**June 3, 2020**

**Stetson University College of Law**

**Stetson Law Alumni COVID‑19 & Scams**

**Presented by Professor Rebecca C. Morgan**

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SLIDE #1:  **(Image of Professor Rebecca Morgan)**

**Stetson College of Law
COVID-19 Webinar Series**

**(Stetson Law logo and an image of the Stetson Law Tower)**

**June 3, 2020**

**>> PROFESSOR REBECCA MORGAN: Hi, everybody! My names Becky Morgan and I’m with the College of Law and also an alum and I'm delighted to be with you today! I wanted to talk with you about scams.**

# SLIDE #2:

**(Image of Professor Rebecca Morgan)**

**COVID-19 Scams**

**(Image of Stetson Law Campus)**

**Professor Rebecca Morgan**

**morgan@law.stetson.edu
June 3, 2020**

**(Stetson Law Logo)**

**>> PROFESSOR REBECCA MORGAN: Scams and frauds unfortunately are endemic to us and it's really important for us to think through some of the things that are happening regarding scams as a result of COVID-19. And if you have questions after you've watched this webinar don't hesitate to send me an email morgan@law.stetson.edu and I can direct you to the right resource because there are so many of these scams out here. Sometimes it's really hard for us to know which is the best agency to contact. So, what I wanted to do with you today is to give you some examples of the number of scams that are occurring, some of the resources that are available to you to get more information or help. Some of the commonsense things to know about or steps to take and suggest that you also think about providing resources to your clients because they may also be victims of these scams just like you. Scam artists or scammers or as I prefer to call them the bad folks. They’re equal opportunity bad folks, they'll go after any of us who are going to fall for these scams and so please understand that what I'm about to tell you can happen to you as well as a family member. My field of expertise at the College of Law is elder law so of course I'm more focused on scams against elders, but I have to tell you that not everything I'm going to talk about today is targeting an elder. So, let's get into it and look at some of the things that have been going on in the past couple of months as a result of the pandemic.**

**SLIDE #3:**

**(Image of Professor Rebecca Morgan)**

**Scams**

* **Run the gamut**
* **Typically crop up timed to specific events, such as natural disasters, tax time, any story in the press, etc.**
* **Since Covid-19 broke into the United States in March…**
* **Examples, such as “cures”, economic stimulus payments under the Cares Act, unemployment benefits, charities, robocalls and debts.**
* **The other scams haven’t gone away.**
* **If it sounds too good to be true…**

**>> PROFESSOR REBECCA MORGAN: I want you to remember that these scams will run the gamut because clearly these bad folks are creative because they come up with all different kinds of ideas and they're able to package their ideas in a way that cause people to fall for it.**

**Now often times scams are timed or tide to a specific event, so for example, when we have a hurricane come through it's not unusual to see some sort of disaster relief scams, during tax season you maybe one of the lucky ones like me who've gotten a multitude of voicemails from someone purporting to be from the IRS and they're going to throw me in jail. Anytime there is some sort of heartstring story in the press about something tragic happening to somebody, somebody will develop a scam and so they are they are ubiquitous and they are constantly evolving and technology has allowed them to reach a wider audience of potential victims and it's very, very easy for you to become a victim of a scam.**

**And since COVID-19 broke into the US back a few months ago we've seen a proliferation of COVID-19 design scams, and so for example, there are scammers that are selling “cures” for COVID-19 or their selling tests that aren't valid test, they’re scams surrounding the economic stimulus payments under the CARES Act, they’re scams regarding unemployment benefits, there's the charitable scam people are getting robo calls, debt collection, all these various kinds of things.**

**But it's also important to remember that the scams we had before COVID are still here, and so there's just more with a different focus or a different twist on it. And so, I think it's important for us to always remember this - if you're contacted by somebody and that person has offered you a can't miss investment or it too good to be believed situation - guess what they’re not true. So, we have to think about what's a scam and how is it different than frauds or for my, in my instance in my world, elder financial exploitation right. And so we want to make sure that we have a clear understanding of a scam and that's where the bad folks are trying to trick you out of your money or your property and for example, if I'm saying that I have a cure for COVID and it's basically water with food coloring in it then that is clearly a scam. And so, we've got to think about that. And we have to be careful that we recognize that there are things that we may choose to buy that are valid products, but then there are the scams and we want to make sure that we're not becoming susceptible to this kind of action that has no valid reason other than to take your money.**

