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# Age Spots - This Call Is For You!

JUNE 10TH 2016 BY DEE LOFLIN

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The phone rings on a warm June afternoon. Picking it up you say “hello”, the caller on the other end is distorted and the line is full of static. You can barely make out that it is your grandson and he has been arrested in Mexico and needs you to send him money immediately.

The call comes in as you are sitting down for dinner. It is the IRS and they are calling to inform you that you owe a substantial amount of money and if you do not give them a payment right away, there could be severe consequences.

Medicare calls you on your cell phone, to inform you that it has received some questionable charges that you need to verify. They are afraid someone has used your Medicare number and need you to verify your number and other personal information.

All of these phone calls illicit a similar response panic, confusion, and even fear. All of these phone calls are also scams. Phone scams targeted at seniors are very popular and are increasing at an alarming rate.

Seniors are a prime target for scammers for various reasons. Many seniors have paid off their homes, saved money over their lifetimes and have good credit all of which makes them “ripe for the picking” in a scammers mind. And many seniors are just nice people, those who grew up in the 30’s, 40’s and 50’s were raised in a time when people strived to be polite and trusting, so once a scammer gets them on the phone,

many have a hard time saying no or hanging up on the caller.

A real problem is that many people who fall victim to a scam or even those who want to report questionable activity do not know where to go to report the call. You can always report a scam to your local police or Sheriff's office. The Mo Attorney General's Office can also take reports of scams and identity theft. Missouri Senior Medicare Patrol (SMP) helps Medicare and Medicaid beneficiaries prevent, detect, and report health care fraud, so any suspected Medicare scams can be reported to the SMP. Don't be embarrassed or afraid if you have fallen for a scam, these criminals work very hard to stay one step ahead of us and practice what techniques work to get your money or information. If you have been scammed, please report it with as much information as you can.

There are some simple things you can do to avoid becoming a victim. First, sign up for the Do Not Call Registry managed by the Attorney General's Office at 1-866-662-2551. This will stop many calls but if you are still receiving calls they may be scammers, who do not care if you are on the registry.

Protect your identity by not giving out personal information such as Medicare and Social Security numbers and banking information. Remember that Medicare, Social Security and the IRS will NOT call you if they need to contact you.

Talk to family members or a trusted friend if you are receiving calls that concern you. Scammers count on your silence to continue their scams. Remember that you can receive a free credit report from each of the 3 credit bureaus every year for free. Check them to make sure there is no unusual information.

And most importantly remember that it is ok to hang up on someone, especially if they are trying to frighten or bully you. Block the number if possible or do not answer the calls. Take the steps you need to so answering your phone is not something you regret doing.

If you have fallen for a scam or have concerns please call our office at Aging Matters 1-800-392-8771 and we will do our best to assist you.

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