



Scams

Identify Scams to Protect Yourself

Prevalence and Impact



A Scammy Snapshot of 2023

(based on reports to Consumer Sentinel)
ftc.gov/data
ReportFraud.ftc.gov

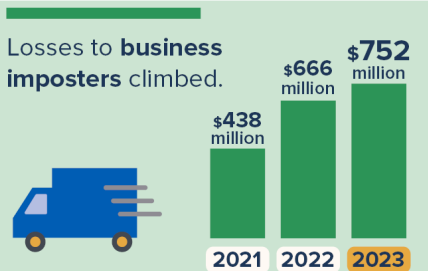
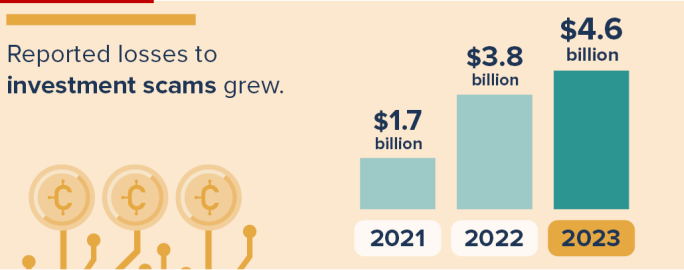
Top Frauds



REPORT
2.6 million
 fraud reports

\$10 billion
 reported lost

The number of reports and the amount lost is up.
 (2022: 2.5 million fraud reports, \$9 billion lost)



★ ★ ★ Reports by Military Consumers ★ ★ ★

Imposters: Highest # of reports: **42,000**
 Highest total losses: **\$178 million**

