



# KERN COUNTY ELDER NEWS

Monthly Information Article | Kern County DEAR/EDRT TEAM\*

\*(Dependent/Elder Abuse Review) Team/EDRT (Elder Death Review Team)

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## PROTECT YOUR MONEY FROM SCAMMERS



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### Medicare and Health Care Scams

Scammers may pose as Medicare representatives and ask for verification of Medicare number and other personal information. They often tell the senior they need to pay a “fee” to upgrade services.

Be wary of “too good to be true” sales pitches that require you to disclose your Medicare number or any personal information. Con artists may use this information to file false claims for additional benefits, prescriptions and medical equipment including hospice benefits, durable medical equipment, diabetic supplies and telemedicine.

In November 2024, AARP updated their reports to include scammers who are offering services such as COVID or genetic testing, new Medicare cards, and medical equipment in exchange for Medicare numbers, personal information and a fee that are either never rendered or substituted with a cheaper alternative.

While it may be enticing to go on the internet to save money, not all online pharmacies or businesses are legitimate. Products sent by these fraudulent companies may add harmful substances to their beauty products and medications.

Report suspected Medicare fraud to 800-633-4227.

### Bereavement Scams

When a loved one passes away, it is customary to share the person’s story through an obituary online and in newspapers, or even memories between friends and family on social media. Celebrating and mourning a loved one is a natural grieving process but can easily be taken advantage of by criminals who are eager to collect personal information for their own gain. Identities can be stolen or sold on the dark web with this information.

### Agency Partners

- Bakersfield Police Department
- California Dept. of Financial Protection & Innovation
- California Dept. of Insurance
- CSUB
- Dept. of Social Services Licensing
- GBLA
- Independent Living Center of KC
- Kaiser Permanente
- Kern Co. Aging & Adult
- Kern Co. BHRS
- Kern Co. Coroner
- Kern Co. District Attorney
- Kern Co. DA Victim Services
- Kern Co. Family Law Facilitator
- Kern Co. Public Health
- Kern Regional Center
- Kern Co. Sheriff’s Office
- Kern Co. Veterans Service Dept.
- Social Security Admin.
- Strata Credit Union

Scammers pose as legitimate government entities, funeral homes, debt collectors or insurance agents trying to obtain additional personal information. New financial accounts and loans are created, or tax returns are filed in the decedent's name. Relatives may be contacted with the intent of defrauding them out of inheritance money through threat of lawsuits, evictions, or even fabricated romance and cemetery plot purchases.

To mitigate fraudulent activity:

- Report a loved one's death to Social Security 800-772-1213
- Report scams or identify theft to the Federal Trade Commission at [ReportFraud.ftc.gov](https://www.ftc.gov) or 877-382-4357
- Report online fraud to <https://www.ic3.gov/>



### Phishing Scams

Criminals are finding new ways to scam us out of our money using technology-text, email social media and phone calls. Often posing as legitimate companies, you will be asked to provide your email address, password, account numbers or other personal information. The Federal Trade Commission warns you not to fall for the following messages:

- An email notifying you of suspicious activity or log-in attempts
- Notice that there is a problem with your account or payment information
- Request to verify your personal or financial information
- An invoice that you don't recognize
- Request for you to click on a link to make payments
- Notice that you are eligible for a government refund
- Coupon offers for free stuff

Other phishing scams include:

- Threats of unpaid debts/fines - Government agencies will not call or text you to pay using cash, Peer 2 Peer payment apps, or wire transfer.
- Threats of arrest - Law enforcement will not call you to say you are going to be arrested.



- Lottery or sweepstakes - Scammers will ask you to pay fee/tax, send wire transfer or provide bank routing number before claiming your so-called “winnings”.
- Seniors are called by someone greeting them as Grandpa or Grandma and claiming they are in some sort of trouble such as an accident, danger of eviction or have been arrested.

Malware is another issue faced on the internet. Never click on unfamiliar links or pop ups ads as harmful software can invade the computer or laptop. Have someone who knows tech assist with firewalls and antivirus software.

