

Federal Trade Commission Webinar

A white silhouette of a crowd of people is positioned above the main title box. The figures are of various heights and shapes, representing a diverse group of consumers.

Fighting Consumer Fraud & Identity Theft in Montana

November 2, 2023

Welcome!

Presenters:

- **Jennifer Tourje**, FTC, Northwest Regional Office
- **Brittany Divine**, Montana Office of Consumer Protection
- **Renee Labrie-Shanks**, Montana SMP
- **Dené Joubert**, Better Business Bureau Great West + Pacific
- **Nancy Andersen**, AARP Montana
- **Cristina Miranda**, FTC, Division of Consumer and Business Education
- **Gema de las Heras**, FTC, Division of Consumer and Business Education

Overview

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

National Data

CONSUMER
SENTINEL
NETWORK
DATA BOOK 2022

SNAPSHOT

**5.3
MILLION
REPORTS**

TOP THREE CATEGORIES

- 1 Identity Theft
- 2 Imposter Scams
- 3 Credit Bureaus, Info Furnishers and Report Users

2.5 million fraud reports

25% reported a loss

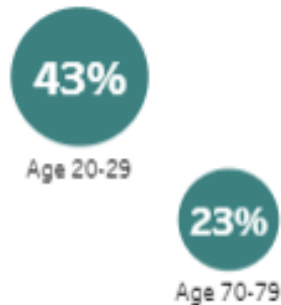


\$9.0 billion
total fraud losses

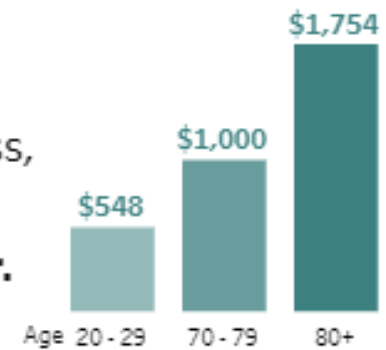
\$650
median loss

National Data

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.

