

Federal Trade Commission Webinar

A row of white silhouettes representing a diverse group of people, including men and women of various ages and ethnicities, some with disabilities (e.g., a person in a wheelchair, a person with a cane), and a person with a dog on a leash.

Fighting Consumer Fraud & Identity Theft in Southern California

June 26, 2019

TO HEAR THE WEBINAR CALL 1-800-230-1059

Access Code: 468189

Welcome!

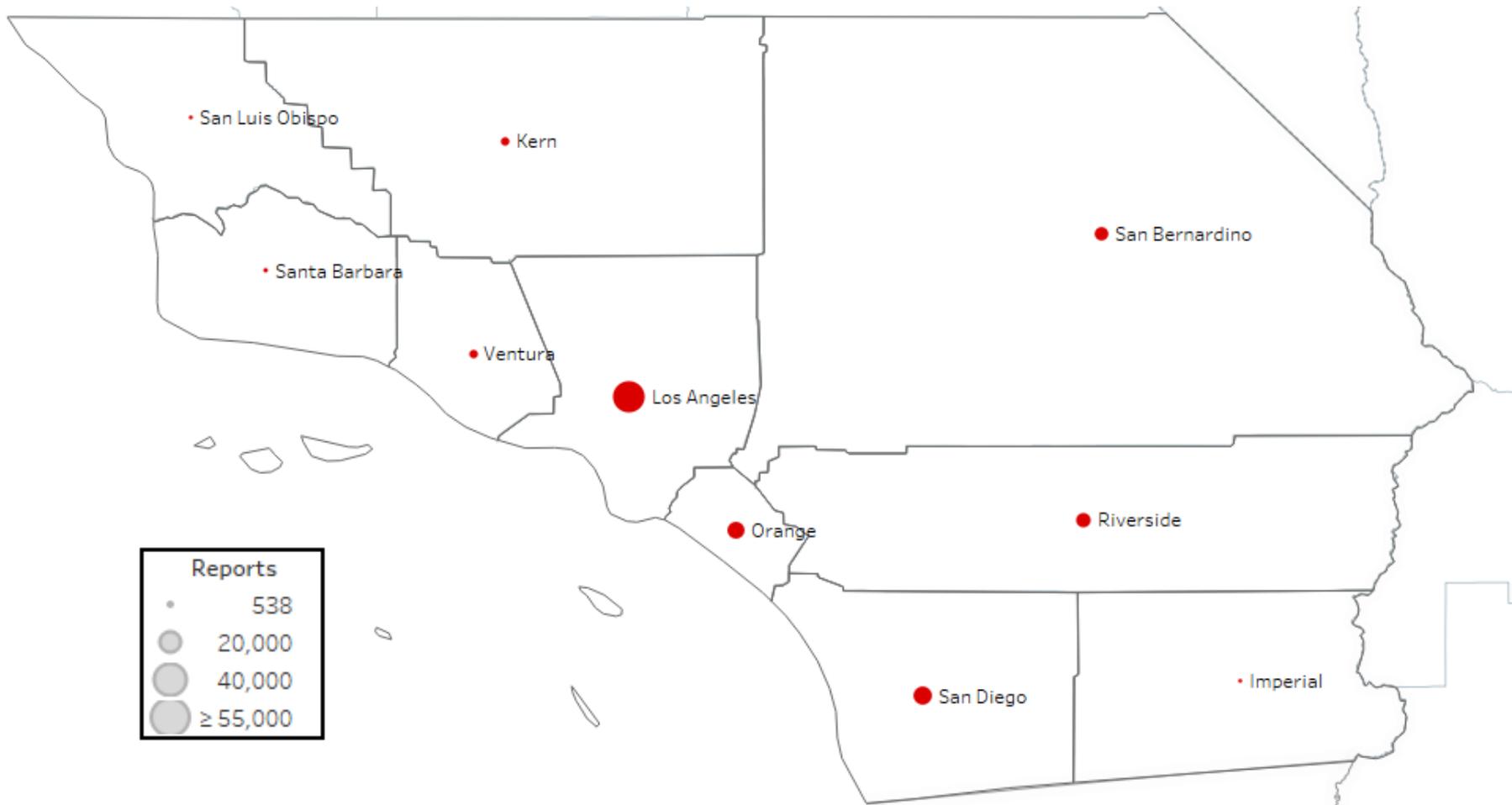
Presenters:

- **Faye Chen Barnouw**, FTC Western Regional Office
- **Michele Vangelder**, Office of the California Attorney General
- **Morine Merritt**, County of Los Angeles Department of Consumer and Business Affairs
- **Liliya Rudan**, BBB Serving Central California & Inland Empire Counties
- **Josephine S. Lee**, Legal Aid Foundation of Los Angeles
- **Jaime Levine**, Elder Law & Advocacy of San Diego
- **Dickon Chan**, Centers for Medicare & Medicaid Services
- **Lisa Schifferle & Patti Poss**, FTC

Overview

- **The Southern California landscape**
- **The latest scams**
- **Identity theft**
- **Working together to fight fraud and identity theft**

