

# REP. KATE HOGAN'S SENIOR NEWS



## Protect Against Scams & Fraud

I look forward to better days when we can all be together again; until then, please stay safe and wear a mask in public. I also want to talk about staying safe when it comes to an ongoing concern for seniors: scams and fraud aimed at seniors.

Massachusetts stands out as having some of the strongest Consumer Protection laws within its Chapter 93A scheme, including broad protections and definitions, expansive authority to chief law enforcement officers, and allowing civil and class actions brought by individuals.

You are urged to contact local police if you think you have been targeted in a scam or fraud. In addition, following are some details on state and federal government protections and resources to guard against fraud:

- **Debt Collection Regulations** On March 27th, the AGO filed Emergency Debt Collection Regulations for the State of Emergency. The regulations state it is an unfair or deceptive act for any creditor or debt collector to seek legal remedies for debt, such as initiating, filing, or threatening to file any new collection lawsuit or seek an equitable remedy (such as garnishment, seizures, or repossessions). Exceptions include actions for loans secured by mortgages on real property or for a regulated utility. The regulations also include prohibition on outbound debt collection calls by debt collectors and debt buyers. Exceptions include informing a consumer of a rescheduled court appearance and for debts secured by a mortgage on real property. On April 13th, the AG's Office determined that emergency funds that will be issued to consumers through the CARES Act are exempt from seizure or garnishment by creditors under Massachusetts's law.
- **Stimulus Checks** Over the past few weeks, many citizens have received stimulus checks from the Internal Revenue Service (IRS). In these uncertain times, the IRS is urging taxpayers to be cautious and keep an eye out for a potential rise in phishing scams. A consumer who believes their economic impact payments have landed in the hands of an identity thief can report it to the FTC and the IRS at the same time by going to [www.identitytheft.gov](http://www.identitytheft.gov) to complete an IRS Identity Theft Affidavit (IRS Form 14039) and submit it electronically to the IRS. IdentityTheft.gov will also give you a recovery plan with steps you can take to help protect yourself from further identity theft.
- **Robocalls & Scams** Scammers are taking advantage of anxieties surrounding COVID-19, and may call offering "coronavirus kits", "COVID-19 packages", or offer Medicare benefits surrounding the virus. However, they will also ask you to verify personal information, such as your bank account or social security number. You can and should report these instances to the FTC at [www.ftc.gov/complaint](http://www.ftc.gov/complaint).
  - Scammers may also pretend to be calling from the IRS, Census, or social security and claim you are eligible for relief, cash payment, or that there is a check waiting for you. They may ask for money, personal information, or both. The surest sign of a scam is when you are asked to pay with cash, use a gift card, wire money, or use cryptocurrency (i.e. bitcoin).
  - Remember, the best thing to do in the event of a scam call is to hang up. Do not press any numbers.
- **Price Gouging** Consumers are urged to report unreasonably high prices of consumer goods to the Consumer Protection Division of the Attorney General's Office by calling 617-727-8400 or by filing a complaint online via the AG's website.

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- To avoid **Charity Scams/Mutual Aid Networks**, always make informed decisions on the charities or groups you are looking to give to. Do your research into Mutual Aid Networks in your area before participating. Visit [www.bigdoorbrigade.com](http://www.bigdoorbrigade.com) for a list of known networks, or how to start your own.

### **Contact Rep. Hogan:**

My (virtual) door is always open. If you need assistance or would like to contact me, please call me at (617) 722-2199 or email me at [Kate.Hogan@mahouse.gov](mailto:Kate.Hogan@mahouse.gov).

A handwritten signature in black ink that reads "Kate". The letters are cursive and slightly slanted to the right.

Kate Hogan, State Representative

Proudly represents Bolton, Hudson, Maynard, and Stow

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