

# Protect Yourself Against Current Scams

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Anyone can fall victim to a scam and many have. We all need reminders now and then on how to detect and react to questionable inquiries. There are a few items of concern I'd like to make you aware of and provide general reminders on how to protect yourself.

## Letter offering millions of unclaimed life insurance policy

Letters circulating in Kansas claim to be from an attorney with law firms located in Canada, and state there are millions of dollars in an unclaimed life insurance policy available. The sender asks the recipient to partner with them to claim these monies. This is a scam. There are legitimate ways to check for both a life insurance policy benefit and unclaimed property through valid sources. Kansans can locate a life insurance policy using the National Association of Insurance Commissioners' Life Insurance Policy Locator at [eapps.naic.org/life-policy-locator](http://eapps.naic.org/life-policy-locator). To check for unclaimed property, visit the Treasurer's Unclaimed Property division at [kansascash.ks.gov/up\\_main.html](http://kansascash.ks.gov/up_main.html) or call 785-296-4165.

## Plastic Medicare Card Marketing

A company called Platinum Marketing & Design is offering plastic cards for a fee. Centers for Medicare and Medicaid Services (CMS) advises to be aware and guard your Medicare card and number like a credit card! Don't share your number, laminate it, make copies, or let anyone else make a copy. If you need an official replacement card, you can print or order one at [Medicare.gov](http://Medicare.gov) or call 1-800-MEDICARE (1-800-633-4227).

## Flex Card Scam

Some Medicare Advantage (not Original Medicare) plans offer prepaid debit cards, also known as flex cards, to eligible members to cover some health-related expenses, which may include groceries. False advertisements claim that Medicare is giving out flex cards containing several hundred dollars to apply toward food and other items. It involves someone impersonating a Medicare representative who tries to encourage you to purchase a Medicare flex card.

The scam directs people to a website, where they're asked to provide personal information that can be stolen, such as a Social Security number, credit card number, or bank account information.

## The Federal Trade Commission Provides These Four Signs that It's a Scam

- Scammers **pretend** to be from an organization you know
- Scammers say there is a **problem** or a **prize**
- Scammers **pressure** you to act immediately
- and Scammers toll you to **pay** in a specific way

Trust your gut. Always trust your gut. If you feel uncomfortable or are unsure, get yourself out of the situation or ask for help from a trusted family member or friend. For more information, contact Tara Solomon-Smith, [tsolomon@ksu.edu](mailto:tsolomon@ksu.edu), or by calling 620-244-3826.

