

Simple Safeguards: Preventing Fraud



Presented by Retired
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Ten Tips to Avoiding Telemarketing Fraud:

It's very difficult to get your money back if you've been cheated over the phone. Before you buy anything by telephone, remember:

1. Don't buy from an unfamiliar company. Legitimate businesses understand that you want more information about their company and are happy to comply.
2. Always ask for and wait until you receive written material about any offer or charity. If you get brochures about costly investments, ask someone whose financial advice you trust to review them. But, unfortunately, beware -- not everything written down is true.
3. Always check out unfamiliar companies with your local consumer protection agency, Better Business Bureau, state Attorney General, the National Fraud Information Center, or other watchdog groups. Unfortunately, not all bad businesses can be identified through these organizations.
4. Obtain a salesperson's name, business identity, telephone number, street address, mailing address, and business license number before you transact business. Some con artists give out false names, telephone numbers, addresses, and business license numbers. Verify the accuracy of these items.
5. Always take your time making a decision. Legitimate companies won't pressure you to make a snap decision.
6. Don't pay for a "free prize." If a caller tells you the payment is for taxes, he or she is violating federal law.
7. It's never rude to wait and think about an offer. Be sure to talk over big investments offered by telephone salespeople with a trusted friend, family member, or financial advisor.
8. Never respond to an offer you don't understand thoroughly.
9. Never send money or give out personal information such as credit card numbers and expiration dates, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons.
10. If you have been victimized once, be wary of persons who call offering to help you recover your losses for a fee paid in advance.

Eight Tips to Avoid Health Insurance Frauds

1. Never sign blank insurance claim forms.
2. Never give blanket authorization to a medical provider to bill for services rendered.
3. Ask your medical providers what they will charge and what you will be expected to pay out-of-pocket.
4. Carefully review your insurer's explanation of the benefits statement. Call your insurer and provider if you have questions.
5. Do not do business with door-to-door or telephone salespeople who tell you that services of medical equipment are free.
6. Give your insurance/Medicare identification only to those who have provided you with medical services.
7. Keep accurate records of all health care appointments.
8. Know if your physician ordered equipment for you.

Five Tips to Avoiding Counterfeit Prescription Drugs

1. Be mindful of appearance. Closely examine the packaging and lot numbers of prescription drugs and be alert of any changes from one prescription to the next.
2. Consult your pharmacist or physician if your prescription drug looks suspicious.
3. Alert your pharmacist and physician immediately if your medication causes adverse side effects or if your condition does not improve.
4. Use caution when purchasing drugs on the Internet. Do not purchase medications from unlicensed online distributors or those who sell medications without a prescription. Reputable online pharmacies will have a seal of approval called the Verified Internet Pharmacy Practice Site (VIPPS), provided by the Association of Boards of Pharmacy in the United States.
5. Product promotions or cost reductions and other "special deals" may be associated with counterfeit product promotion.

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