**Please remember if it sounds too good to be true, it is! There's no such thing as an easy buck and by the way you're never going to win a lottery that you haven't played - okay hate to burst that bubble for you but it's true.**

# SLIDE #4:

**(Image of Professor Rebecca Morgan)**

**Examples re:$**

* **Nursing homes & ALFs taking Medicate resident stimulus checks**
* **College students: phishing scams from financial aid re: stimulus/Cares Act $**
* **But wait, there’s more… other stimulus scams.**
* **And then there are the identity thieves**

**(Stetson Law Logo)**

**>>PROFESSOR REBECCA MORGAN: So, here's some examples that are specific occurring to COVID now with the stimulus checks some people who are on Medicaid and living in nursing homes or maybe even assisted living facilities have been told that those facilities are going to take their stimulus checks because they're on Medicaid. That's wrong - I don't know that I'd call that a scam - but it's wrong and they shouldn’t be doing it.**

**Currently college students are being targeted for phishing scams. And these phishing scams are appearing to come from the financial aid office of their university and it's subject to the stimulus CARES Act money but it's a scam!**

**But wait, there's more it's not just these. There are other stimulus scams going on out there, anything that's connected to your money. Like I said earlier unemployment benefits, the CARES Act, some folks now haven't gotten their stimulus checks and instead they're getting debit cards, so we have to be alert to what we need to do to protect ourselves if we're receiving any kind of money.**

**And then there are the identity thieves. Now the identity thieves, they've been around a really long time. Technology has made it a lot easier for them. You yourself may have been the victim of an identity theft or you may know someone who's been a victim of identity theft and if you do, you can agree that it takes a really long time for the victim to clear his or her name and clean up his or her identity. And so, we've seen identity thieves specifically related to COVID, but we see identity thieves continuously that's not anything new; they just are going to add some different facts to it to make it more current. And so, we have to be vigilant constantly, constantly vigilant.**

# SLIDE #5:

**(Image of Rebecca Morgan)**

**Examples re:$**

* **How bad is it? This is a quote from a USA Today article at the END of April: “The Federal Trade Commission says coronavirus-related scams have cost Americans $13.4 million so far this year. Google blocks more than 100 million phishing emails every day as criminals try to steal money and personal information. About 18 million of them are coronavirus-related.”**

**(Stetson Law logo)**

**>>PROFESSOR REBECCA MORGAN: So you're thinking eh not happened to me - well I just want you to see this is from a quote I wanted to give you from the USA today article that was at the end of April, at the end of April so we're pretty well passed down that road but look at this the FTC said “so far the end of April we have lost $13.4 million so far this year - this year that's 2020, and that Google was blocking more than 100 million, 100 million phishing emails every day, every day as these bad folks are trying to steal money and personal information, 18 million of these phishing scams are related to Corona.” That just boggles the mind when you think about the sheer volume of what is occurring on a regular basis. So, you could agree with me it's bad, right, so now that we know it's bad.**

# SLIDE #6:

**(Image of Professor Rebecca Morgan)**

**Health Care Fraud**

* **Here a cure, there a cure….**
* **Medicare will pay for everything!**
* **Take a typical scam and add a COVID-19 twist (Sales, non-delivery, etc.)**
* **Isolation leads to lack of info and support for elders**

**(Stetson Law logo)**

**>>>Professor Rebecca Morgan: Let's turn from the financials to the health care fraud because guess what you can buy a cure and I need to put it in air quotes a “cure” for COVID-19 online. Here a cure, there a cure right there's health care fraud occurring as the result of COVID. People you know, we know, we've read in the news about how horrible this disease is and so people can prey on our fear and our hope and our desire to not get it or to be well and they'll sell these cures that aren’t.**