Investments: Highest % with loss: **81%**
 Highest median losses: **\$7,000**

Top Payment Methods and Losses

Bank Transfer or Payments: **\$1.8 billion**

Cryptocurrency: **\$1.4 billion**

Wire Transfer: **\$343.7 million**



Types of Scams



Imposter

Online Shopping

Prizes, Sweepstakes, and Lottery

Investment

Business and Job Opportunity

Examples



Martin
Active 3 minutes ago

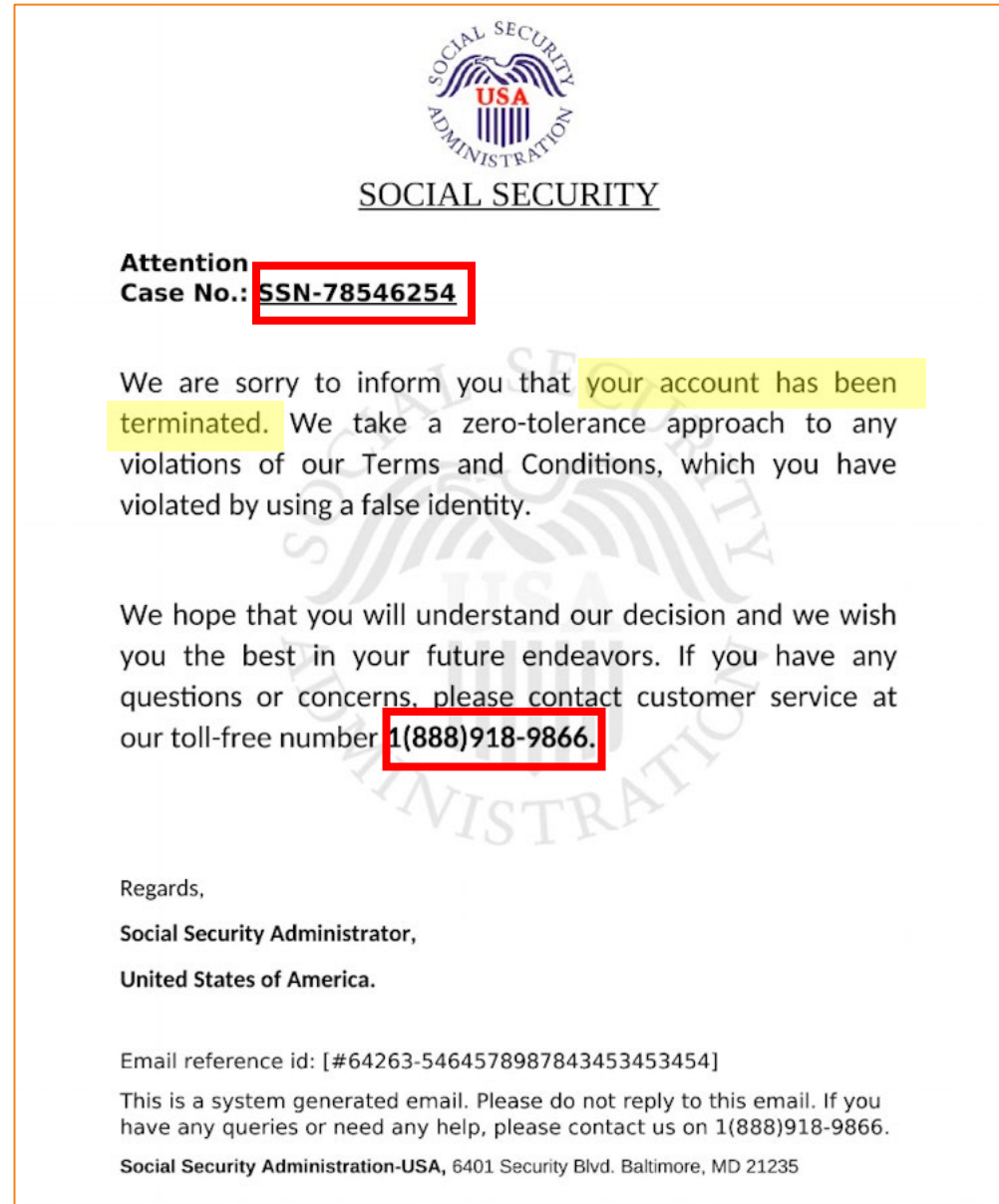
08:07


You welcome

Have you heard about the lately ongoing International Monetary Fund (IMF) Cash Grant?

Its a program from the IMF and the World bank to support the needy for paying bills, buying a home, to help raise children in schools, to help the old and disabled. i thought you should have heard about it

This program is in partnership with Money Saving Experts thats why i'm contacting you personally




SOCIAL SECURITY

Attention
Case No.: **SSN-78546254**

We are sorry to inform you that your account has been terminated. We take a zero-tolerance approach to any violations of our Terms and Conditions, which you have violated by using a false identity.

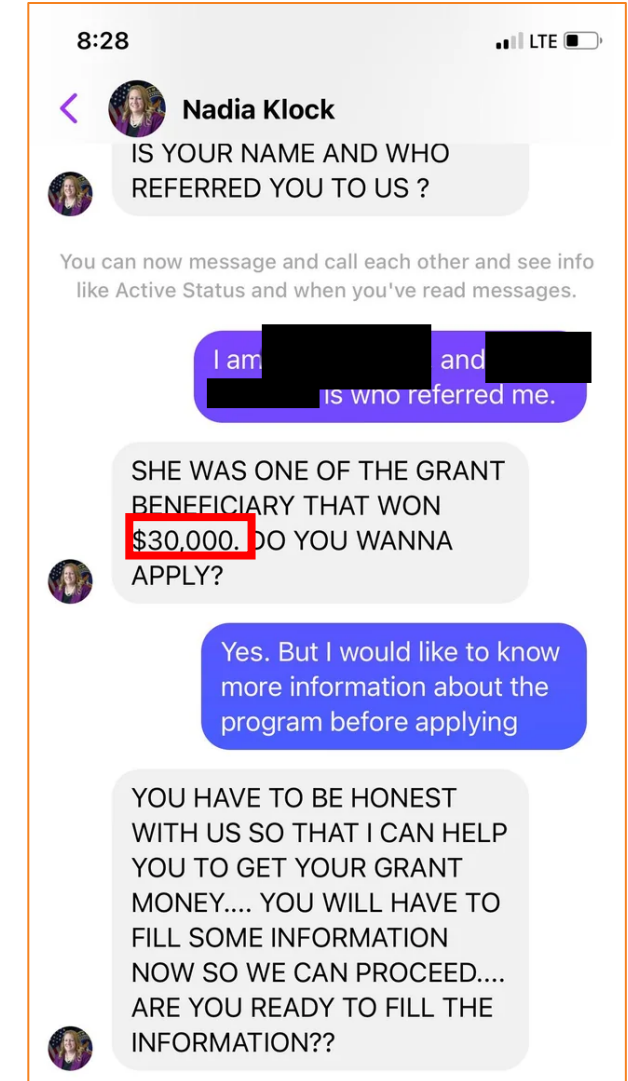
We hope that you will understand our decision and we wish you the best in your future endeavors. If you have any questions or concerns, please contact customer service at our toll-free number **1(888)918-9866**.

Regards,
Social Security Administrator,
United States of America.

Email reference id: [#64263-5464578987843453453454]

This is a system generated email. Please do not reply to this email. If you have any queries or need any help, please contact us on 1(888)918-9866.

Social Security Administration-USA, 6401 Security Blvd. Baltimore, MD 21235



8:28

Nadia Klock

IS YOUR NAME AND WHO REFERRED YOU TO US ?

You can now message and call each other and see info like Active Status and when you've read messages.

I am [redacted] and [redacted] is who referred me.

SHE WAS ONE OF THE GRANT BENEFICIARY THAT WON \$30,000. DO YOU WANNA APPLY?

Yes. But I would like to know more information about the program before applying

YOU HAVE TO BE HONEST WITH US SO THAT I CAN HELP YOU TO GET YOUR GRANT MONEY.... YOU WILL HAVE TO FILL SOME INFORMATION NOW SO WE CAN PROCEED.... ARE YOU READY TO FILL THE INFORMATION??