Fraud & Identity Theft Reports in Southern California for 2018

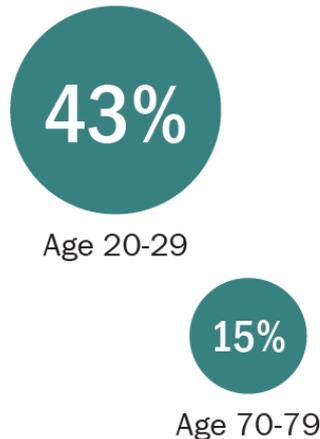


Southern California Top Reports - 2018

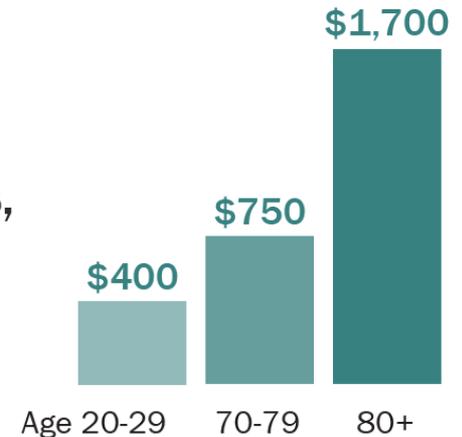
1. Imposter Scams	24,422	6. Shop-at-Home and Catalog Sales	7,916
2. Credit Bureaus, Information Furnishers and Report Users	12,512	7. Auto-Related	6,050
3. Banks and Lenders	10,229	8. Internet Services	4,940
4. Debt Collection	9,199	9. Prizes, Sweepstakes and Lotteries	4,876
5. Telephone and Mobile Services	9,108	10. Credit Cards	4,318

Consumer Sentinel Network Data Book 2018

Younger people reported losing money to fraud more often than older people.



But when people aged 70+ had a loss, the median loss was much higher.



For Consumers Who Have Been Scammed:

- **Contact the payment provider**
 - Tell them the transaction was fraudulent
 - Ask for the money back
- **Report the fraud to law enforcement:**
 - [FTC.gov/complaint](https://www.ftc.gov/complaint) or [FTC.gov/queja](https://www.ftc.gov/queja)

THE LATEST SCAMS

IRS IMPOSTER SCAMS

The Internal Revenue Service (IRS) is the government agency that collects federal taxes.

Scammers pretend to be IRS officials to get you to send them money.



You owe us
taxes



IRS Imposters

Tips for Consumers:

- Never send money to anyone who asks
- Requests to wire money or send prepaid cards or gift cards are always scams
- The IRS will never threaten to arrest or deport

www.consumer.ftc.gov/articles/0519-irs-imposter-scams-infographic

Fake Social Security Administration Calls

- Scammers claim a person's SSN has been suspended because of suspicious activity, or it's been involved in a crime.

Here's what to tell consumers:

- Your SSN is not about to be suspended!
- Don't trust Caller ID.
- What the SSA Scam sounds like at www.consumer.ftc.gov/blog/2018/12/what-social-security-scam-sounds
- Growing number of reports: <https://www.ftc.gov/news-events/blogs/data-spotlight/2019/04/growing-wave-social-security-imposters-overtakes-irs-scam>

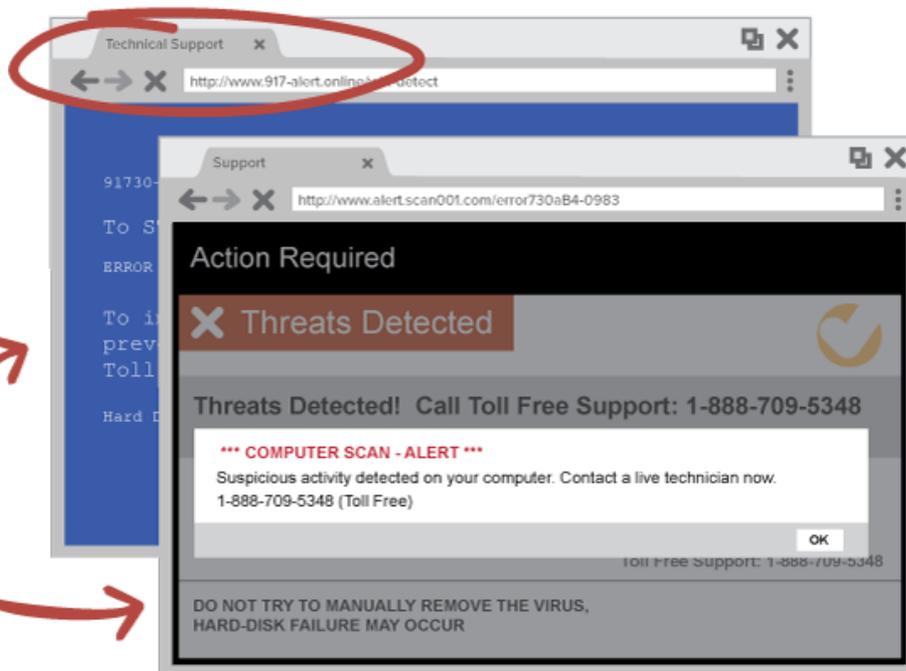
HOW TO SPOT A TECH SUPPORT SCAM

It often starts with a pop-up . . .

