



6 Coronavirus Scams and Hoaxes Targeting the Elderly

If you're a caregiver for an older adult, you may have heard about telemarketing and online scams targeting seniors and have taken appropriate steps to protect your senior loved one. But as the U.S. and the rest of the world grapple with the effects of COVID-19, scammers have taken advantage of the pandemic and developed new coronavirus hoaxes that prey on fears of the virus. Older adults — especially those who are experiencing cognitive decline and are isolated from loved ones due to social distancing — are at higher risk for falling victim to COVID-19-related phone or internet scams.

What COVID-19 Scams are Affecting Older Adults?

Vulnerable seniors are being preyed on by scammers using a broad range of coronavirus cons to harm them financially and emotionally. Your best defense to protect your senior loved ones is to be aware of these deceptions.

Here are six coronavirus-related scams now targeting older adults:

- 1. Home test kits for COVID-19**

Scammers are calling or sending text messages to older adults offering “coronavirus test kits” in an attempt to collect credit card or banking information. In some cases, scammers are posing as officials from the U.S. Centers for Medicare and Medicaid Services (CMS) and asking seniors to “verify” their Medicare ID or Social Security number. Scammers may also ask victims to provide their home addresses, stating that they want to drop off the test kit.

- 2. Bogus COVID-19-related products and services**

Several text and phone scams are falsely advertising products, such as fake drugs, vaccines, and devices, that claim to prevent or cure COVID-19. Some of these scams prey on fears of shortages and encourage older adults to “stock up” and purchase items at drastically higher prices.

Other scams are offering services, such as in-home HVAC cleaning or mosquito abatement, that falsely claim to protect people from contracting COVID-19. Fake gift-card emails are also being sent to vulnerable older adults to offer “assistance” during the crisis or “reward” people for following public health guidelines.

3. **Impersonating a government agency**

Scammers pose as someone from the Social Security Administration and contact elderly recipients to tell them their benefits will be suspended or decreased due to COVID-19 unless they provide personal information or payment.

4. **Insurance scams**

Several scams are offering low-cost health and life insurance, often in conjunction with at-home COVID-19 test kits or other products that are being presented as “free gifts.”

5. **Stimulus-related scams**

The Federal Communications Commission (FCC) is aware of several scams related to the stimulus payments and loans that are being offered as part of the federal government’s response to COVID-19. These scams ask consumers to provide bank account information so funds can be “released” or loan applications can be approved.

6. **Charity scams**

Charity scams prey on the good nature of many older adults by aiming to collect money for bogus COVID-19 relief charities.

How Can You Help a Senior Loved One Avoid a COVID-19 Scam?

As a family caregiver, you can prevent your loved one from falling victim to COVID-19 scams by first making them aware these scams exist. Older adults need to know that government agencies will never ask them to provide personal or payment information via phone, text, or email.

Family caregivers should also talk to their loved ones about how they can protect themselves from scams by following these FCC recommendations:

- Don’t answer calls or respond to text messages that come from unknown or suspicious numbers.
- Don’t share personal or financial information via phone, email, or text.
- Be suspicious of any caller who pressures them to make an immediate payment or share personal information.
- Refrain from clicking suspicious links in text messages or emails, even if they appear to come from a friend or family member.
- Verify charities by calling or checking the organization’s website before giving money.

What Should You Do if a Senior Loved One is a Victim of a COVID-19 Scam?

If your senior loved one receives a suspicious text, call, or email related to COVID-19, or if you think they might be a victim of a COVID-19 hoax, you should [file a complaint with the FCC](#) immediately and contact local law enforcement. You should also report any compromised financial information to the bank or credit card issuer and report compromised personal information such as Medicare, Social Security, or health insurance ID numbers to the appropriate organization.

If your loved one is a victim of a COVID-19 scam, they may feel embarrassed to tell you or report the incident. However, encouraging your loved one to be honest about what happened will help you and the appropriate authorities take steps to minimize any potential damage and prevent future fraud from occurring.

If you're interested in more information about how in-home care can help your elderly loved one, call 301-583-8820.