

# Are you smarter than a scam artist?

## Questions, answers & resources

### 1. With a reverse mortgage you can:

- a. Cancel your mortgage and get your money back.
- b. Borrow money against the equity in your home .
- c. Live at the bank, and your banker lives in your house.

---

### 2. Your community center is sponsoring a wellness fair. One of the fair vendors tells you that if you're likely to get cancer or transmit a genetic disease, a DNA test will give you results. They tell you all you need to do is put a small saliva sample into the swab kit and mail it in. The vendor promises Medicare will pay for the test. It's best for you to:

- a. Report the possible scam to the community center director.
- b. Take the swab kit, mail it in along with the card that asks for your name, address, birthday and Medicare number - **WRONG!!** – *DON'T share your personal information! If your doctor and you have a conversation about any test then it's legitimate, but not from a person at a fair.*
- c. Call 9-1-1.
- d. Report any suspected Medicare fraud to SHIBA at 1-800-562-6900.

---

### 3. The new Medicare cards are still valuable to identity thieves, but no longer include your \_\_\_\_\_ on it.

- a. Social Security Number.
- b. Gender.
- c. Start date of Medicare - *Note: Your start date for Hospital insurance (Part A) may be different from the start date for Medical insurance (Part B).*

---

### 4. You receive a message on your phone that says "Your Social Security account has been suspended, you must call this number to speak to an agent to continue to get benefits. To do so, press 1 now." You could:

- a. Press 1 and leave your Social Security number, name and address - **NEVER!!**
- b. Hang up and register with the "Do not call" registry at 1-888-382-1222 or online at [www.donotcall.gov](http://www.donotcall.gov) - *You'll also want to file a consumer complaint with the Federal Trade Commission at [www.ftc.gov/](http://www.ftc.gov/) or call 877-382-4357 for any unwanted telemarketing, text or SPAM incidents on your phone or by mail.*
- c. Hang up and contact the SHIBA office and report suspected fraud
- d. Call Social Security or check your Social Security account online to make sure your benefits are in order - *It's a good idea! Social Security recommends you set up your own secure online account at [www.ssa.gov/myaccount/](http://www.ssa.gov/myaccount/).*

5. Which of the following can be used to cross-check services outlined on your Medicare Summary Notice or Explanations of Benefits?

- a. A credit card statement.
  - b. A calendar or journal of health appointments.
  - c. Your cable TV bill.
- 

6. What should you do when someone calls you to ask you to donate to a charity?

- a. Ask for the caller's name and number and call them back to see if they're legitimate.
  - b. Give them your home address to send a courier for cash.
  - c. Find out first if the charity is registered with the Washington State Office of the Secretary of State as required by state law - ***Before you make a donation, the Secretary of State recommends you go online at [ccfs.sos.wa.gov/#/](https://ccfs.sos.wa.gov/#/) to see if a charity is registered. You can also call 360-725-0378.***
  - d. Give them your credit card number.
- 

7. You pick up a voicemail message that sounded very professional and polite. "This is your doctor's office. We have COVID-19 vaccines available for you. Please call us at 360-250-5555 for more information." What do you do?

- a. Ignore the call. COVID-19 vaccines are free.
  - b. Call the number and have a conversation with them and order it.
  - c. Call your doctor's office to see if they called you.
- 

8. Your neighborhood bulletin board includes an ad from a nearby company that will come to your home to fix, upgrade and/or add security to your computer. You should:

- a. Risk a fraud artist stealing your identity, passwords and all the contacts you have on your computer.
  - b. Contact the Washington State Department of Revenue to check on whether they are legitimate and have a business license - **Call 360-705-6741 or go online at: [bls.dor.wa.gov](https://bls.dor.wa.gov).**
  - c. Ask a trusted relative to help you determine if this is a good idea.
  - d. Call the number on the ad and leave your personal information.
-

## *Are you smarter than a scam artist? - Questions, answers & resources*

### 9. If you're notified you've won a sweepstakes prize:

- a. Be suspicious – if it sounds too good to be true, it probably is.
  - b. Verify the prize notification is legit by calling a number NOT on the notification – research the business contact information in a phone directory or the business website. **Note: It's also a good idea to check out the sweepstakes and business through the Better Business Bureau at [www.bbb.org/](http://www.bbb.org/) and review the Washington State Office of the Attorney General's Sweepstakes webpage in the Consumer Issues section at [www.atg.wa.gov](http://www.atg.wa.gov).**
  - c. Don't worry because you may win a huge amount of money.
- 

## Report Medicare fraud and abuse

The Statewide Health Insurance Benefits Advisors (SHIBA) program is Washington state's Senior Medicare Patrol ([www.smpresource.org](http://www.smpresource.org)) project. We can help clients prevent, detect and report Medicare and Medicaid fraud and abuse. If you have questions or suspect fraud or abuse, call 1-800-562-6900 and ask to speak with SHIBA.



OFFICE of the  
**INSURANCE**  
**COMMISSIONER**  
WASHINGTON STATE



**SMP**

Senior Medicare Patrol

Preventing Medicare Fraud

*This project was supported, in part by the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.*

Revised 2.27.2024

**1-800-562-6900**  
**[www.insurance.wa.gov/shiba](http://www.insurance.wa.gov/shiba)**