**There's also the idea that Medicare is going to pay for everything. Well Medicare doesn't pay for everything. So, need to be careful of what you're buying online that represents that Medicare is going to cover it.**

**We've also seen scams regarding masks and other protective equipment. It may be that what's being sold isn't as it's represented or it may well be that it's never delivered and so basically you can take any kind of scam and add a COVID-19 twist to it and end up with some health care fraud going on.**

**The other thing at least from an elder law perspective as you know with social distancing those people who are 65 and older are in that group of people that are identified as having a potential susceptibility to the disease. I don't want to say that those of us who is 65 and older automatically more vulnerable, but the statistics do show us that in some instance’s folks might be. And so, when you think about sheltering in place, safer at home and staying away from people in your family who are elders that creates social isolation for them. And as a result they may not be in as much contact with you as prior to COVID and so they're not getting the information exchange with you about the things that are going on, they may be contacted by somebody over the phone and they think “wow that sounds really good” and they give out their credit card information. It could happen to anybody regardless of age though, so don't think that just because from an elder law perspective it means only people who are a certain age are going to be isolated, but we have to be careful to recognize that with social isolation there may be an inability to have support for the information. For example, the senior centers, which is a great - those are great sources of information for people, they are still restricted in terms of what kind of services they can offer, what hours they can be open, and you can interact with them. And so, we have to think about not just with the health care scams but with all the different scams the implications that social isolation may play into making it more likely for an individual to become a victim of a scam.**

# SLIDE #7:

**(Image of Professor Rebecca Morgan)**

**More Specific Financial Scams**

* **Funding for small businesses**
* **Credit, debit collections, evictions, foreclosures (moratoriums)**
* **Investment scams**
* **Other issues involving credit, debit collections, foreclosures, and evictions too.**

**(Stetson Law)**

**>>Professor Rebecca Morgan: Now here's some, some other financial scams that are going on and you're just probably at this point going “jeez does she have any good news for us?” Well they’re scams regarding small businesses and the funding from the feds for the small business impact from COVID.**

**We as I mentioned earlier, we've seen credit issues and debt collection issues. There's also been evictions and foreclosures although there may be some moratoriums there. Some folks may be told hey pay me a sum of money and I can stop this or solve this for you.**

**There are the investment scams. That's of course a given, who wouldn't want to invest in a company that has discovered a cure for COVID. Even though there is no cure for COVID.**

**And so, we see these issues and these issues involving credit, debt collection, foreclosures, and evictions aren't just limited to COVID, although that's what we're hearing about right now, there are other scams and frauds going on as well. COVID packaged or not COVID packaged, if you will.**

# SLIDE #8:

**(Image of Professor Rebecca Morgan)**

**And a Few Others**

* **Technology scams**
* **Work from home**
* **Price gouging**
* **The point-the widespread number of scams**
* **But what is more important??**

**(Stetson Law Logo)**

**>>Professor Rebecca Morgan: OK so - oh and I'm almost done, I'm almost done with telling you all the bad news. There are technology scams. You probably heard about some of these. Some of them may involve some sort of blackmail. There's the work from home scams those are all the time. Price gouging is not necessarily a scam, but it is occurring as well. Right now, where you see, especially in the early days of COVID, where you would see companies with products that were in limited supply really jacking up the prices here.**

**And the point of all of this so far is to really help you understand the widespread nature of consumer scams and the breadth of them as far as type. So, there's a lot of 'em they continue to evolve, they continue to proliferate, and now that we're in hurricane season, if we are actually unfortunate enough to have a hurricane, you know there will be hurricane scams coming out as well.**

**But what is the most important here? Not so much knowing these various scams. Knowing that they exist is pretty important but what to do about it!**

SLIDE #9: **(Image of Professor Rebecca Morgan)**

**Always Good Advice**

* **Never give out personal information**
* **Don’t click on links or attachments**
* **Don’t forward emails from those with attachments without verifying authenticity**
* **Government agencies don’t call you.**