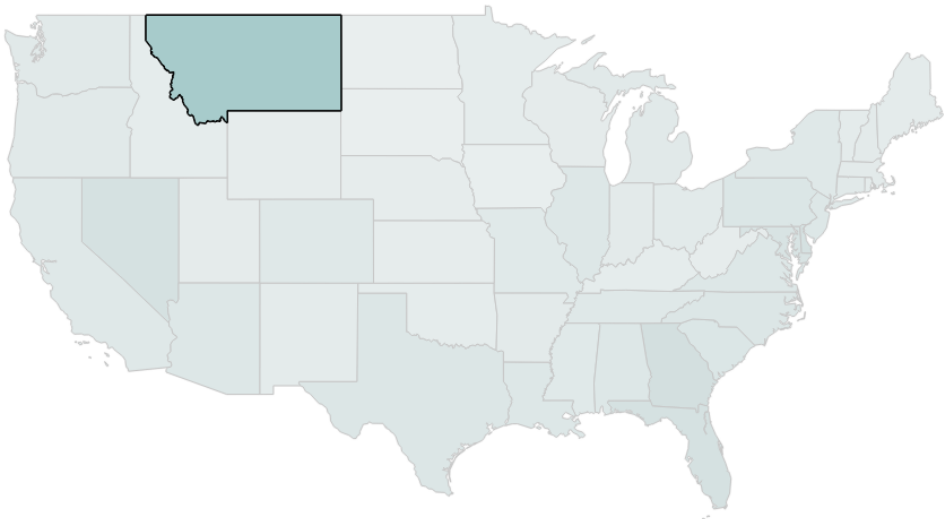


Montana
Year: 2023 YTD



Year
2023

Quarter
All

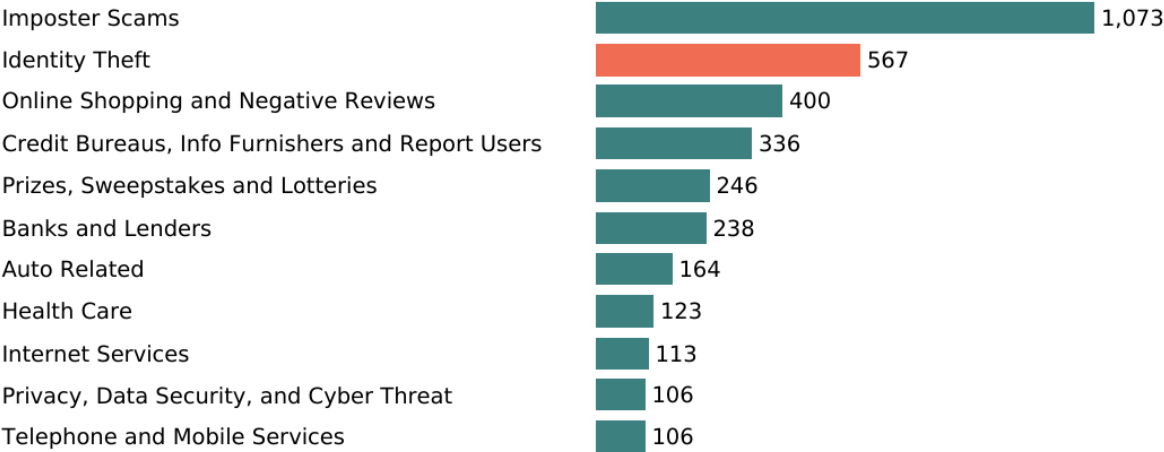


4,673

Total Fraud, Identity Theft, and Other Reports

Reports per 100K Population
Low High

Top 10 Report Categories



Fraud Facts

2,734

of Fraud Reports

\$9.9M

Total \$ Loss

\$625

Median \$ Loss

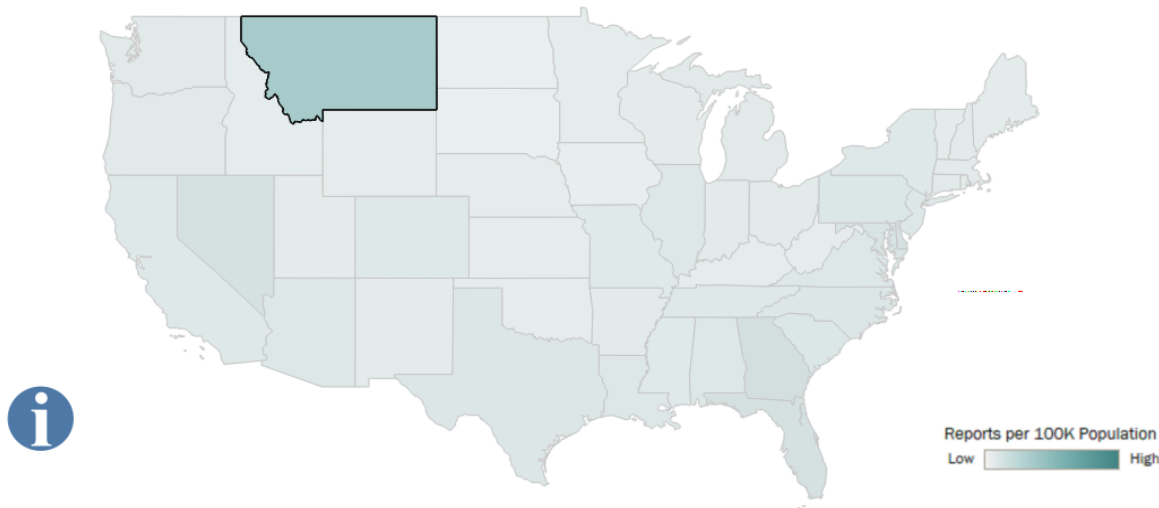
State population estimates are based on U.S. Census population estimates for 2021. State level data excludes state-specific data contributor reports. When no states are selected, the results i..

