**Covid-19 Scam**

The spread of Novel Corona virus is one of the most dangerous threats Mankind has ever faced. Started spreading like a normal viral flue from a lab of Wuhan, China; later created a boom in the whole world. It changed the definition of our day-to-day life style, killed lacs of people, destroyed innumerous families, smashed economies of many countries, left millions of people infected and yet that’s not the end, the destruction game still continues.

In such a situation when the whole world is trying to fight out the crisis period together, there are some people who are trying to make benefit out of it by doing various scams and frauds. These fraudsters are offering COVID-19 tests, HSS grants, medical prescriptions etc. in exchange of your personal details. However, these are unapproved and illegitimate. These scammers are also using phone calls, text messages, social media ads and even door to door visit to trap you. In spite of the U.S. Department of Health and Human Service Office is continuous alert to public about these scams but still people are falling in the trap of these scammers. Might be this is because when we are in real crisis we merely stop thinking logically and rather try to take up whatever solution is available in our hands. And this is when we are giving a chance to these criminals to exploit us.

After the release of covid vaccines in the market, these crimes have increased a lot. It is found that many people who want get themselves vaccinated but are unable book the desired vaccination slots. In such case they look for any alternative where they can book the slots by other means. The fraudsters take this as an opportunity. Recently an incident has happened in our locality where an elderly couple was cheated in the same way. The incident started this way, the couple received a robotic call claiming that they were calling from ‘Fight Covid Camp’ and they have special arrangements to get the senior citizens vaccinated with very minimal charges. Then it was asked if they want to book a vaccination slot in their nearest camps the they should press a particular button. Now, this couple was really eager to get vaccinated as soon as possible since they had already lost their only son due to covid attack. So, when they clicked on that button, they were asked to enter their photo id details, date of birth, mobile no. etc. and many other details. Among these, the biggest mistake the couple did was providing their debit card details for paying the charges of booking the slots. Then they were informed that, a link has been shared to their email id, to kindly click on that to get the acknowledgement slip of confirmation of their bookings. The moment they clicked on the link they were landed in grave danger. A text message came from bank that $1000 has been debited. Seeing this, thunder stroke their heads and they realized what mistake they have committed.

They tried to connect with no. again and again, but unfortunately, they could not. Though it was their fault that they did not verify the authenticity of the caller before providing personal details but after realizing their mistake they did not waste any time, instead, they filed an online complaint immediately via HSS-OIG. HSS-OIG’s hotline reviews and investigates thousands of complaints each year. It’s been three weeks now`, investigation is still going on but no positive outcome till date. Hope this poor couple get their money back.

Well, this is not the only case you are hearing. According to Federal Trade Commission, Americans have been bilked out of $382 million due to fraud linked to covid-19 pandemic. A recent report says more than 217,000 people has filed COVID-related fraud reports with the FTC since January 2020. It is also found that these covid related frauds are more likely to happen with senior citizens. FTC report says people in 70s suffered median losses of $500 while those who are in their 80s had a median loss of $900.

Since the pandemic has started, people have been defrauded in various ways. For example, Contract tracing scams. What happens in this case is fraudsters attempt to collect financial, rather than health information. Another common way of getting defrauded is people getting robotic calls asking if they are interested in doing any kind of part time or full-time work from home jobs. Scammers also place eye catching posts and ads on various social media platforms like Instagram, Facebook, Linkedin etc. for ways to make money from home. Naturally people who lost their jobs due to this covid surge gets trapped easily. When they inquire about the jobs, they are asked to spend money on trainings, special accesses or extra services. In addition, people are also receiving calls pitching for fake health insurance. Complaint filed at consumer financial bureau has increased by 54% since 2019, i.e. from the time when the pandemic started.

Apart from these, there are big hearted people who donates in charity in these tough times and help the needy people. There are scammers around who are posing as charities and claiming to help corona virus victims. In these types of case, the scammers ask for money upfront as a charitable donation.

**ALERTS AGAINST COVID-19 FRAUDS:**

In order to save ourselves from these kinds of frauds we should consider the alerts of U.S. Department of Health and Human strictly. According to them,

* One should not buy vaccination cards from anyone. First verify whether the person is authentic or not.
* One should not provide personal details to the volunteers who go o door to door with covid updates.
* One should be cautious while disposing bills, vaccination records etc. since these pieces of paper contain your information.
* Beneficiaries should be cautious of unsolicited requests for their personal, medical and financial information. Medicare will not call beneficiary to offer COVID-19 related products services, or benefit review.
* One should be suspicious of any unexpected calls or visitors offering COVID-19 tests or supplies. If you receive suspicious calls, hang up immediately.
* One should not click on or respond to hyperlinks or text messages about COVID-19 from anybody unknown.
* One should always do research before accepting any “job offer”. Search the company’s name plus “scam,” “review” and “complaint.” Remember you will never have to pay for any job instead, you will be paid.
* Before donating into any charity, one research it online to make sure it is legitimate. If someone or any organization tries to rush you to donate, do not do that because this is a sign of a scam.
* According to FTC, another sign of fake charity is if they ask for donations via cash, gift card or money wire.
* If one suspect of COVID-19 health care fraud, the that person should immediately report scam to hotline HHS-OIG or call 800-HHS-TIPS (800-477-8477).

These are some of the alerts one should follow to save themselves from COVID-19 scams.

**ACTION TAKEN AGAINST COVID-19 FRAUDS:**

As of now (March 26, 2021), the Department of Justice has publicly charged 474 defendants with criminal offenses based on fraud schemes connected to the COVID-19 pandemic. These cases involve attempts to obtain over $569 million from the U.S. government and unsuspecting individuals through fraud and have been brought in 56 federal districts around the country. These cases reflect a degree of reach, coordination, and expertise that is critical for enforcement efforts against COVID-19 related fraud to have a meaningful impact and is also emblematic of the Justice Department’s response to criminal wrongdoing.

“To anyone thinking of using the global pandemic as an opportunity to scam and steal from hardworking Americans, my advice is simple – don’t,” said Acting Assistant Attorney General Nicholas L. McQuaid of the Justice Department’s Criminal Division. “No matter where you are or who you are, we will find you and prosecute you to the fullest extent of the law.”

“We will not allow American citizens or the critical benefits programs that have been created to assist them to be preyed upon by those seeking to take advantage of this national emergency,” said Acting Assistant Attorney General Brian M. Boynton of the Justice Department’s Civil Division. “We are proud to work with our law enforcement partners to hold wrongdoers accountable and to safeguard taxpayer funds.”

On criminal matters the Justice Department of the United States have made schemes to combat COVID-19 related fraud schemes like:

* Paycheck protection program (PPP) fraud.
* Economic Injury Disaster loans (EIDL) fraud.
* Unemployment Insurance (UI) fraud.

For any kind of information related to COVID-19 do trust only government websites like Coronavirus,gov , CDC.gov/coronavirus, USA.gov/coronavirus rtc.

Remember, beside staying safe from the Corona virus, we need to stay at a safe distance from these fraudsters and scammers.