**(Stetson Law Logo)**

**>>Professor Rebecca Morgan: So, here's some always good advice never ever, ever, ever, ever, ever, ever, ever give out your personal information. Somebody calls you up and wants your Social Security number - you're like uh no, they want your date of birth - uh-huh, your mom's maiden name - are you kidding me no, no, no! You know you don't want to be a rude person, but heck! Don't answer the phone and give out information when somebody tells you “hey I'm from your bank or I'm from your credit union or whatever,” it's okay to just say no! And I don't know about you, you may be like me, but now I've gotten to the point that when I get a call and the caller ID tells me a number and I don't recognize that number - it doesn't tell me who it is - I don't answer the phone anymore. If it's somebody who really is legitimate, they'll leave a message and I'll call them back.**

**Now this is the one that drives our IT office nuts and periodically they send out fake emails to us internally to see if we fall for it and guess who does. Don't click on links in emails or don't click on attachments to emails especially if you're not expecting it, because if you do this you may have a phishing scam and look out there goes your personal information. There you want to make sure that you have a really strong firewall and talk to your IT folks about what you do and what your browsing habits are and whether you can improve your security to minimize the chances of these emails getting through. I don't know whether there's 100% foolproof way to keep them from getting through but if you have a good habit when you're online that can certainly help you as well.**

**Ever get one of those emails from a friend of yours and it's got some kind of attachment they want, you know forward to you or isn't this a cute kitten kind of thing, be careful about forwarding emails as well without verifying authenticity. I have a friend at the College of Law who if I don't tell him I'm going to send him something and I send him an attachment, he’ll then email me back and say did you send this to me before he will open it.**

**And the other thing to remember is the IRS doesn't call you. I've gotten a lot of voicemails from the IRS typically in the spring threatening to put me in jail but guess what they don't call you. So, don't, don't fall for that and make sure that your family and your clients know don't fall for that.**

# SLIDE #10:

**(Image of Professor Morgan)**

**Always Good Advice**

* **If you receive a message from your bank, look up the number and then you call them.**
* **If you get an email, don’t respond, open attachment, or click a link**
* **If it sounds too good to be true…**
* **Check your credit reports**

**(Stetson Law logo)**

**>>Professor Rebecca Morgan: If you receive a voicemail from your bank don't call that number back. Look up the number and then call them this is very possible that it's a bad guy or a bad person or a bad woman on the other line who's pretending to be your bank.**

**And as far as emails go the bad folks have gotten incredibly sophisticated in mocking up emails that look like they are from your bank right down to the logos or just with some company that you do business with it a regular time. I tried to train myself to look at the details of the sender because you know what if it's coming from a personal email it isn't that company. Be very, very careful it is so easy just being in a hurry clicking on something don't, don't, don't!**

**And remember if it sounds too good to be true it is it's not true and so you want to remind yourself.**

**The other thing that is really important is for you to check your credit reports on a regular basis. There are three major credit reporting agencies and currently they're offering weekly free credit reports which is a major deal that you should take advantage of! Because your credit report is likely going to identify for you if something is going wrong and then there are steps that you can take, but if you don't know that something is going wrong you will find out later and it will be an unpleasant surprise. So, you've got to be proactive about protecting yourself.**

# SLIDE #11:

**(Image of Professor Morgan)**

**Where to Get Help**

* **FTC: https://www.ftc.gov/coronavirus/scams-consumer-advice**
* **FTC: https://www.consumer.ftc.gove/features/scam-alerts**
* **Free weekly credit report through April 2021 https://www.annualcredit report.com/index.action**

**(Stetson Law logo)**

**>>Professor Rebecca Morgan: So, let me give you some resources on where you can get help. Cause this is really important, you know that the scams are out there, you now have some advice on how to protect yourselves and you may have some ideas already of what you normally do, but here is where you can stay up to speed on these various scams. And you could learn more about what to do because depending on the type of scam it may be a different agency. So, for example, if you get something in the mail that's a scam you got to deal with the Postal inspection - Postal inspector excuse me.**

