

# Social Security scams, 2015

Sixty-two million people receive Social Security payments each month, and con artists are going where the money is. With the number and cleverness of SS scams increasing, we'll alert you to some of the more common schemes.

## Don't fall for these scams

1. A Social Security Administration "employee" calls and threatens legal action because of fraudulent use of your SS account. To avoid arrest you need to call a phone number immediately and confirm your personal information such as your SS and bank account numbers. Doing so would mean certain identity theft.
2. The caller informs you that your SS benefits are being cut because you have inherited a house from a relative – all you have to do is pay the back taxes to get the house sale proceeds and restore your benefits.
3. You receive a mailed notice that has an official-looking design (similar to SSA letterhead) touting services for a fee -- that the SSA already provides for free.
4. You are offered (usually via direct mail) additional SS benefits for an application "filing fee". Filling out the application would hand the crook a fee plus your personal information. Note that the SSA has a process for appealing for increased benefits, and you can hire someone to help, but you should initiate the process yourself.
5. A con artist posing as an SSA employee calls and needs to check your records for accuracy or tells you that you are required to get a new SS card in order to get you to reveal personal information.
6. A friendly sounding "tax preparer" calls offering tax return assistance with the promise of a refund, usually for a fee under \$100. The scammer requests multiple years-worth of 1099 statements, misreports your benefits amount and creates a bogus refund amount. You might receive a refund, but when the IRS discovers the faulty information, you will be forced to pay it back plus interest and penalties.
7. In a variation on the tax scheme, the tax preparer claims that you are due a refund (because of the recent lack of cost of living increases). The thief will not only charge you for filing a tax return, but also steal your personal information.
8. You receive a postal letter from a "company" informing you that the federal government has increased the taxable amount of your SS benefits and that the company will help you avoid paying this increase – you simply need to confirm your personal information.

## Stay alert and don't get fooled

SS recipients receive legitimate mail from the SSA regarding matters like benefit increases, tax statements and future benefits. Other than that, be wary of any unsolicited communication from anyone:



- Claiming to be from the SSA
- Offering a service related to SS benefits
- Asking for personal information or who will charge you a fee of any kind

If thieves do get your personal information, they may create an account on the SS website and change the now-required direct-deposit bank account to their own prepaid debit card.

If you have the slightest doubt about a letter or phone call related to your Social Security, the safest route is to check with the Social Security Administration before responding further. To contact the SSA:

Call: 1-800-772-1213

Visit: [www.ssa.gov/agency/contact](http://www.ssa.gov/agency/contact)

Visit your local SSA office (search on the SSA website)

Write: Social Security Administration  
Office of Public Inquiries  
1100 West High Rise  
6401 Security Blvd.  
Baltimore, MD 21235