Signs of a Scam



- Scammers pretend to be from a company or person you know.
- Scammers say there's a problem or a prize.
- Scammers tell you to act quickly.
- Scammers tell you to communicate or pay in a special way.

Source: <https://consumer.ftc.gov/articles/how-avoid-scam>

Healthcare Scams

Be cautious if a caller:

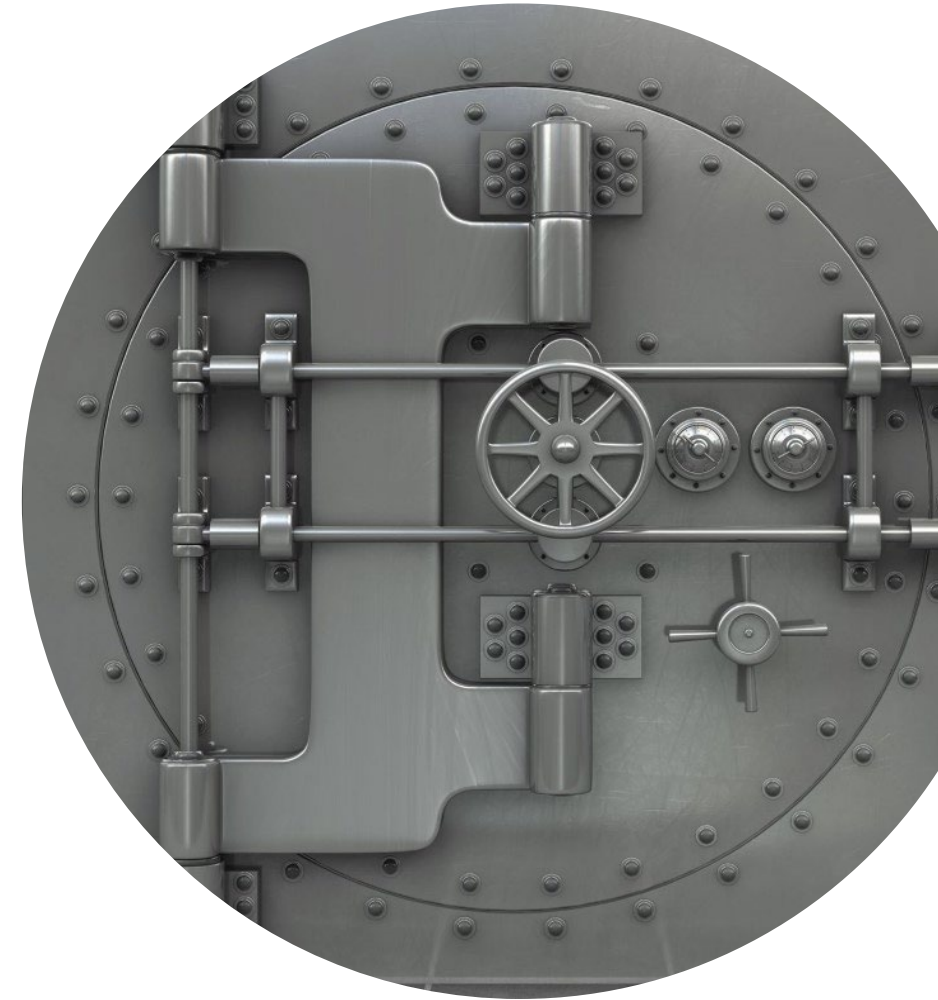
- Claims to be an agent from Medicare, Medicaid, or the Health Insurance Marketplace.
- Asks for personal information.
 - Date of Birth
 - Social Security Number
- Asks for insurance numbers.
- Threatens to cancel your coverage.



Tips for Avoiding Scams

- Block unwanted calls and text messages.
- Don't give out your information in response to a request you didn't expect.
- Resist pressure to act immediately.
- Stop and talk to someone you trust.
- Don't click on links in suspicious texts or emails.
- Do your own research before signing up for anything.

Resource: To learn more about how to avoid robocalls and caller ID spoofing scams, visit <http://fcc.gov/robocalls> which provides a list of call-blocking and labeling resources.





Sunflower:

- ✓ MIGHT contact you by phone, text, email, or mail.
- ✓ WILL make social media posts and respond to comments on our official account.
- ✗ WILL NOT ask you to pay a fee to apply or reapply for Medicaid.
- ✗ WILL NOT ask for credit/debit card number, password, or mother's maiden name.
- ✗ WILL NOT threaten you or your family.
- ✗ WILL NOT request payment via gift card, PayPal/CashApp/Venmo, bitcoin, or cash.

Conclusion

- Scams are becoming more common in our world today.
- It is important to be aware of the different types of scams that exist.
- Knowing how to identify a scam is key to avoid becoming a victim.
- If you were scammed or become aware of a scam, you can report it to the FTC at reportfraud.ftc.gov and/or the Kansas Attorney General at <https://ag.ks.gov/in-your-corner-kansas/>.
- If you become aware of a scammer claiming to be associated with Sunflower Health Plan, please let us know by calling 877-644-4623.