

PROTECTING YOURSELF FROM COVID-19 RELATED SCAMS

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Con artists are taking advantage of the challenges, confusion and uncertainty around the COVID-19 pandemic and vaccine rollout to swindle people out of their personal information and money.

According to the Federal Trade Commission (FTC), Pennsylvania consumers have filed nearly 14,000 COVID-related complaints and victims have lost \$21.8 million. **The average amount lost was \$444.**

Here are some of the latest scams:

- Emails, texts or phone calls offering guaranteed vaccine appointments for a fee. Only legitimate healthcare professionals are scheduling appointments, and that is only after a person signs up for one. There is no cost to you in most cases. Check with the Pennsylvania Department of Insurance at www.insurance.pa.gov for more information.
- Selling at-home coronavirus testing kits. If someone wants a test, they should contact their doctor or the [PA Department of Health](http://www.health.pa.gov) to help find a legitimate test. Also, research it. If information can't be found on how the test works, where it is sourced, and what lab processes it, then it's a scam.
- Requests to invest in coronavirus cures and products. Anyone who solicits investors must be registered with the state. Check with the Pennsylvania Department of Banking and Securities at www.DOBS.pa.gov or call 1-800-PA-BANKS. These scams typically include:

- A sense of urgency or limited time offer
- Request for payment with wire transfer or gift card
- Request to keep transaction secret and not to tell anyone
- A claim of low or minimal risk with guaranteed high returns

Never provide your credit card number or other financial or personal information as part of an unsolicited phone call, text message, or email, especially if the person is applying pressure to act quickly. This is typically a scam seeking to get your personal information.

If you, or someone you know, may have been a victim of a scam, here are five things to do:

- Contact your financial institution or credit card company if you paid by check or credit card.
- Report it to local law enforcement, the Pennsylvania Attorney General's Office by email at Healthcare@attorneygeneral.gov and the FTC at www.reportfraud.ftc.gov.
- Check your credit report to make sure nothing suspicious is happening.
- Talk to someone you trust.
- Keep track of everything by documenting every phone call, conversation and what happened so it can be provided to authorities.