Shows up
within your
**internet
browser**

Might
imitate
a blue
error
screen

or trusted
antivirus
software



CALL	NOW	OR ELSE...
Wants you to call a toll-free number	Urges you to call immediately	Threatens that you may lose personal data if you don't call

Tech Support Scams

Tips for Consumers:

- Legitimate tech companies won't contact you by phone, email or text message to tell you there's a problem with your computer.
- Security pop-up warnings from real tech companies will never ask you to call a phone number.

<https://www.consumer.ftc.gov/articles/how-spot-avoid-and-report-tech-support-scams>

Sweepstakes & Grant Scams



ANITA – Substantive information contained herein for a Major Cash Prize. Please respond immediately!

CASH CLAIM VERIFICATION LETTER MESSAGE: JULY 15, 2014

Dear ANITA:

Pursuant to the headline above and through which we are now contacting you via this dated correspondence, please understand that this is **NOT** a preliminary or qualification letter of cash prize status; **YOU HAVE WON A CASH PRIZE!**

This letter constitutes actual designation of ANITA [REDACTED] as a cash prize winner! May we offer our warmest wishes at this moment from the management and executive offices, as well as our entire organization and staff.

Please be assured of the accuracy of this documentation!

Your name was identified among a tiny percentage of ALL eligible individuals who could have received this notice. The fact that you have won a cash prize must be thrilling and somewhat overwhelming - we ask that you read carefully. Do not skip ahead. Your response to this letter is **MANDATORY** to claim the cash prize you have been selected to receive.

To initiate issuance of your Prize Check, you must **RETURN THE ACCOMPANYING DOCUMENT** before the deadline date specified on the enclosed according to the rules and terms herein. Failure to do so will invalidate the prize confirmation and result in forfeiture of the Check awaiting dispatch to you directly by secured mail.

We would like to proceed with resolution of your cash prize quickly!

- (#1) Your cash prize will be drawn and paid in single lump sum (Section A / page 2)
- (#2) Sweepstakes report documentation for the total aggregate funds amount of \$1,943,543.54 as noted above is awaiting your reply with processing fee (Section B / page 2) for outright access to the amount noted above. [This is not a mistake.]

The total amount, \$1,943,543.54, being awarded by independent prize sponsors is confirmed and will be resolved at final proceedings pending. We are delighted to provide notification of the winners total entitlement amount, in writing, and to issue upon your reply and payment of the processing fee, full report documents and claim procedures for the maximum aggregate funds as filed by this recorded letter and validated at \$1,943,543.54.

Please take a moment to read and complete the accompanying paperwork carefully. We are prepared to process and make delivery of the cash prize to you. Please use an address all individuals and organizations and insure that your name and address is correct as it

Sweepstakes Scams

- Never pay to collect a so-called prize or grant
- Legit sweepstakes don't make you pay a fee
- www.consumer.ftc.gov/articles/0199-prize-scams

Grant Scams

- No surprise government grants
- No charge for a government grant or for a list of government grants-making agencies
- Grants.gov – one place to apply
- www.consumer.ftc.gov/articles/0113-government-grant-scams

Family Emergency Scams



Family Emergency Scams

Tips for Consumers:

- SLOW DOWN
- Get off the phone and check with a family member or friend. (Even if they say it's a secret)
- Do not wire money or buy a prepaid card or a gift card and give someone the card's numbers
- www.consumer.ftc.gov/articles/0204-family-emergency-scams

Fake Check Scams



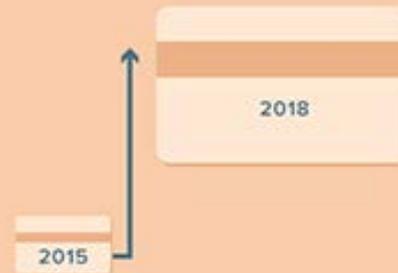
www.consumer.ftc.gov/blog/2018/09/anatomy-fake-check-scam

FTC.gov/giftcards

ftc.gov/giftcards

Gift cards and reload cards are the
#1 payment method
for imposter scams.

More scammers are demanding payment with a gift card. The percentage of consumers who told the FTC they paid a scammer with a gift card has increased **270%** since 2015.



Reports to the FTC say scammers are telling people to buy gift cards at **Walmart, Target, Walgreens, CVS and other retail shops.**

42%

of people who paid a scammer with a gift card used **iTunes or Google Play.**

How to **donate wisely** and **avoid scams**



Look up a charity's report & ratings:

- give.org
- charitywatch.org
- guidestar.org
- charitynavigator.org



Never pay by **gift card** or **wire transfer**.
Credit card and **check** are safer.



Watch out for names that only
look like **well-known** charities.



Search the charity name online.

Do people say it's a scam?



Ask **how much** of your
donation **goes to the program**
you want to support.



Donating online?

Be sure where that money is going.