Montana
Year: 2023 YTD

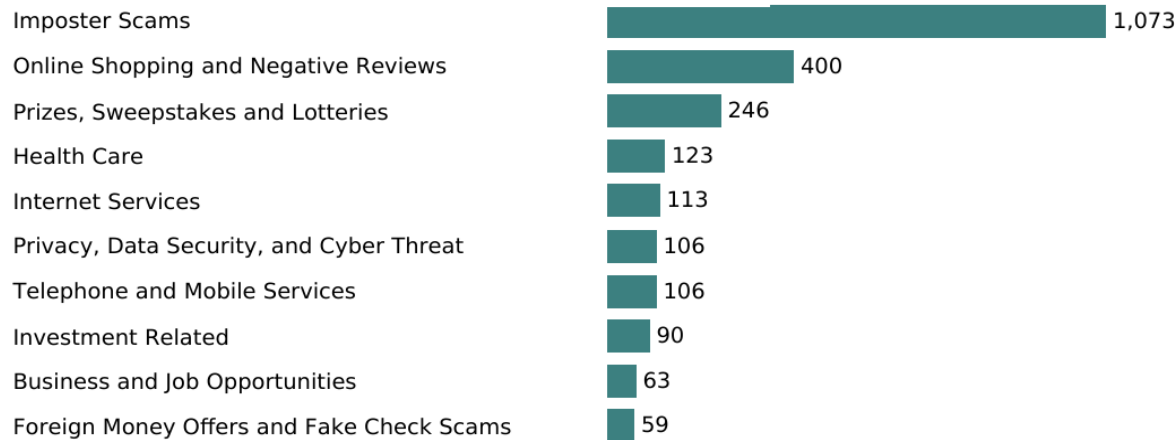
View
Map

Year
2023

Quarter
All



Top 10 Fraud Report Categories



Fraud Facts

2,734
of Fraud Reports

\$9.9M
Total \$ Loss

\$625
Median \$ Loss

State population estimates are based on U.S. Census population estimates for 2021. State level data excludes state-specific data contributor reports. Certain Fraud categories are comprised of subcategories that fall in both Fraud and Other report types. The Fraud rankings exclude subcategories that are not fraud.

THE LATEST SCAMS



Signs of a Scam



- Scammers pretend to be from an organization you know
- Scammers say there's a problem or a prize
- Scammers pressure you to act immediately
- Scammers tell you to pay in a specific way

Learn more: ftc.gov/scams

Government Impersonator Scams

TOP GOVERNMENT IMPOSTER SCAMS

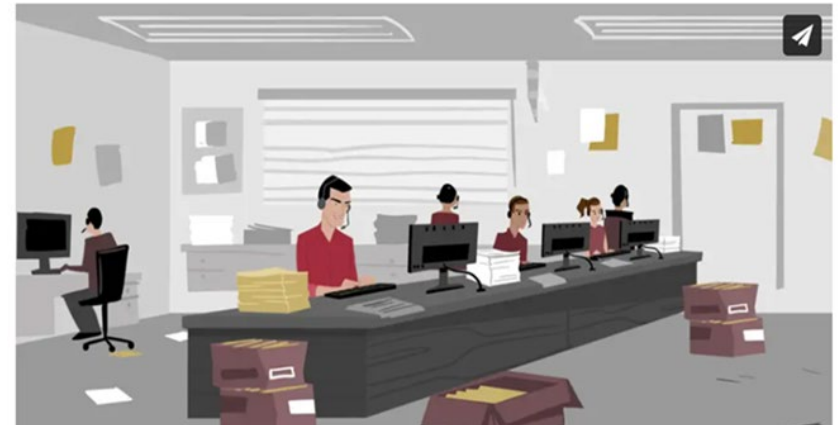
- 1 Social Security Administration
- 2 Health & Human Services/Medicare
- 3 United States Postal Service

- 4 IRS Imposter
- 5 Police, Sheriff, or FBI



IRS Imposter Scams

You get a call from someone who says she's from the IRS. She says that you owe back taxes. But do you?