**So, the FTC has some really great information. the Federal Trade Commission both on, both on specific Corona virus scams, I'll get that out in a second, as well as scam alerts. The scam alerts come out I think you can get a weekly scam alert, but they have tremendous amounts of information on the Federal Trade Commission website.**

**Now as I mentioned to you previously you can get free weekly credit reports through April of 2021. That's a really big deal because you were limited in the number of free credit reports you could get and yes you can pay to have your credit monitored and you can pay to have your credit cleaned up if something has happened, but you can start by examining your credit reports on your own before you decide whether you need credit monitoring. I have credit monitoring because yeah, I did, I clicked on an attachment I shouldn't have clicked on and yes guess what my Social Security number is on the dark web. Now hopefully that's not true for you, but because it's true for me, I subscribe to credit monitoring but you can look at your credit reports for free and there's the website for you that explains how you request them and what to look for. So, you should make a habit of checking your credit reports regardless of whether we're in COVID-19 or it's just not a current pandemic, it's just a good habit to have.**

# SLIDE #12:

**(Image of Professor Rebecca Morgan)**

**Where to Get Help**

* **USPS:https://www.uspis.gove/news/scam-article/coronavirus/**
* **FDA https://www.fda.gove/consumers/health-fraud-scams/fraudulent-coronavirus-disease-2009-covid-19-products**
* **CDC https://www.cdc.gove/media/phishing.html**
* **DOJ https://www.justice.gov/coronavirus**

**>>PROFESSR REBECA MORGAN: As well the US Postal Service, the Postal Inspector they have information about the coronavirus scams. The Food and Drug Administration has information about coronavirus scams. The CDC has information about the fishing emails regarding coronavirus. And the Department of Justice also has a section on their website devoted to coronavirus.**

**It's amazing how much work we have to do to try to protect ourselves from the scammers, but the proliferation of these scams is immense. So, there's lots of information out there, there are ways that you can protect yourself consider whether you want to have a newsletter or some kind of information for your clients on your website about the various types of scams and frauds. If you have a newsletter or if you have a blog or you have a Twitter for your law firm think about sharing this type of information with clients because one of the better ways to protect yourself is to be informed and to be knowledgeable about these various scams and frauds.**

# SLIDE #13:

**(Image of Professor Rebecca Morgan)**

**Additional Resources**

* **https://www.americanbar.org/groups/senior\_lawyers/publicaitons/voice\_of\_experience/2020/may-2020/corona-virus-scams/ (requires ABA membership)**
* **USA Today article**

**https:://www.usatoday.com/story/tech/columnist/2020/04/30/10-online-covid-19-scams-consumers-falling-right-now/3052342001/**

**(Stetson Law logo)**

**>>Stetson Law And here's a couple of articles that will tell you about the Top 10 COVID-19 scams, at the time these articles were written because they continue to proliferate, but the American Bar Senior Lawyers Division has a quarterly, I think it's a quarterly magazine, it's called Voice of Experience and Catherine Seal, who is an elder law attorney in Colorado Springs, wrote an article about the top 10 Corona virus scams and she also included some bogus runners up. This does require an ABA membership but I'm sure if you contacted Catherine that she would be happy to share the article with you just as an FYI Catherine is a prior president of the National Academy of Elder Law attorneys and she was the first attorney to graduate with our LLM in elder law, so yay for Catherine!**

**Also, there's this USA TODAY article that I had quoted to you previously with the statistics now remember that was back in April, but it has some really good information about how those various scams work.**

# SLIDE #14:

**(Image of Professor Rebecca Morgan, the Stetson Law Tower and Stetson Law Logo)**

**Thanks So Much!**

**>>PROFESSOR REBECCA MORGAN: And so I just wanted to leave you with the parting thoughts that you need to be vigilant, you need to be proactive, you need to stop and think, and you need to protect yourself, your family, and your clients against these and all the other scams that are out there. If I can ever do anything for you at Stetson, you certainly know where to find me remember my email is morgan@law.stetson.edu. I hope you and all of yours are healthy and safe and remember being cyber aware! Thanks so very much!**