Federal Trade Commission • ftc.gov/charity

Charity Scams

Other tips at:

www.consumer.ftc.gov/articles/0074-giving-charity

Unwanted Calls

- Telemarketing robocalls are more than just annoying: ***they are illegal***
- The FTC has sued operations selling:
 - medical alert and home security systems
 - interest rate reduction services
 - auto warranties
 - free vacations

Unwanted Calls

www.ftc.gov/calls

- Hang up. It's okay to be rude!
- Sign Up for the Do Not Call Registry at www.donotcall.gov
- Don't trust caller ID — it can be faked
- Report robocalls to the FTC at donotcall.gov
- Ask your carrier about call blocking
 - <https://www.consumer.ftc.gov/articles/how-block-unwanted-calls>

Opportunity Scams

- Investments
- Job scams
- Business opportunities



Real People
Achieving Real Results

- ✓ **BE YOUR OWN BOSS**
- ✓ **NO EXPERIENCE NEEDED**
- ✓ **EARN THOUSANDS MONTHLY**
- ✓ **BECOME PART OF A WINNING TEAM**
- ✓ **WORK FROM ANYWHERE IN THE WORLD**

**CALL TODAY AND START
EARNING TOMORROW!**

Small Business Scams

- Unordered supplies
- Business directory listings
- Domain name/website registrations
- Payment processing
- Charity scams

www.FTC.gov/SmallBusiness



IDENTITY THEFT

Someone uses your personal information to

- Open accounts
- File taxes
- Buy things



Examples of Misuse

- Open Credit Cards
- Open Utility Accounts
- Apply for a Tax Refund
- Get a Loan
- Apply for Employment
- Get Medical Care



Impact on Victims

- Denial of credit/loans
- Denial of public benefits
- Denial of medical care
- Denial/loss of employment
- Harassment by debt collectors
- Legal issues/arrest
- Stress/anxiety
- Recovery time/expense



Reduce the Risk

- Review mail, especially financial statements
- Check credit report every year:
 - Free report from AnnualCreditReport.com
- Protect Social Security and Medicare numbers
- Store documents securely and shred before discarding
- File taxes early

Data Breaches

- What to do?
 - Check credit reports
 - Review payment card statements carefully
 - Consider a fraud alert or credit freeze
- To learn more about steps to take after a data breach, visit IdentityTheft.gov/databreach

New Law, New Credit Rights

- **FRAUD ALERTS** now last one year rather than 90 days
- **CREDIT FREEZES** are free for all
 - Also for kids under age 16
 - Also for incapacitated adults
- **FREE CREDIT MONITORING** for active duty military
- For more information, go to [ftc.gov/newcreditlaw](https://www.ftc.gov/newcreditlaw)



Report identity theft and get a recovery plan

Get Started →

or browse recovery steps

IdentityTheft.gov can help you report and recover from identity theft.

HERE'S HOW IT WORKS:



Tell us what happened.

We'll ask some questions about your situation. Tell us as much as you can.



Get a recovery plan.

We'll use that info to create a personal recovery plan.



Put your plan into action.

If you create an account, we'll walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.

Get started now. Or you can [browse a complete list of possible recovery steps](#).

New Medicare Cards



MEDICARE HEALTH INSURANCE

Name/Nombre

JOHN L SMITH

Medicare Number/Número de Medicare

1EG4-TE5-MK72

Entitled to/Con derecho a

HOSPITAL (PART A)

MEDICAL (PART B)

Coverage starts/Cobertura empieza

03-01-2016

03-01-2016

Don't Have Your Medicare Card?

To get your Medicare card or number:

- Sign in to your **MyMedicare.gov** account. If you don't have an account yet, visit **MyMedicare.gov** to create one. You can sign in to see your Medicare Number or print an official copy of your card.
- Call **1-800-MEDICARE** (1-800-633-4227). TTY users can call 1-877-486-2048. There might be a problem that needs to be corrected, like updating your mailing address.
- Ask your doctor or other health care provider if they can look up your number when you get care.

Tips to Avoid Medicare Fraud

www.medicare.gov/fraud

General Tips to Protect Yourself:

- Don't share your Medicare number or other personal information with anyone who contacts you by telephone, email or by approaching you in person, unless you've given them permission in advance.
- Review your Medicare Summary Notice to be sure you and Medicare are only being charged for actual services that you received.

Report Anyone Who:

- Sends you products through the mail that you didn't order, and your doctor didn't prescribe for a medically necessary reason.
- Contacts you about Medicare plans unless you gave them permission.
- Offers you "early bird discounts" or "limited time offers." There are no early bird discounts with Medicare.
- Offers you free expensive gifts, free medical services, discount packages or any offer that sounds "too good to be true."

Reporting Suspected Medicare Fraud

- Call the HHS fraud hotline: Toll Free: 1-800-447-8477 (which is 1-800-HHS-Tips) or;
- Call and report it to 1-800-Medicare, which is 1-800-633-4227 or;
- Call the nationwide toll-free number of the Senior Medicare Patrol program (SMP) and ask them for your state's phone number at 1-877-808-2468

Report Fraud to the FTC



**FTC.gov/complaint or
FTC.gov/queja
1-877-FTC-HELP**

**State of California
Department of Justice
Office of the Attorney General**



Consumer Law Section

Law-enforcement Tools

- False Advertising Law
- Unfair Competition Law
 - Unlawful
 - Unfair
 - Fraudulent/Deceptive
- Criminal prosecutions

Immigration Consultants



Retail Stores



For-profit Schools



Everest



Heald
COLLEGE

Everest College Phoenix
PHOENIX • MESA • ONLINE

QuickStart
A Corinthian Colleges Company

The AG's Role in Protecting Consumers

- Law enforcement
 - Stop the illegal activity
 - Deter/punish
 - Get money back for consumers
- Represent the People, not the people