Government Impersonator Scams

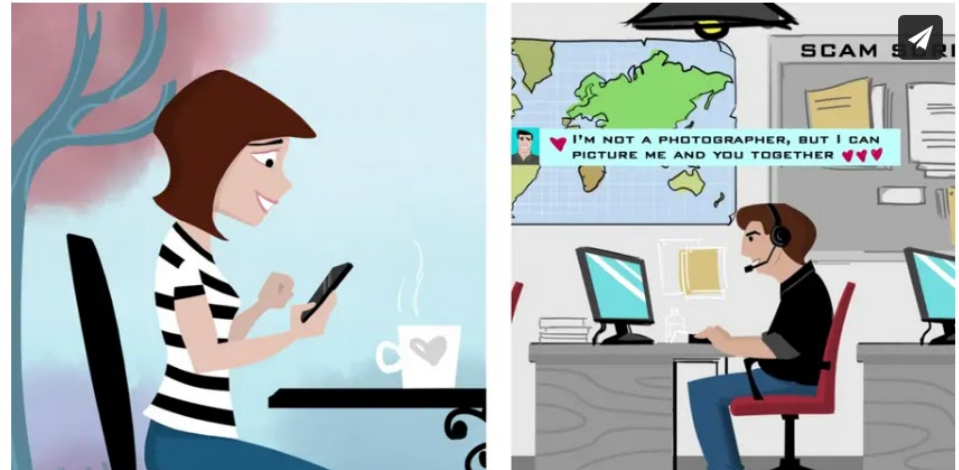
- Government agencies don't call people with threats or promises of money
- Do not trust caller ID
- Check with the real agency
- Only scammers demand payment by gift card, wire transfer, cryptocurrency, or payment app

ftc.gov/imposters

ftc.gov/imposters

Romance Scams

You meet someone special on a dating website, but then he needs money.



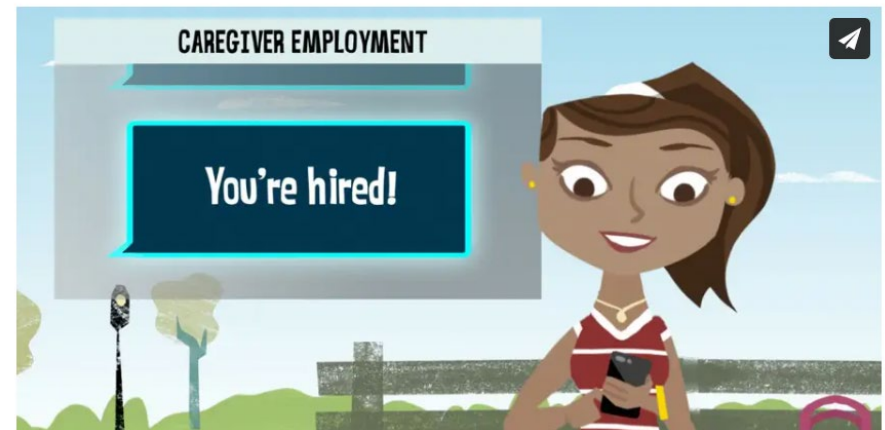
Grandkid Scams

You get a call: "Grandma, I need money for bail." Or some other kind of trouble. But is it your grandchild?



Nanny and Caregiver Imposter Scams

Caregiver websites can help you find jobs, but scammers also use them to find people to rip off.



Business Impersonator Scams

If you got an unexpected call, text, message:

- Don't call a phone number they gave you.
- Don't click on any links.
- Don't give remote computer access.

REMEMBER: Only scammers demand payment by gift card, wire transfer, cryptocurrency or a payment app.

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

- 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

Fraud Alerts & Credit Freezes:

What's the Difference?

Looking for ways to protect your identity?
Here are two options to consider.



Fraud Alert

- ✓ Makes lenders verify your identity before granting new credit in your name. (Usually, they'll call you to verify your identity.)
- ✓ Free
- ✓ Available to anyone who is or suspects they may be affected by identity theft
- ✓ Lasts one year
- ✓ To place: Contact **one** of the three credit bureaus. That bureau must tell the other two.

