapple with COVID-19, health care officials are reminding people to be on high alert for scammers. According to a recent study, older Americans lose almost \$36.5 billion dollars each year due to fraud and scams.

Some of the most common scams targeting seniors include strangers claiming to be with Medicare or a health insurance company to obtain personal information or lure individuals into false investment opportunities through various scare

tactics. Now, with the COVID-19 vaccination underway, scammers are reaching out to seniors asking for payment or personal information in exchange for a false promise of being placed at the front of the queue to receive the vaccine.

A big part of protecting yourself from scams and fraud is being vigilant and knowing what kinds of scams are out there and how fraudsters operate.

Identity theft comes in many forms and is often perpetrated in the healthcare industry by criminals attempting to receive healthcare under another person's identity or even to seek prescription drugs from the hospital or pharmacy. Regarding your healthcare, it is important to know that no one from the government will call or email you to sell you an insurance plan or ask for personal identifying information.

In order to protect you from the COVID-19 vaccine scam, as well as other healthcare-related scams, here are some steps you can take to prevent being a victim.

### **COVID-19 Vaccine Fraud Tips:**

Consult your state's health department website for up-to-date information about authorized vaccine distribution channels. Obtain a vaccine only through such channels.

Review the Centers for Disease Control and Prevention website at [CDC.gov](https://www.cdc.gov) for trustworthy information on the COVID-19 vaccine.

Medicare covers the COVID-19 vaccine, so there will be no cost to you. If anyone asks you to pay for access to the vaccine, this is a scam.

You can't pay to put your name on a list to get the vaccination.

You can't pay to get early access to the vaccine.

### **General Fraud Tips:**

Do not give out any personal information over the phone or internet, such as social media platforms, to someone you don't know, including banking or financial information. Keep your social security number confidential.

Do not respond to unsolicited offers or advertisements.

Do not sign anything you don't understand or if you are under pressure.

Take your time to do your research before making the decision to do business with an individual or business.

Be wary of anything that sounds too good to be true or "guarantees" something.

Don't immediately feel compelled to "act now" on an offer.

Frequently check your financial statements, bills, credit reports and other important documents for any irregularities.

Unlist your phone number and add it to the Do Not Call list.

If you come across a scam, report it to the Federal Trade Commission online at [ReportFraud.ftc.gov](http://ReportFraud.ftc.gov) by calling 1-800-MEDICARE or contact your local health plan provider. Prominence Health Plan members may contact us directly at 561-396-9968 (TTY: 711).

Philip Ramirez oversees Prominence Health Plan's Compliance Office, which serves Palm Beach County. To learn more about Prominence Health Plan, call 561-396-9968 Monday through Friday from 8 a.m.-5 p.m.

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