

By Debra N. Diener, J.D., CIPP/G; blog at [Privacy Made Simple](#)

Scammers are shameless and prey on anyone and everyone. So this alert is for seniors so you can protect your private personal and financial information.

If you're not a senior, please share this alert with any seniors you know so they can protect themselves.

What's the latest scam aimed at seniors? The Better Business Bureau (BBB) had a recent alert about this nationwide Medicare scam involving Medicare ID cards (scamalert@council.bbb.org), "Don't Fall for Medicare Card Phone Scam", January 5, 2013).

Seniors get phone calls from scammers pretending they're Medicare representatives or are from other government agencies. The scam caller says something along these lines: "New Medicare ID cards are being mailed out, your new card's in the mail and should arrive in a few days. We need to set up your direct deposit so the Medicare funds can go directly into your bank account."

Sounds so convenient, right? Wrong! Hang up the minute the scammer tries to pass himself off as from Medicare or another government agency. **B**ut if you don't hang up then don't, repeat don't, give up your bank account information.

The only direction money will flow is from your bank account into the scammer's hands.

There are other variations on this scam. Instead of bank account information, the scammer might say he needs to confirm the senior's identity in order to send out the new Medicare card.

All that's needed is the senior's Medicare number (which is the same as the SSN) and other personal information.

Again, don't do it!

Unsuspecting victims could become identity theft victims.

Seniors, as well as friends and family members of seniors, can learn more about protecting against Medicare scams. Medicare.gov is the official U.S. Government site for Medicare information. It is easy to use and has useful information at the “Medicare fraud and ID theft” link. Pull up that link (on the left hand side of the page), as there’s additional information under the “Identity theft: protect yourself” link. The BBB is another excellent resource for finding information about Medicare scams.

Finally, the Federal Trade Commission has an ID Theft Hotline (1-877-438-4338). Don’t hesitate to call the Hotline if you, or someone you know, has been a victim of a Medicare scam.