Credit Freeze

- ✓ Restricts access to your credit report to help prevent identity theft. (Usually, you'll need a PIN or password to place or lift the freeze.)
- ✓ Free
- ✓ Available to anyone
- ✓ Lasts until you lift it
- ✓ To place or lift: Contact **all three** credit bureaus. (If you know which bureau a lender will use, you can lift for only that one.)



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.



Online Shopping



When you shop online

- Check out the company or product
- Look at the terms of the sale
- Pay by credit card

Learn more: [ftc.gov/onlineshopping](https://www.ftc.gov/onlineshopping)



Investment Scams



How to avoid an investment scam:

- Don't trust people who guarantee success or a return on your investment
- Do your own research
- Take your time

Learn more: ftc.gov/InvestmentScams

MONTANA DEPARTMENT OF JUSTICE

Office of Consumer Protection



302 N. Roberts
Helena 59601
406.444.4500
dojmt.gov/consumer

OCP Responsibilities

- Educate the public on current scams and how to spot them and avoid them
- Provide information to consumers about the Consumer Protection Act
- Investigate false, misleading, or deceptive trade practices
- Initiate enforcement actions in Montana



OCP Programs

- Consumer Complaints – Informal Mediation
- End of Life Registry
- Consumer & Scam Alerts
- Consumer Education/Outreach
- Identity Theft Passport
- Data Breaches
- Telemarketing Registration
- Debt Management & Debt Settlement Licensing
- Unauthorized Practice of Law
- Tow Truck Dispute Resolution



Office of Consumer Protection Contacts

- OCP Main: (406)444-4500
- OCP Toll Free: (800)481-6896
- OCP Email: contactocp@mt.gov
- OCP Website: www.dojmt.gov/consumer
- OCP Montana Scam Alerts: www.dojmt.gov/consumer/scam-alerts/

302 N. Roberts Street
Helena MT 59601





SMP

Senior Medicare Patrol

Preventing Medicare Fraud

- ✓ SMP is Senior Medicare Patrol.
- ✓ MT SMP is a federally designated entity for reporting cases of Medicare fraud, errors, and abuse.
- ✓ MT SMP's mission is to empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, abuse, and errors through outreach, counseling, and education.

This project was supported by grant #90MPPG0052 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington D.C., 20201. Points of view or opinions do not necessarily represent official ACL policy.



Montana SMP is a program coordinated by Missoula Aging Services and partnered with local Area Agencies on Aging.

Medicare loses at least
\$65 billion
each year due to fraud, errors, and
abuse.



Who is Affected?

- ✓ **Taxpayers**
- ✓ **Medicare trust fund**
- ✓ **Higher premiums**
- ✓ **Less money available for needed benefits**
- ✓ **Quality of treatment**

How SMP Can Support Your Organization

SMP Conducts Outreach and Education

- ✓ Providing educational presentations to beneficiaries, family members, caregivers, and health providers on how to prevent, detect, and report Medicare fraud, abuse, and errors as well as other types of fraud.
- ✓ Provide educational presentations to older adults, caregivers, service providers, and the general public on how to prevent fraud and scams.

How SMP Can Support Your Organization

SMP Research Beneficiary Complaints

- ✓ We help determine if the suspicious activity is fraud, error, or abuse.
- ✓ Providing one-on-one assistance to help navigate the complexities of Medicare and to provide resources and information.
- ✓ Providing help to those who have been victimized, and providing ongoing support to prevent further victimization
- ✓ We make referrals to the appropriate state/federal agencies for further investigation.



SMP

Senior Medicare Patrol

Preventing Medicare Fraud

RENEE LABRIE-SHANKS

Statewide SMP Program Director

rlabrie@missoulaagingservices.org

T 406.728.0581 **C** 406.880.7693 **F** 406.728.7687

337 Stephens Ave. Missoula, MT 59801

MISSOULAAGINGSERVICES.ORG

*We promote the independence, dignity and health
of older adults and those who care for them.*



Thank You!