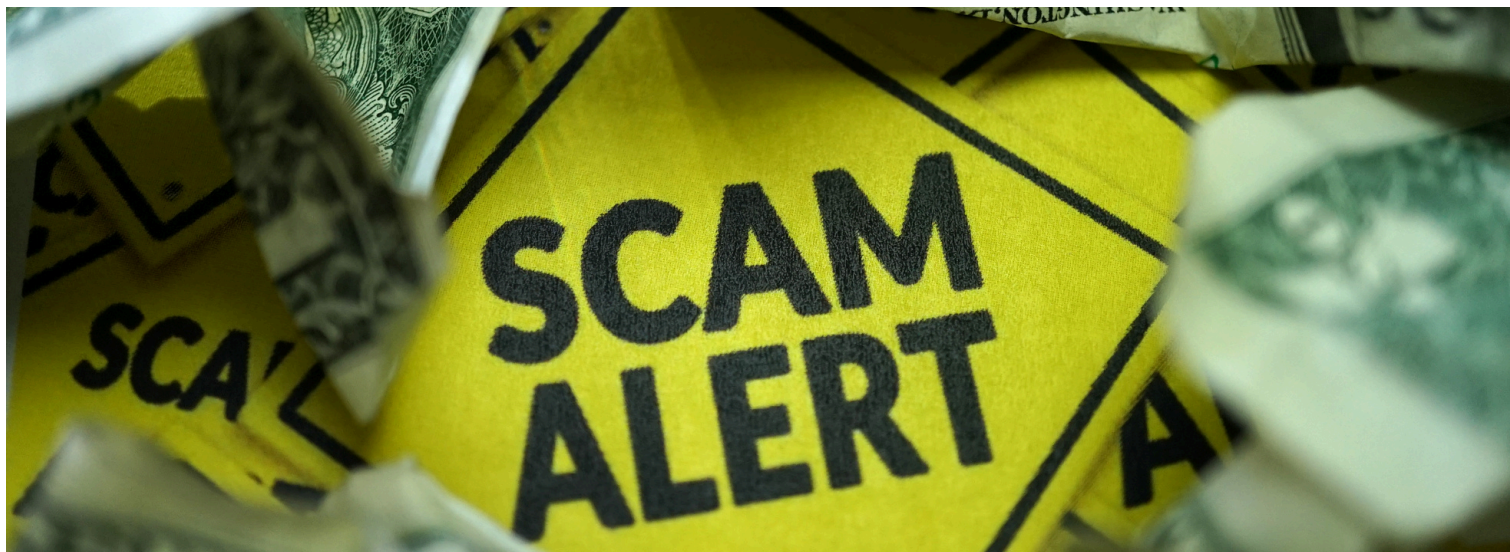
- Report scams or identify theft to the Federal Trade Commission at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud) or 877-382-4357
- Report texts to SPAM (7726)
- Report emails to Anti-Phishing Working Group at [reportphishing@apwg.org](mailto:reportphishing@apwg.org)

### **Pig Butchering Scams**

Pig Butchering scams dupe victims into fraudulent investments after building a relationship (often romantic) on social media, or through text and dating apps over weeks or months before asking for money or investment. Scammers pose as suitors and scam seniors out of money tugging at heart strings with “problems” such as emergencies, sick pets, lost wallets, unexpected bills, etc. This may also look like a prince looking for someone to help claim their inheritance, sales and leaseback contracts, high pressure sales, phony CD’s and Bonds (also known as a Ponzi Scheme).

Scammers will request that you invest your money in cryptocurrency projects through fraudulent crypto platforms which the victim is falsely promised a return. The scam starts with small investments and false idea that they have control over the investment. Victims are convinced to continue investing larger amounts of money, ultimately bleeding their accounts dry. The fraudulent crypto accounts are closed by the scammer, and the victim is left in financial ruin.

Report suspected crypto scams to the Department of Financial Protection and Innovation at <https://dfpi.ca.gov/submit-a-complaint/>



Sources:

[8 Scams That Senior Medicare Patrols Are Seeing](#)

[Grieving Loved Ones Targeted in Obituary Scams](#)

[How To Recognize and Avoid Phishing Scams | Consumer Advice](#)

[Avoid Scams: Investment Fraud and Pig Butchering](#)