



S.C.R.A.M. GAZETTE



Chicago leads the way for Medicare fraud scams

CHICAGO -- They target the poor and the elderly and taxpayers are the ones who pay.

There's an alarming rise in cases of Medicare fraud nation-wide and the feds say Chicago is not following the trend. Its leading the way.

The problem's so bad that Medicare imposed it's first-ever moratorium on new home health agencies in Chicago.

There's a big difference between getting good help from the amazing providers who do this work properly ad being scammed.

But what seniors can lose is precious access to quality care.

And here's some tips to prevent fraud

Dos

- Do protect your Medicare number (on your Medicare card) and your Social Security Number (on your Social Security card). Treat your Medicare card like it's a credit card.
- Do remember that nothing is ever "free." Don't accept offers of money or gifts for free medical care.
- Do ask questions. You have a right to know everything about your medical care including the costs billed to Medicare.



- Do educate yourself about Medicare. Know your rights and know what a provider can and can't bill to Medicare.
- Do use a calendar to record all of your doctor's appointments and what tests or X-rays you get. Then check your Medicare statements carefully to make sure you got each service listed and that all the details are correct. If you spend time in a hospital, make sure the admission date, discharge date, and diagnosis on your bill are correct.
- Do be wary of providers who tell you that the item or service isn't usually covered, but they "know how to bill Medicare" so Medicare will pay.
- Do make sure you understand how a plan works before you join.
- Do always check your pills before you leave the pharmacy to be sure you got the correct medication, including whether it's a brand or generic and the full

amount. If you don't get your full prescription, report the problem to the pharmacist.

- Do report suspected instances of fraud.

Don'ts

- Don't allow anyone, except your doctor or other Medicare providers, to review your medical records or recommend services.
- Don't contact your doctor to request a service that you don't need.
- Don't let anyone persuade you to see a doctor for care or services you don't need.
- Don't accept medical supplies from a door-to-door salesman. If someone comes to your door claiming to be from Medicare or Medicaid, remember that Medicare and Medicaid don't send representatives to your home to sell products or services.
- Don't be influenced by certain media advertising about your health. Many television and radio ads don't have your best interest at heart.
- **Don't give your Medicare card, Medicare number, Social Security card, or Social Security Number to anyone except your doctor or other authorized Medicare provider.**

Source: [WGN News](#)

IRS warning! Watch out for these tax-themed phishing and malware scams

The tax deadline is approaching fast. Although, due to a couple of special circumstances, you will have a couple extra days to file this year. Typically what's known as "Tax Day" falls on April 15, this year it will be Tuesday, April 18.

With less than a month till Tax Day, the Internal Revenue Service is warning of some scary scams that you need to know about.

What you need to watch out for

The IRS, state tax agencies and the tax industry are warning both tax professionals and taxpayers of last-minute phishing email scams. You especially need to watch out for emails requesting last-minute deposit

changes for refunds or account updates. The agencies said tax-related scams are at their peak of this filing season and everyone needs to be on guard against suspicious activity.

An example of a current scam involves a fraudster posing as a legitimate taxpayer, asking tax preparers to make a last-minute change to their refund destination. In most cases, people are being asked to send the refund to a prepaid debit card. The IRS is urging tax professionals to verbally reconfirm information with the client should they receive a last-minute email request to change an address or direct deposit account for refunds.

Also, taxpayers are being told to watch out

for scam emails that claim to be from their tax software provider or others, asking them to update online accounts. The IRS is urging everyone to learn how to recognize a phishing scam, whether it's an email, phone call or text.

Phishing scams occur when someone poses as a legitimate organization such as a bank, credit card company, tax software provider or even the IRS. They then try tricking the victim into giving up sensitive data such as passwords, Social Security numbers, bank accounts or credit and debit card numbers. Any taxpayer who receives suspicious emails purporting to be from a tax software provider or from the IRS should forward them to phishing@irs.gov.

Source: [komando.com](#)

Next Presentation
5/17 @ 11 AM
Financial
Exploitation

Niles Police Department

7000 W. Touhy Ave
 Niles, IL 60714
 847-588-6500
www.nilespd.com

Connect with US!

WWW.NILESPD.COM

Beware of sketchy retailers on Facebook

You've probably heard it before: if something seems too good to be true, then it probably is. But with all the legitimate deals, discounts and money-saving opportunities available these days, how can you tell the good from the bad?

It's not always very simple, and according to a recent report from BuzzFeed News, companies offering "great deals" on Facebook are causing some big problems.