This project was supported by grant #90MPPG0052 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington D.C., 20201. Points of view or opinions do not necessarily represent official ACL policy.



Montana SMP is a program coordinated by Missoula Aging Services and partnered with local Area Agencies on Aging.

An aerial photograph of a city in Montana, likely Missoula, showing a river, green fields, and mountains in the background. A large yellow text box is overlaid in the center.

BETTER BUSINESS BUREAU SERVING MONTANA



Our Mission:

To be the leader in
building better
businesses and
advancing
marketplace trust.





**BBB helps people find
businesses they can trust.**



BETTER BUSINESS BUREAU®

Great West + Pacific

YOUR EXPERIENCE MATTERS

Customer Review

Companies appreciate feedback on customer experiences. Leave an encouraging note or let them know how you feel. If you are looking for a resolution, you'll want to fill out a complaint.

Bad Ads?

If you find an advertisement that has harmed your business, anonymously report it at info@thebbb.org and we will do all the follow up.

BBB Complaint

Did something not go right? See a deceptive advertisement? We work between businesses and consumers every day with all sorts of issues. We take complaints seriously and have an 80% resolution rate. Allow BBB to help settle your complaint with a business so you can get back to your life.

Scam Tracker

If you see any suspicious activity or have been a victim of a scam, share your story and help to protect our community. Our ScamTracker database is shared publicly and aids authorities in shutting down scammers.

Connect with us. bbb.org/all/consumer-resources

TOPS SCAMS IN MONTANA



Dené Joubert
Investigations Manager
Dene.joubert@thebbb.org
www.bbb.org

Scam Tracker Data October 2022 – October 2023

- 193 Reports
- \$82,973.74 loss
- \$225,971.95 attempted loss

Scam Types

- Online Purchase
 - Websites and Ads selling Puppies & Kittens that don't exist
- Phishing
- Employment

Fraud Prevention Presentations

In-Person and Virtual

Your Identity – Staying Connected & Protected

Imposter Fraud Scams

Online Relationship Scams



Fraud Watch Network Online Resources

MONEY

Scams & Fraud

Scam Map - [The Perfect Scam Podcast](#) - Gift Card Payment Scams



How to Avoid Sports and Concert Ticket Scams

Taylor Swift fans are just the latest victims of criminals selling bogus tickets online

AARP FRAUD WATCH NETWORK™

Our team of fraud fighters has the real-world tips and tools to help protect you and your loved ones.

[How AARP Helps You Combat Fraud](#)

[Sign Up for Bi-Weekly Watchdog Alerts](#)

Call Our Helpline If You Suspect a Scam

877-908-3360

Toll-free service is available Monday
through Friday, 8 a.m. to 8 p.m. ET

Watchdog Alerts to Your Inbox

Scams & Fraud

Scam Map · The Perfect Scam Podcast · Gift Card Payment Scams

Scam Alerts



Is That Your Bank Contacting You — or a Scammer?

Criminals pretend to warn you about fraud while trying to steal your money



Tech Support Scams Are Rampant in 2023

How to thwart criminals who pretend to fix computer problems but steal your money instead




Experts Describe 14 of 2023's Most Common Scams



Money Can Be Stolen From Your Bank Account


Online Resources for Veterans

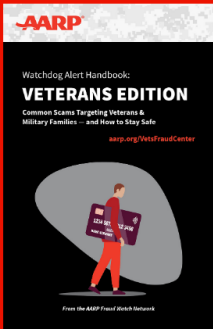

Fraud Prevention

You Fought for Us. We're Fighting for You.

Veterans, active-duty service members and their families are nearly 40% more likely than civilians to lose money to scams and fraud.

Arm yourself through the AARP Fraud Watch Network, Operation Protect Veterans and other resources.






Read the AARP Watchdog Alert Handbook: Veterans Edition

This new handbook explains common scams targeting veterans and military families.

