

Bethany Seniority
August 2017

A continuation of the latest of scams

"CAN YOU HEAR ME" PHONE SCAM This ones all about "A Voice Signature"

There was recently a Consumer Alert warning Americans about 'can you hear me' scams. We actually warned you about these scams making the rounds a few months ago. Now, the Federal Communications Commission (FCC) said the problem is getting worse.

The FCC is asking consumers to be careful answering calls from unknown phone numbers. Scammers are calling victims hoping to get them to say the word "yes" during the conversation that's being recorded. The fraudster will later use the recording of the victim saying yes to authorize unwanted charges on the victim's utility or credit card account.

The scam works like this: a consumer answers a call from someone impersonating a representative from organizations that provide a service that the victim is most likely familiar with. The criminal could say they're with a utility company, a mortgage lender or a credit card company to name a few.

The scammer will ask "Can you hear me?" The caller records the victim saying yes, which they later use as a voice signature. This voice signature can be used to authorize fraudulent charges via telephone.

What you need to do

The FCC is telling consumers who receive a call like this to immediately hang up the phone. If you think that you have already received a call like this, you need to check your bank and credit card statements as well as your telephone statement to see if there are any unauthorized charges.

If you find unauthorized charges, it's likely that you are a victim of what's known as "cramming." Report these charges as unauthorized ASAP.

You should also report the incident to the Better Business Bureau's Scam Tracker and to the FCC Consumer Help Center.

The FCC gave these tips to help ward off unwanted calls and scams:

- Don't answer calls from unknown numbers - This is the most obvious and simplest precaution. Let unknown calls go to voicemail.
- If you answer and the caller (often a recording) asks you to hit a button to stop receiving calls, just hang up. Scammers often use these tricks to identify and target live respondents.
- If you receive a scam call, write down the number and file a complaint with the FCC so it can help identify and take appropriate action to help consumers targeted by illegal callers.
- Ask your phone service provider if it offers a robocall blocking service. If not, encourage your provider to offer one. You can also visit the FCC's website for information and resources on available robocall blocking tools to help reduce unwanted calls.
- Consider registering all of your phone numbers on the National Do Not Call Registry.

An E-mail I received from Sandy Leubner, MGS, LNHA, CIRS-A/D
Statewide Coordinator, National Family Caregiver Support Program
Statewide Liaison, Senior Centers and Municipal Agents

Center for Medicaid and Medicare Services (CMS) Press release 5.30.17, "New Medicare cards offer greater protection to more than 57.7 million Americans - *New cards will no longer contain Social Security numbers, to combat fraud and illegal use.*" See below for complete press release!

The Centers for Medicare & Medicaid Services (CMS) is readying a fraud prevention initiative that removes Social Security numbers from Medicare cards to help combat identity theft, and safeguard taxpayer dollars. The new cards will use a unique, randomly-assigned number called a Medicare Beneficiary Identifier (MBI), to replace the Social Security-based Health Insurance Claim Number (HICN) currently used on the Medicare card. CMS will begin mailing new cards in **April 2018** and will meet the congressional deadline for replacing all Medicare cards by April 2019. Today, CMS kicks-off a multi-faceted outreach campaign to help providers get ready for the new MBI.

"We're taking this step to protect our seniors from fraudulent use of Social Security numbers which can lead to identity theft and illegal use of Medicare benefits," said CMS Administrator Seema Verma. "We want to be sure that Medicare beneficiaries and healthcare providers know about these changes well in advance and have the information they need to make a seamless transition."

Providers and beneficiaries will both be able to use secure look up tools that will support quick access to MBIs when they need them. There will also be a 21-month transition period where providers will be able to use either the MBI or the HICN further easing the transition. CMS testified on Tuesday, May 23rd before the U.S. House Committee on Ways & Means Subcommittee on Social Security and U.S. House Committee on Oversight & Government Reform Subcommittee on Information Technology, addressing CMS's comprehensive plan for the removal of Social Security numbers and transition to MBIs.

Personal identity theft affects a large and growing number of seniors. People age 65 or older are increasingly the victims of this type of crime. Incidents among seniors increased to 2.6 million from 2.1 million between 2012 and 2014, according to the most current statistics from the Department of Justice. Identity theft can take not only an emotional toll on those who experience it, but also a financial one: two-thirds of all identity theft victims reported a direct financial loss. It can also disrupt lives, damage credit ratings and result in inaccuracies in medical records and costly false claims.

Work on this important initiative began many years ago, and was accelerated following passage of the Medicare Access and CHIP Reauthorization Act of 2015 (MACRA). CMS will assign all Medicare beneficiaries a new, unique MBI number which will contain a combination of numbers and uppercase letters. Beneficiaries will be instructed to safely and securely destroy their current Medicare cards and keep the new MBI confidential. Issuance of the new MBI will not change the benefits a Medicare beneficiary receives.

CMS is committed to a successful transition to the MBI for people with Medicare and for the health care provider community. CMS has a [website](https://www.cms.gov/medicare/ssnri/index.html) dedicated to the Social Security Removal Initiative (SSNR) <https://www.cms.gov/medicare/ssnri/index.html> where providers can find the latest information and sign-up for newsletters. CMS is also planning regular calls as a way to share updates and answer provider questions before and after new cards are mailed beginning in April 2018."

For more information, please visit: <https://www.cms.gov/medicare/ssnri/index.html>

The Bethany Fire Dept is looking for a local seamstress who can make minor alterations on our uniforms. This includes things like hemming, adding patches and minor repairs. Call Les Warner, uniform chairman, 203-393-1964.

Important Important Message I Received from Department of Agriculture

From: Linda Piotrowicz, Bureau Director

CC: Jaime Smith, Marketing and Inspection Rep II

Date: July 7, 2017

Subj: Suspension of the Senior Farmers' Market Nutrition Program

Due to the lack of a state budget being enacted by the General Assembly by July 1, 2017, funding for the Senior Farmers' Market Nutrition Program (SFMNP) has been effectively eliminated.

All Senior Farmers' Market Nutrition Program distribution sites are required to immediately stop distributing SFMNP check booklets to any and all eligible clients.

Please make all reasonable efforts to inform clients who have already received check booklets, as the checks are no longer valid.

The Bethany fire Department Hosts Their Annual Chicken Bar-B-Que and Concert Featuring Five in the Chamber Thursday August 17th dinner starts at 6pm, concert starts at 7pm.

You will be eating at the Bethany Fire Department 765 Amity Road. The Bar-B-Que will go off rain or shine! B.Y.O.B. and chair.

Advance Tickets only Adult meals \$15.00, 12 and under \$10.00

Dinner includes: Chicken, potato, corn, rolls, desserts and beverages.

You may buy your ticket at the following locations: Bethany Town Hall (Town Clerks Office) Country Companions Veterinary Service, Pleasant View Garage, Lock, Stock, & Barrel, BVFD members, Billy's Ice Cream & Marketplace or call Brent 203 509-3911 or Matt 203 627-8457.

The band is courtesy of Country Companions Veterinary Services, LLC

This is a fund raiser for the Fire Department, so come enjoy good food, good song and good neighbors, and good firefighters and support your Volunteer Bethany Fire Department.