



# **SCAMS, TELEMARKETERS, AND ROBOCALLS**

**FAIRFAX COUNTY CONSUMER AFFAIRS  
MICHELLE MARGEOTES**

# SCAMS AGAINST SENIORS

- Crime of the 21<sup>st</sup> century
- Scammers seek out people who are not informed about fraud
- Be alert and recognize the red flags

# WHY SCAMMERS TARGET SENIORS

- Availability
  - Answering calls
  - Answering the door
  - Opening emails
- Money
  - Seniors are thought to have a significant amount of money in their accounts
  - Valuable property
- Declining health
  - Family not local
  - Unable to perform household repairs/maintenance
  - Ailments such as dementia or Alzheimer's
- Overall vulnerability

# SCAM RED FLAGS

- Free gifts
- Act now
- Limited time only
- High profit, no risks
- Get rich quick investment
- Guaranteed price protected
- Increase your income
- Send fees to cover taxes
- Your lucky day
- Verify card number to claim your prize
- Verify SSN
- Verify, verify, verify...

# WHAT YOU WILL NOT GET

- No written information
- No basic details about the company
- No mailing address
  - Probably just a P.O. Box

# HOW SCAMMERS ARE SUCCESSFUL

- They begin with a friendly, reassuring voice
- They make flattering comments
- They are gifted at getting people to believe them
- They provide believable answers to questions
- They have an ability to impersonate a legitimate business and/or charity
- They expertly use people's emotions against them
- They entertain and befriend people before asking for money
- They make too good to be true claims



**SCAMS**

# MEDICARE/HEALTH INSURANCE

- Every U.S. citizen or permanent resident over 65 qualifies for medicare
- Scammers pose as Medicare representatives to get your personal information
- Scammers may even provide fake services and then bill you



# COUNTERFEIT PRESCRIPTIONS

1. Seniors use the internet to find cheaper prices
2. Pay
3. Medication is delivered and is fake and/or unsafe

# FUNERAL/CEMETERY FRAUD

- Scammers read obituaries and will call or attend a funeral to take advantage of the grieving family
- Will claim there is an outstanding bill
- Will claim there is an issue with accounts
- Some disreputable funeral homes will try and capitalize on family members' unfamiliarity of the considerable cost of funeral services and add unnecessary charges to the bill

# DOOR TO DOOR SOLICITORS



- Three day cooling off period

# PHONE SCAMS

- Grandkid scam
- Travel packages
  - Free or low cost vacations
- Credit and loans
  - Advances, credit card protection, low interest rates
- Fake charities
- Extended car warranties
  - Scammers can find out what type of car you drive, when you bought it, and try to sell you a worthless plan
- Free trial offers
  - Continue to bill you

# WHAT TO LOOK OUT FOR

- Spoofing
- Fast talkers
- High pressure tactics
- Fees
  - Shipping
  - Registration
- Don't say, "Ok."

# NO MO ROBO

- Winner of the FTC's Robocall Challenge
- Won \$25,000.00
- Cloud based solution that uses “simultaneous ringing” which allows incoming calls to be routed to a second telephone line
  - The second line identifies and hangs up illegal robocalls before they can ring through to the user

# THE NATIONAL DO NOT CALL REGISTRY

- Cell phone numbers are now accepted
- Operated by the FTC
- <https://www.donotcall.gov/>
- You will be required to respond to a confirmation email
- 1-888-382-1222
  - You must call from the phone number you want to register
- Does not stop
  - Charities
  - Political groups
  - Census
  - Debt collectors
  - Surveys
  - Scammers!

# THE NATIONAL DO NOT CALL REGISTRY

- The Federal Communications Commission (FCC) regulations prohibit telemarketers from using automated dialers to call cell phone numbers without prior consent
- Automated dialers are standard in the industry, so most telemarketers are barred from calling consumers cell phones without consent
- If you receive an unwanted phone call after your number has been on the national registry for 31 days, report it to the FTC:
  - <https://complaints.donotcall.gov/complaint/complaintcheck.asp>  
X
  - Must have the date of the call, company's name, and/or phone number
  - Fined up to \$40,000.00 per call



# THE NATIONAL DO NOT CALL REGISTRY

- Established around October 1, 2003
- Law requires telemarketers to search the registry every 31 days and avoid calling any number on the registry
- If you have an established relationship with a business, the business can call you for up to 18 months after your last purchase, payment, or delivery
- If you make an inquiry or submit an application to a company, they can call you for up to 3 months after
- Questions: [dncconsumerinquiry2@ftc.gov](mailto:dncconsumerinquiry2@ftc.gov)

# THE TELEMARKETING SALES RULE (TSR)

- Prohibits deceptive and abusive telemarketing acts and practices
- Cannot call you before 8:00am or after 9:00pm
- Telemarketers must promptly tell you the identify of the seller or charitable organization
- Must promptly tell you if the call is a sales call or a charitable solicitation
- Must disclose all material information about the goods or services they are offering and the terms of the sale
- They are prohibited from lying about any terms of their offer
- It is illegal for a telemarketer to ask you:
  - To pay with cash or cash money transfer (moneygram/western union)
  - To pay by giving the pin from a cash reload card (moneypak/vanilla reload)
  - For your bank account information

# CONSUMER AFFAIRS

Fairfax County Consumer Affairs  
12000 Government Center Parkway, Suite 433  
Fairfax, Virginia 22035  
703-222-8435, TTY 711



[www.fairfaxcounty.gov/cableconsumer](http://www.fairfaxcounty.gov/cableconsumer)  
[consumer@fairfaxcounty.gov](mailto:consumer@fairfaxcounty.gov)