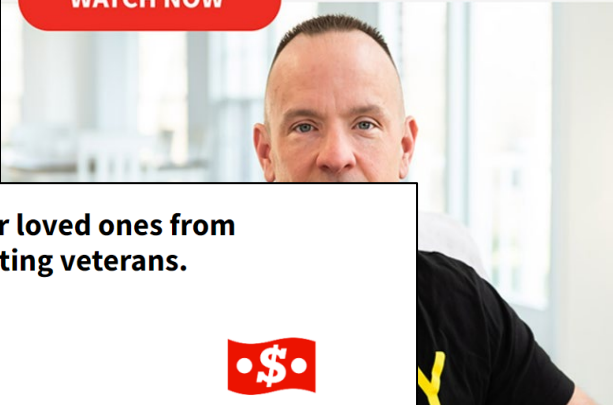
Find out more about the handbook and how to use it to protect your money and your family.

[Download](#)


FREE ON-DEMAND WEBINAR

Top Scams Targeting Veterans

[WATCH NOW](#)



Protect yourself and your loved ones from common scams targeting veterans.



Top Scams Targeting Veterans

Fraud cost veterans, active service members and their families \$414 million in 2022 with a median loss of \$765 per incident.

[Learn More](#)



Avoid Veterans Charity Scams

Be on the lookout for bogus military charities that use enticing outreach techniques much like trusted nonprofits.

[Be Vigilant](#)



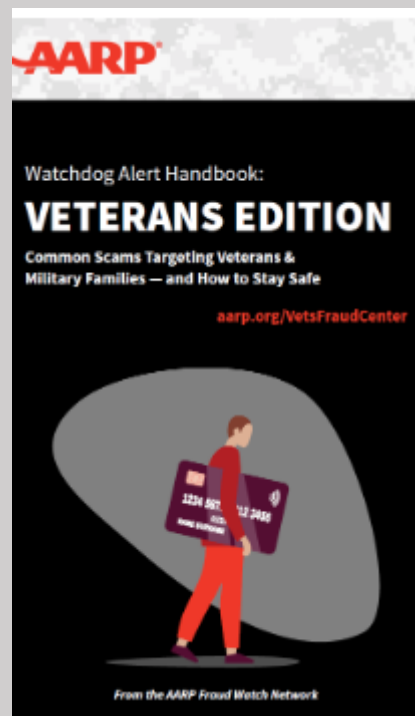
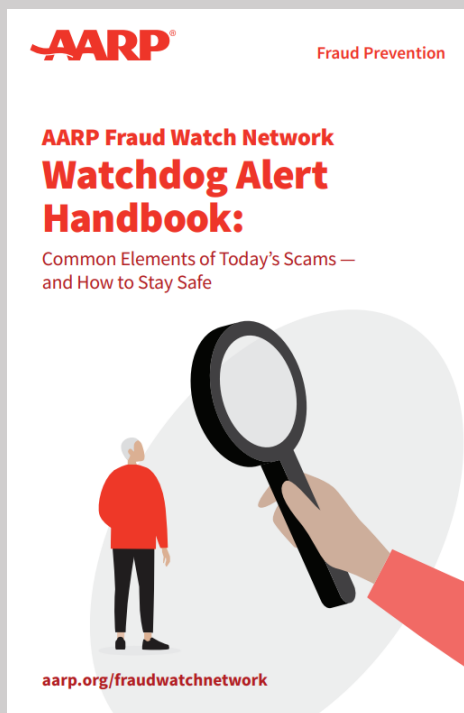
PACT Act Scams on the Rise

Scammers are promising lump-sum payments for military benefits (that never materialize), or posing as VA officials to submit fake benefits claims.

[Protect Yourself](#)

Free Publications for Individuals or Groups

Free Publications



Contact Nancy Andersen, AARP Montana Outreach Director





Phone: 406-457-4703; Email: nandersen@aarp.org ; AARP MT Webpage: aarp.org/mt



What To Do If You've Been Scammed

If you shared personal information,
go to [IdentityTheft.gov](https://www.identitytheft.gov).