Watch out for sketchy clothing companies on Facebook

When you see what looks like a great deal on Facebook (or anywhere online) -- for example, a super cute dress with a super cheap price tag -- you might hesitate at first. But then there's that feeling that you could be missing out on a seriously good deal, so you check it out.

Maybe you've never heard of the website, but it has millions of likes on Facebook, great photos of all the products, and the page even posts links back to its site several times a day -- so what's the problem?

According to BuzzFeed's investigation, what people thought they were ordering and what actually came in the mail ended up being two very different things -- and thousands of women have lost money buying products that turn out to be nothing like what was pictured in the glamorous photos.

Turns out, behind these too-good-to-be-true deals is a group of Chinese clothing companies, "operating under a trove of names like Zaful, SammyDress, DressLily, RoseGal, RoseWe, TideBuy, Choies, and RomWe," according to the report.

And while the products are sold at cheap prices, apparently business is good.

"Analysis by BuzzFeed News shows that at least

eight of [the companies] are connected to one Chinese e-commerce company that made more than \$200 million in sales in 2014," states the report. That same e-commerce company was then acquired by one of China's biggest clothing companies.

Here's a photo from one group on Facebook that's warning others about these types of scams.



Just like other phishing and online scams, the ads and websites look pretty legit. They use professional photos and slap security certificates on their site -- convincing even skeptical shoppers that the company seems like the real deal.

Until your order arrives -- which likely is too small, a weird color, terrible material or a combination of all three. And good luck getting in touch with the company. There's very little chance that you'll get your \$7.99 back -- and many people just brush it off, because after all, it's just \$7.99.

But here's the bigger problem: scams like this are thriving, and if you don't take the necessary steps to protect yourself, you could end up falling for the wrong one -- and lose a lot more than just a few bucks.

How to spot a fake seller on Facebook (or anywhere online)

As the scammers become more advanced, it becomes more difficult for consumers to be able to tell the difference between what's a real deal and what's not.

But when it comes to spotting sketchy companies on

Facebook, or anywhere online, there are a few red flags you should look for, as well as ways you can protect yourself!

Red flags:

The Facebook page has zero negative reviews or comments.
If you can't find a phone number or address for the company.

Extra steps to protect yourself:

If you find the offer on Facebook, go to the company's website directly to check it out.

Search for reviews of any source you don't recognize and/or check with the Better Business Bureau online.

Ignore the urgency: Make sure you can verify the legitimacy of the offer before handing over any personal information. Scams will often try to get you to act before thinking twice by creating a sense of urgency. Don't fall for it!

Confirm the contact information: Check to see if you can find a real address and/or phone number from the company, and then check to see if the address is in fact a real place.

Make sure the payment process is done through a secure connection: Before you enter your credit card information, confirm that the URL starts with "https"—the "s" stands for "secure"—and has a lock icon in the browser bar.

Never purchase anything online with a **debit card**. A credit card will give you more protections if it ends up being a scam.

Source: www.clark.com

Your One Minute Car Burglary Prevention Tips



The Niles Police Department's "Lock It or Lose It" Auto Burglary Prevention campaign is a way of reminding the public how the simple act of placing valuables into the trunk of their car can significantly reduce the likelihood of being a victim of auto burglary. It only takes a few seconds to put your valuables in the trunk and out of plain view. A laptop, cell phone, GPS, purse, or even a cup holder full of change can tempt a thief.

Sometimes we have wrong impression of criminals. We put our valuables in the floorboard or seat and cover them. Actually this often has the opposite effect and broadcasts that there is something of value in the car.

Natural Surveillance

One of the techniques used in modern crime prevention is "natural surveillance." While this principle is usually applied to building and area

design, you can use it to your advantage too. Park in an area where the likelihood is greatest that others will view it with the greatest frequency. Criminals do not like to commit their acts in plain view of many people, they like seclusion.

Prevention Tips

- Close your windows & lock your doors (the simplest & easiest prevention technique).
- Remove valuables or place them in the trunk of your automobile.
- Remove 'pull-out' style radio face plates (if equipped).
- Park in well lit areas when possible.
- Park where your car will be easily & frequently viewed (natural surveillance).
- Park in your garage if you have one.
- Use a car alarm, it will alert anyone nearby.

2017 Events/Presentations

4/17 @ 11 am	Home Repair Scams
4/28—9 am-2pm	Mainstreamers
	Golf Mill Center
5/17 @ 11 am	Financial Exploitation