



LOUISIANA DEPARTMENT OF INSURANCE
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Prevention Authority
(LATIFPA)*

CORONAVIRUS FRAUD PREVENTION NOTICES

As Louisiana adjusts to the Coronavirus (COVID-19) pandemic, new types of fraud scams have surfaced to take advantage of programs designed to assist governments, businesses and individuals in recovering from this event. Below are examples of fraud scams and how individuals could be impacted.

- **Internal Fraud-** Fraud and theft by employees of businesses increase due to economic uncertainty and the fears of layoffs or closures.
- **Loan Fraud-** Fake loans or borrowers making property or auto loans and then defaulting on the loans.
- **Charity Fraud-** Charities pop up to take advantage of pain and suffering or fear of individuals affected by COVID- 19.
- **Medical Insurance Fraud-** False claims submitted to insurance companies, Medicare and Medicaid.

List of Potential Scams:

- **Stimulus Check Scam-** Unsuspecting individuals are contacted and asked for banking information in order to deposit the government check.
- **Center for Disease Control (CDC) or The World Health Organization (WHO) Scam-** Requesting medical insurance information like health insurance policy details, Medicare or Medicaid numbers.
- **Cleaning Service Scam-** Selling home cleaning services designed to rid the home of Coronavirus and bacteria. Once inside, stealing valuables and personal data.
- **Televangelic Scam-** Televangelist claiming to cure the Coronavirus through prayer for a substantial donation or tithing for holy water, oils or potions.
- **Product Scam-** Using products like masks, sanitizers, infra ray lights or fake test kits to gain access to credit card, Medicare and Medicaid numbers to bill patient accounts. Also, individuals going door-to-door representing health agencies offering free test kits with insurance, Medicare or Medicaid verification.
- **Imposter Scam-** Scammers posing as government employees conduct robo-calls, and in-person visits claiming to be able to expedite unemployment benefit payments, loan approvals or loan extensions if you provide personal information.
- **App and Tracking Scam-** Scammers create and manipulate mobile apps designed to track the spread of COVID-19 in maps that will unleash malware that is designed to compromise the users' device and steal personal information including account numbers, passwords and Social Security numbers.

SOURCE: Federal Trade Commission, Frank on Fraud and LATIFPA