

# 'Care Share

## Special Coverage of COVID-19 and Related Fraud

**MT SMP would like to make you aware of possible scams, as well as what to do if you are on the receiving end of them. In Montana, reports include calls to send test kits, gloves and a mask, as well as calls for a pill to keep from getting COVID-19. We have had seniors called about their stimulus checks, and even one telling the woman how desperately they needed her financial help to make test kits.** In addition, the ACL has become aware of a scam, via text messages, that purport to offer funds related to an Aging Empowerment Program. The scam may offer \$150,000.

These text messages and calls are scams and the sender is trying to get your personal information. Do not respond to these scams no matter whose name is attached to the text.

FTC Guidance: Scammers are taking advantage of fears surrounding COVID-19.

Hang up on robocalls. Don't press any numbers. Scammers are using illegal robocalls to pitch everything from scam Coronavirus treatments to work-at-home schemes.

Don't respond to texts and emails about checks from the government. The details are still being worked out. Anyone who tells you they can get you the money now is a scammer.

Don't click on links from sources you don't know. They could download viruses onto your computer or device.

For the most up-to-date information about the Coronavirus, visit the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO). Ignore online offers for vaccinations and home test kits. Scammers are trying to get you to buy products that aren't proven to treat or prevent the Coronavirus disease 2019 (COVID-19) — online or in stores. At this time, there also are no FDA-authorized home test kits for the Coronavirus. Visit the FDA to learn more.

Do your homework when it comes to donations, whether through charities or crowdfunding sites. Don't let anyone rush you into making a donation. If someone wants donations in cash, by gift card, or by wiring money, don't do it.

Investor Alert: Look Out for Coronavirus-Related Investment Scams

Visit [ftc.gov/coronavirus](https://ftc.gov/coronavirus) for updates and subscribe to get alerts for consumers and businesses about the latest scams.

**Report COVID-19 Scams to your SMP office by calling 1-800-551-3191. Please have as many details as you can when you make the report.**

## Don't click links in unsolicited text messages

by Rosario Méndez

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You might be seeing text messages promising money – maybe the economic impact payments, loans for small businesses, or an offer for money you can get. In fact, I recently saw a WhatsApp text message in Spanish that advertised money for people quarantined at home. If you've spotted messages like this, I hope you've also deleted them. These text messages going around could lead you to a [scam](#) or a hacker, but not to anything helpful.

It's important to remember that scammers will go to any length to make their message seem real. This particular text had the logo of the Executive Office of the President of the U.S. – a typical scammer tactic to make a message look affiliated with the government. It also had a list of people who could supposedly apply for the government grant – basically anyone – and had misspellings and cut off sentences.

Now, not all scammers have bad grammar or spelling – but it's a good tip-off to a scam when you see them. Also, when it comes to economic impact payments and other pandemic recovery help, the government is not reaching out via text, phone, email, or messages to your social media. If you spot one: pretty likely it's a scam.

So, if you get text messages claiming to be related to the government's help for people affected by the Coronavirus:

- **Do not click on any links.** Clicking could expose you to scams, download malware, or get your phone number added to lists that are then sold to other bad actors.
- **Delete those text messages immediately.**
- If you have questions about the federal government's economic impact payment, go to [irs.gov/coronavirus](https://irs.gov/coronavirus).

## Not every COVID-19 testing site is legit

by Ari Lazarus

Consumer Education Specialist, FTC

You probably know that COVID-19 tests are in short supply. But did you know there's no shortage of scammers setting up fake COVID-19 testing sites to cash in on the crisis?

The fake sites can look real, with legitimate-looking signs, tents, hazmat suits, and realistic-looking tests. And the damage these fake testing sites can cause is very real. They aren't following sanitation protocols, so they can spread the virus. They're taking people's personal information, including Social Security numbers, credit card information, and other health information – all of which can be used for identity theft and to run up your credit card bill. Worst of all, they're not giving people the help they need to stay healthy. In other words, these testing sites are bad news.

Here are a few things to keep in mind when looking into testing sites.

- **If you think you should get tested, ask your doctor.** Some people with COVID-19 have [mild illness](#) and are able to [recover at home](#) without medical care. They may not need to be tested, according to the CDC. Not sure if you need to get tested? Try the CDC's [self-checker](#).
- **Get a referral.** Testing sites are showing up in parking lots and other places you wouldn't expect to get a lab test. Some of these are legit – and some are not. The best way to know is to go somewhere you have been referred to by your doctor or [state](#) or [local](#) health department's website. In other words, don't trust a random testing site you see on the side of the road.
- **Not sure if a site is legit?** Check with your local police or sheriff's office. If a legitimate testing site has been set up, they should know about it. And, if a fake testing site is operating, they'll want to know.

Spotted a fake COVID-19 testing site or received a suspicious text? We want to hear about it.

Report it at [ftc.gov/complaint](https://ftc.gov/complaint).