California AG Resources for Consumers

- Get information online

<https://oag.ca.gov/consumers#topics>

- File a complaint online

<https://oag.ca.gov/contact/consumer-complaint-against-business-or-company>

- Call 800-952-5225

- English or Spanish

Los Angeles County Department of Consumer and Business Affairs (DCBA)

Our Services



DCBA Consumer Protection Model

“NO WRONG DOOR” MODEL

- Education and Outreach
- Counseling and Information
- Complaint resolution and mediation
- Case investigation for prosecution
- Wage Enforcement
- Immigrant Assistance
- Small Business Services
- Center for Financial Empowerment

DCBA Services and Programs

Consumer Protection and Mediation

- Small Claims Advisory
- Consumer Counseling
- Mediation
- Consumer Protection Investigation

Wage Enforcement Program

- Unincorporated Los Angeles County
- City of Santa Monica

Office of Immigrant Affairs

Small Business Services

Center for Financial Empowerment

Rent Stabilization Ordinance

Education and Outreach

Mediation

HOW CAN THE DEPARTMENT OF CONSUMER AND BUSINESS AFFAIRS HELP:

800-593-8222, www.dcba.lacounty.gov

- Free assistance for all consumers
- Counseling, outreach, education
- One-on-one complaint resolution
- Case investigation: criminal/civil prosecution
- Referrals to legal resources
- Wage Enforcement

Better Business Bureau®

Serving Central California & Inland Empire Counties

Vision

An ethical marketplace where buyers and sellers trust each other.

Mission

BBB's mission is to be the leader in advancing marketplace trust.

Top 3 words consumers associate with BBB:

01 **SAFE**

02 **CONFIDENT**

03 Trust

03 Trust



BBB GOLDEN GATE

(510) 844-2000

info@bbbemail.org

BBB LA & SILICON VALLEY

(408) 278-7400

info@LosAngelesSiliconValleyBBB.org

BBB TRI-COUNTIES

(805) 963-8657

info@santabarbara.bbb.org

BBB PACIFIC SOUTHWEST

(602) 264-1721

info@bbbcommunity.org

BBB NORTHEAST CALIFORNIA

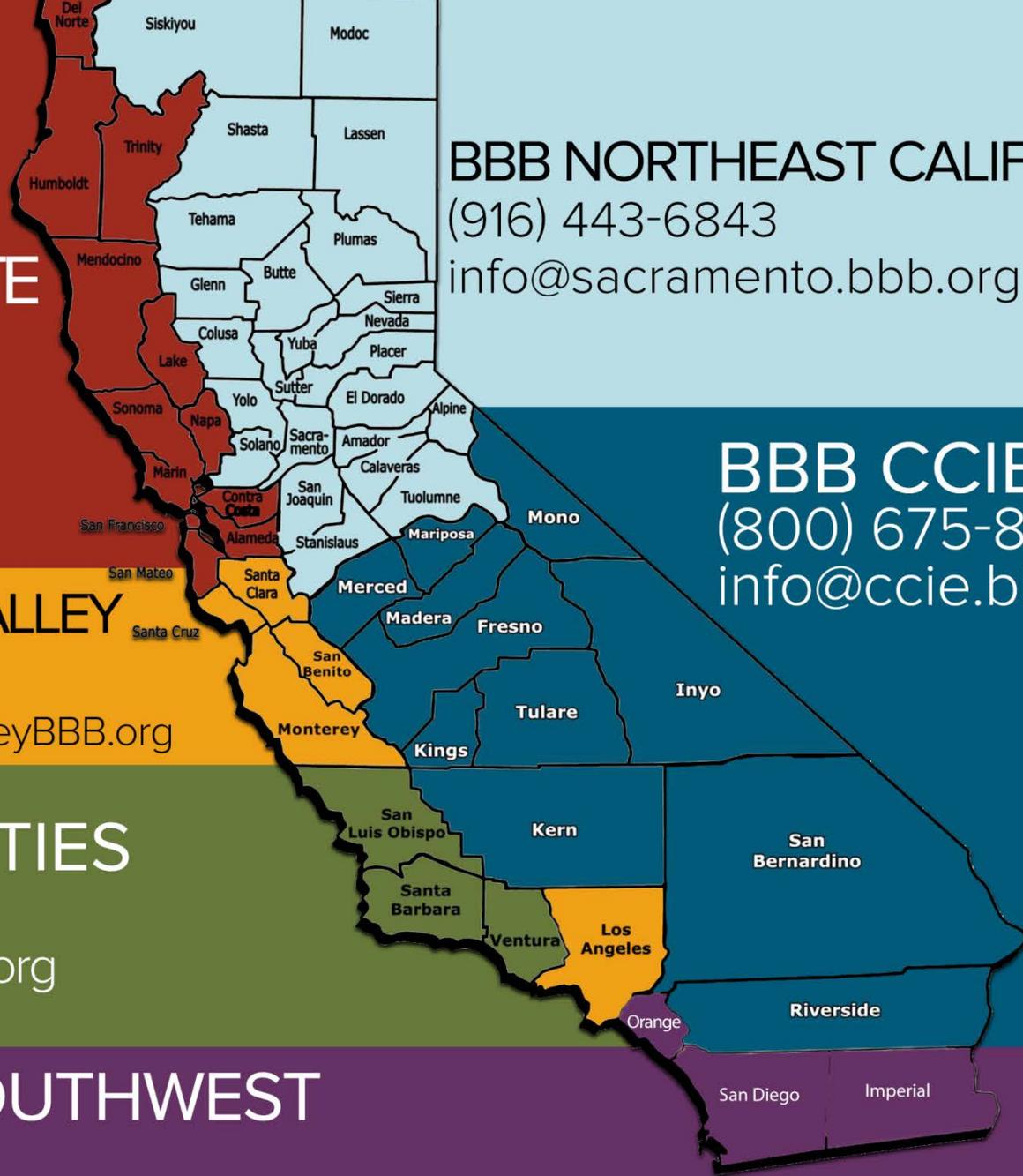
(916) 443-6843

info@sacramento.bbb.org

BBB CCIE

(800) 675-8118

info@ccie.bbb.org



Better Business Bureau®

Serving Central California & Inland Empire Counties

BBB SERVICES TO THE PUBLIC:



Find a Business: Search our directory to find BBB Accredited Businesses in your area that meet your current consumer needs.



Submit A Review: BBB customer reviews go through a process to verify consumer identity and filter out duplicate submissions.



Report Or Research A Scam: Scam Tracker was developed to be a repository for illegal activities targeting consumers, businesses and the marketplace at large.



Research a Business: Inquire about a company's letter grade, complaint status, contact information and so much more!



Request a Quote: Obtain quotes, estimates, information or proposals from BBB Accredited Businesses.



File A Complaint: You can file a complaint online 24 hours a day against any business whether BBB accredited or not.



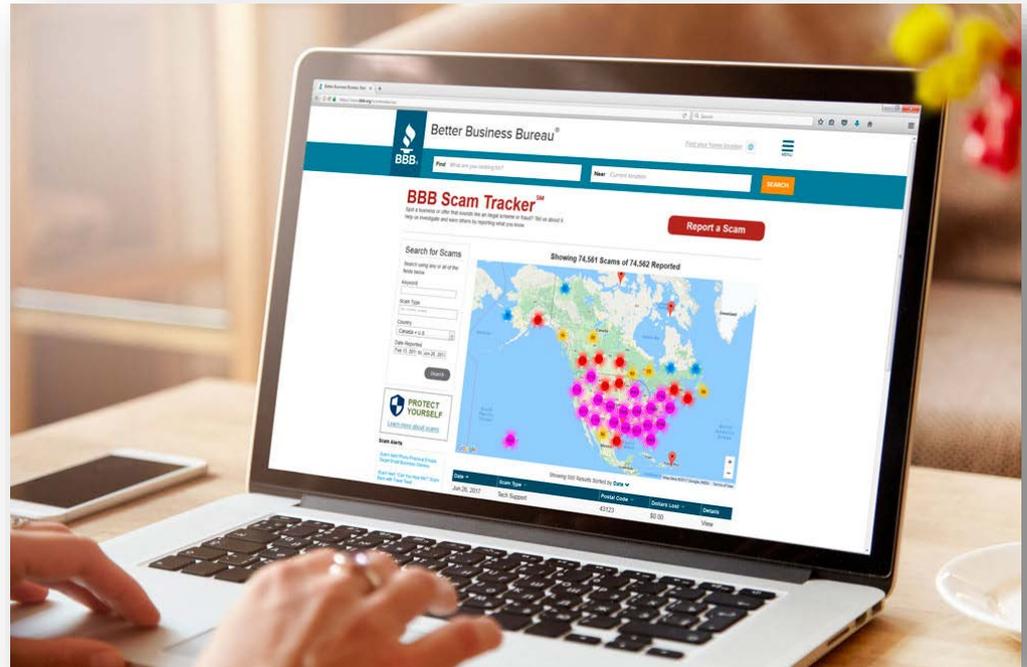
Better Business Bureau®

Serving Central California & Inland Empire Counties

BBB SCAM TRACKER:

Located on the BBB website, BBB Scam Tracker:

- Tracks the pulse of the marketplace by plotting reported scams on the map
- Allows to drill down each plotted scam concentration down a specific zip code
- Currently displays over 160,000 scams reported
- Allows people the ability to report or research a scam using the map or keyword search
- Scam reports are compiled and shared with law enforcement agencies



<https://www.bbb.org/scamtracker/us/>

Better Business Bureau®

Serving Central California & Inland Empire Counties

TOP 5 SCAM REPORTED IN 2018:

1. ONLINE PURCHASE



1126 Reports

\$465,112

Contact - Website

Payment - Credit Card

2. PHISHING



470 Reports

\$6,151,760

Contact - Phone

Payment - Credit Card

3. EMPLOYMENT



458 Reports

\$404,424

Contact - Email

Payment - Other

4. DEBT COLLECTIONS



286 Reports

\$30,878

Contact - Phone

Payment - Credit Card

5. FAKE CHECKS



198 Reports

\$68,085

Contact - Phone

Payment-Wire Transfer

TOTAL SCAM REPORTS: **4,885**

TOTAL \$ LOST: **\$17,328,616**

Better Business Bureau®

Serving Central California & Inland Empire Counties

BBB ANNUAL RISK REPORT:

BBB Scam Tracker Risk Report provides insight into the top scams, including risk ratings from the BBB Risk Index—a three-dimensional measure of scam risk based on the intersection of **exposure, susceptibility, and monetary loss**.



