



TEXAS SENIORS SHOULD BEWARE OF IDENTITY THEFT SCAMS, HEALTH CARE FRAUD

by Texas Attorney General Greg Abbott

AT THE TEXAS ATTORNEY GENERAL'S OFFICE, Texas' senior citizens are a top priority year round. This month they are getting heightened attention nationwide because it is Older Americans Month.

Like all law enforcement agencies, we rely on our fellow Texans to help deter crime. So this month, we are focusing on educating Texans about scams that target their senior friends and family members.

Fraud against seniors is more widespread than most people realize, but well-informed and vigilant citizens can help prevent all fraudulent schemes, including two new ploys that have emerged in recent weeks.

Identity Theft Scams

With the arrival of April, the 2010 U.S. Census is officially underway. Texans should quickly complete and return the forms to the Census Bureau. When doing so, residents should be cautious of con artists who are using the program as an opportunity to swindle people out of their hard-earned money – and even their identities.

Recently, we heard from a concerned Texan who received a letter that appeared to be a Census form. The recipient said that the form asked for her Social Security number, which she provided on her completed form.

A few days later, the woman received another Census form – but this form

did not ask for her Social Security number. She realized that the first letter was likely a fraudulent attempt to obtain her personal information and steal her identity.

Texans should remember that the official 2010 Census questionnaire asks 10 questions – none of which request personal financial information such as bank or credit card numbers or Social Security numbers.

No official census information will be collected via e-mail, so anyone who receives an e-mail that appears to come from the U.S. Census should be cautious. These are very likely fraudulent e-mails unlawfully seeking recipients' personal information.

In the coming weeks, Census workers will begin walking door-to-door in residential areas in order to verify certain Census information. Participants should always look for identification from Census takers before opening the door and agreeing to provide personal information. Census Bureau employees will be clearly identified with a badge, a handheld device, a Census Bureau canvas bag and a confidentiality notice.

Some Texans may receive an American Community Survey, a legitimate questionnaire that collects statistical data for federal and state government programs. Recipients who have questions about the survey should

visit <https://ask.census.gov>.

Texans who think they may have completed and returned fraudulent census forms should immediately take steps to prevent their identities from getting stolen. Victims should file a report with local law enforcement and contact the credit bureaus to secure a fraud alert. They should also visit the attorney general's website at www.texasattorneygeneral.gov or call (800) 252-8011 for a copy of the Identity Theft Victim's Kit.

Health Care Scams

Last month, the president signed a sweeping new health care law that will have an unprecedented impact on individual Texans. There are a lot of problems with this legislation. I have joined multiple attorneys general and challenged the new law's constitutionality.

Another problem we have seen has nothing to do with the law itself. Although the law is less than a month old, U.S. Health and Human Services Secretary Kathleen Sebelius has already had to warn state officials about scam artists taking advantage about the confusion surrounding the new law by hawking phony health insurance policies. Apparently, hustlers are going door-to-door claiming there is a time-limited open-enrollment period and urging seniors to buy insurance

immediately. Some con artists have even set up 1-800 numbers to sell fake health care coverage.

Texas seniors also should be cautious of unsolicited, official-looking documents claiming that Medicare and Social Security benefits will be terminated. While many programs are undoubtedly going to change under the new law – the Medicare and Social Security programs have absolutely not been eliminated. Any documents making that claim are fraudulent and should be ignored.

Seniors should not be tricked into unwittingly providing personal information or purchasing unnecessary services after receiving a mail solicitation. All Texans with concerns about how the new health care law will affect either them or their elderly loved ones should consult a reputable source – and ignore unsolicited direct mail.

This month, I hope you will join me and countless others who will take a moment to express our gratitude for the greatest generations. We are proud of our senior Texans, their tremendous sacrifices and their remarkable contributions they have made to our great nation.