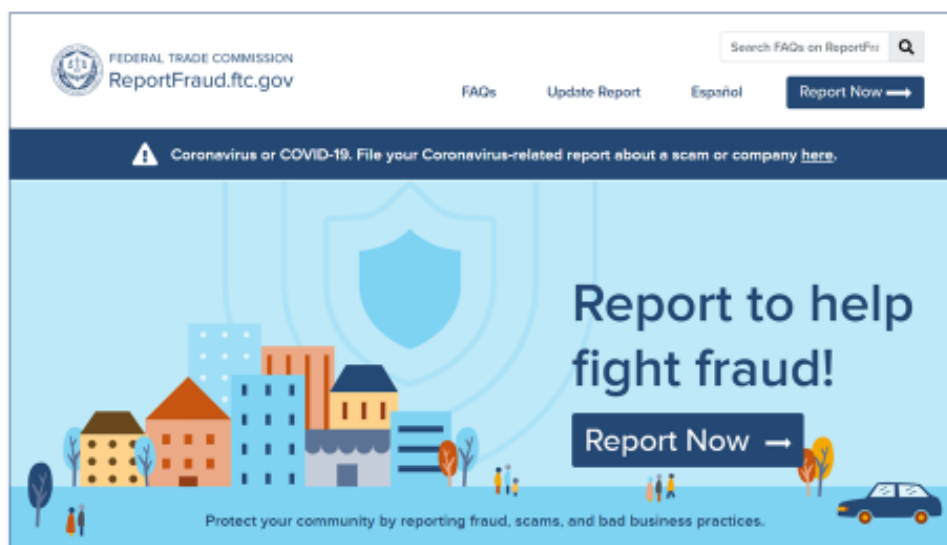
Learn more: [ftc.gov/scams](https://www.ftc.gov/scams)

You Paid By		Contact
	Credit Card	Your card issuer
	Wire Transfer	Wire transfer company
	Gift Card	Company that issued the gift card
	Money Transfer App	Company behind the money transfer app



FEDERAL TRADE
COMMISSION

Report Fraud to the FTC



Call Center Enhancements

- Take **fraud reports** in multiple languages
 - Call (877) 382-4357, press 3
- Take **identity theft reports** in multiple languages
 - Call (877) 438-4338, press 3
- **Languages:** Mandarin, Tagalog, Vietnamese, French, Arabic, Korean, Russian, Portuguese, Polish, and more

Keep up with the latest scams and share with your community

- Sign up: ftc.gov/ConsumerAlerts
- Order publications: ftc.gov/bulkorder

Use and Share Free FTC Resources

- consumer.ftc.gov: hundreds of fraud articles
- consumer.gov: consumer protection basics, plain and simple
- ftc.gov/PassItOn: helping older adults protect others from fraud
- YouTube.com/FTCVideos: view and share videos

New Consumer and Business Resources



- አማርኛ (Amharic)
- العربية (Arabic)
- 简体中文 (Simplified Chinese)
- 繁體中文 (Traditional Chinese)
- Français (French)
- Hmoob (Hmong)
- 한국어 (Korean)
- Русский (Russian)
- Soomaali (Somali)
- Español (Spanish)
- Tagalog (Tagalog)
- український (Ukrainian)
- Tiếng Việt (Vietnamese)

ftc.gov/languages

Talk to Us

- **Help for Montana's Congressional delegation**
 - Derick Rill, FTC's Office of Congressional Relations
drill@ftc.gov or 202-326-3007
- **Consumer Sentinel Network**
ftc.gov/enforcement/consumer-sentinel-network
 - Nick Mastrocinque: nmastrocinque@ftc.gov
- **Criminal Liaison Unit (CLU) for coordinating criminal referrals:**
 - Greg Madden: gmadden@ftc.gov or 202-326-2426

Q&A

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Thank you for joining us!

Slides available at: consumer.gov/StateWebinars

***Please spread the word to fight fraud and
identity theft throughout Montana!***