RANK		SCAM TYPE	BBB RISK INDEX	EXPOSURE		SUSCEPTIBILITY		MEDIAN \$ LOSS	
2018	2017			2018	2017	2018	2017	2018	2017
1 ↑	3	Employment	98.7	9.1% ↑	5.1%	13.7% ↓	13.8%	\$1,204 ↑	\$800
2 ↓	1	Online Purchase	76.6	20.6% ↑	9.7%	75.2% ↑	72.5%	\$75 ↓	\$100
3 ↑	5	Fake Check/ Money Order	58.0	4.0 ↑	2.3	14.6% ↑	14.2%	\$1,500 ↑	\$1,488
4 ↑	6	Home Improvement	57.6	1.0% ↑	0.8%	52.8% ↑	44.9%	\$1,745 ↑	\$1,225
5 ↓	4	Advance Fee Loan	57.6	3.0% ↑	2.2%	42.8% ↑	38.9%	\$675 ↑	\$600



Better Business Bureau®

Serving Central California & Inland Empire Counties

BBB ANNUAL RISK REPORT:

FIGURE 3

SUSCEPTIBILITY AND MEDIAN LOSS BY AGE

SUSCEPTIBILITY
MEDIAN \$ LOSS

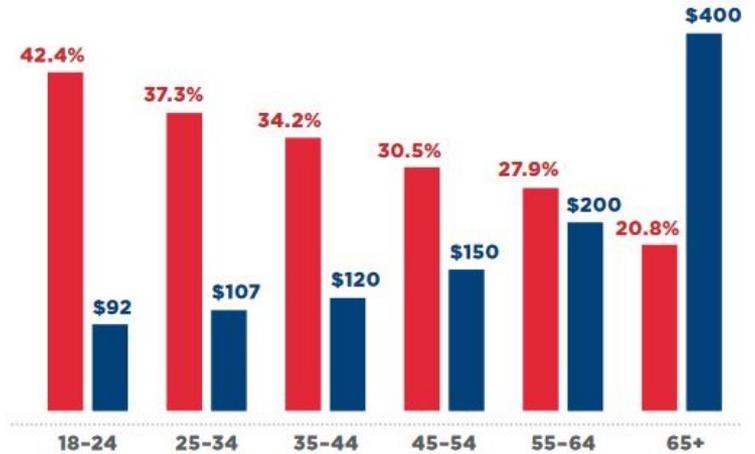


TABLE 4

3 RISKIEST SCAM TYPES BY AGE RANGE

	18-24	25-34	35-44	45-54	55-64	65+
1	Employment	Employment	Online Purchase	Employment	Romance	Investment
2	Fake Check/ Money Order	Online Purchase	Home Improvement	Home Improvement	Investment	Travel/ Vacation
3	Online Purchase	Fake Check/ Money Order	Advance Fee Loan	Online Purchase	Employment	Tech Support

Better Business Bureau®

Serving Central California & Inland Empire Counties

YOUR LOCAL BBB IN THE COMMUNITY:



In 2018 your BBB conducted numerous presentations and workshop for high school-aged kids, college students, older adults, businesses, professional organizations and associations. Educating them about identity theft prevention, fraud and scams targeted towards them.



Liliya Rudan,

Assistant Director of Business Services

BBCCIE

P: 800-675-8118 ext. 329

THANK YOU.



Legal Aid Foundation of Los Angeles

The Legal Aid Foundation of Los Angeles is a nonprofit law firm that provides free direct legal representation and other legal assistance for low-income people across the Greater Los Angeles region

We have five neighborhood offices and staff four self-help legal access centers and three domestic violence clinics at LA courthouses

All of our services are free for eligible individuals



LAFLA's Student Borrower Legal Assistance

- Get borrowers out of default
- Obtain affordable repayment plans
- Federal student loan discharge/cancellation
- Defend student loan collection lawsuits
- Stop involuntary debt collection (i.e., wage garnishment, Social Security offset, etc.)
- Closed school and other legal clinics
- Trainings for and consultations with first responders



Where to File Complaints



- CA Attorney General: oag.ca.gov
- Federal Trade Commission: www.ftc.gov
- Private student loans, loan servicers and debt collectors:
 - Consumer Financial Protection Bureau: www.consumerfinance.gov
 - Department of Consumer & Business Affairs: dcba.lacounty.gov
 - Department of Business Oversight: dbo.ca.gov
- Federal student loans:
 - Dept. of Ed. Ombudsman: <https://studentaid.ed.gov/> or 1.877.557.2575
- Schools
 - Bureau for Private Postsecondary Education: www.bppe.ca.gov

Finding Legal Help in California

Los Angeles

- Legal Aid Foundation of Los Angeles: (800) 399-4529 | www.lafla.org
- Public Counsel: (213) 385-2977 | www.publiccounsel.org
- Bet Tzedek: (323) 939-0506 | www.bettzedek.org
- Neighborhood Legal Services: 800-433-6251 | www.nsls.org

Northern California

- Bay Area Legal Aid: (800) 551-5554 | www.baylegal.org
- Housing & Economic Rights Advocates: (510) 271-8443 | www.heraca.org
- East Bay Community Law Center: (510) 548-4040 | www.ebclc.org

Orange County - Public Law Center: (714) 541-1010 | www.publiclawcenter.org

San Diego - Legal Aid Society of San Diego: (877) 534-2524 | www.lasds.org

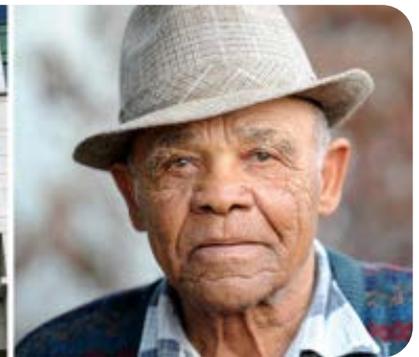
Find Legal Aid Near You: www.lsc.gov/what-legal-aid/find-legal-aid

Free
Legal
Aid



Elder Law & Advocacy of San Diego

- Elder Law & Advocacy (ELA) is a 501(c)(3) non-profit law firm that provides free legal services to more than 8000 seniors in San Diego and Imperial Counties each year.
- ELA's team of lawyers and volunteers help individuals with many kinds of consumer issues through its Legal Services Program and Caregiver Program.



ELA: Protecting Victims In A Consumer Context

- ❖ ELA helps seniors address situations where they are being victimized in a consumer context, including:
 - We advise seniors who are unsure whether they are being scammed.
 - We advise seniors who are being targeted by unscrupulous contractors, lenders, brokers, real estate agents, and in many other consumer contexts.
 - Credit card debt
 - Debt related to medical and dental care
 - Property Assessed Clean Energy (PACE) issues.
 - Many other consumer issues



HOW CAN WE WORK TOGETHER TO FIGHT FRAUD AND IDENTITY THEFT?

Keep up with the latest scams and share with your community

- Follow us on social media and share:
 - @FTC
 - @laFTC
 - @MilConsumer
 - Facebook.com/FederalTradeCommission
 - Facebook.com/MilitaryConsumer

Sign up for FTC's Consumer Alerts

GET EMAIL UPDATES

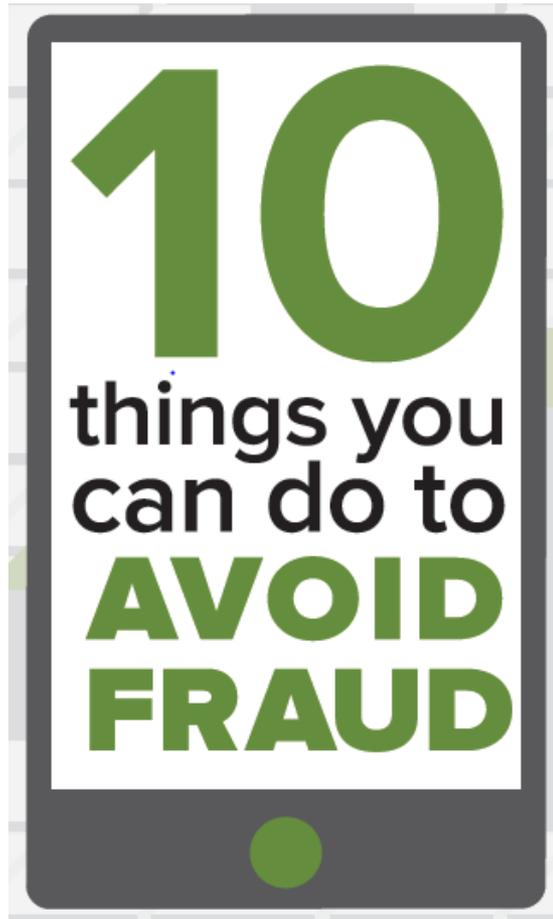
- Sign up for Consumer Alerts at [FTC.gov/Subscribe](https://www.ftc.gov/subscribe)
- Share these alerts on your website, in your newsletter or emails, or on social media

Use and Share Free FTC Resources

- [Consumer.FTC.gov](https://consumer.ftc.gov): hundreds of fraud articles
- [Consumer.gov](https://consumer.gov): consumer protection basics, plain and simple
- [FTC.gov/PassItOn](https://ftc.gov/PassItOn): helping older adults protect others from fraud
- [YouTube.com/FTCVideos](https://youtube.com/FTCVideos): view and share videos

Use and Share Free FTC Resources

Bulkorder.FTC.gov



Identity Theft

What to know, What to do



Talk to Us

- **Help for Southern California's Congressional delegation**
 - Derick Rill, FTC's Office of Congressional Relations
drill@ftc.gov or 202-326-3007
- **Consumer Sentinel Network**
www.ftc.gov/enforcement/consumer-sentinel-network
 - Law enforcement groups can obtain access to complaints by contacting Nick Mastrocinque at
nmastrocinque@ftc.gov

Thank you for joining us!

Speakers:

- **Faye Chen Barnouw**, FTC Western Regional Office
- **Michele Vangelder**, Office of the California Attorney General
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Thank you for joining us!

Slides available at: [Consumer.gov/StateWebinars](https://www.consumer.gov/StateWebinars)

Please spread the word to fight fraud and identity theft throughout Southern California!

Feedback about the webinar:

everycommunity@ftc.gov

