

# COVID-19 FRAUD ALERTS

Blue Cross Blue Shield of Massachusetts is focused on protecting its members from fraudsters who will take advantage of these uncertain times. Potential and actual schemes include:



## Advertisements for Vaccines/Medications

Be wary of advertisements for vaccinations or medications to treat the virus which are not authorized by the CDC, your local health department or your physician. For up to date information on testing and treatment use trusted resources such as the [CDC](#), [FDA](#) ([here](#) and [here](#)) and [Massachusetts Department of Public Health](#).



## Unauthorized Charges

Always be on the lookout for unexplained or unauthorized charges appearing on your Explanation of Benefits statement.



## Spear Phishing Emails

Be aware of spear phishing emails referencing Coronavirus or COVID-19 which may contain malware.



## Advertisements for Health Products

Be wary of advertisements offering health products that are ineffective against Coronavirus or COVID-19 i.e. herbal teas, supplements, oils or ointments. Seek guidance from your physician.



## Telemarketing or "Robo-Calls"

Do not accept telemarketing or "Robo-Calls" from callers you did not authorize to call you.



## BCBSMA Offering "Free Services" or "Free Medication"

BCBSMA will not call their members offering free services or medication. Members may receive calls from entities stating they are BCBSMA or work with their insurance. BCBSMA would never ask a member for their insurance number, address or other personal information. Be wary of calls that ask for this information and do not conduct the standard verification process that BCBSMA would when speaking to their members.



## "Free" Test Kits

Be wary of scammers going door to door offering free test kits in exchange for insurance information or cash. Don't accept any other medications (i.e., inhalers). Door to door scammers may also be there to commit other crimes such as robbery.

# KNOWN COVID-19 SCAMS



## Treatment Scams

Scammers are offering to sell fake cures, vaccines, and advice on unproven treatments for COVID-19.



## Supply Scams

Scammers are creating fake shops, websites, social media accounts, and email addresses claiming to sell medical supplies currently in high demand, such as surgical masks. When consumers attempt to purchase supplies through these channels, fraudsters pocket the money and never provide the promised supplies.



## Provider Scams

Scammers are also contacting people by phone and email, pretending to be doctors and hospitals that have treated a friend or relative for COVID-19, and demanding payment for that treatment.



## Charity Scams

Scammers are soliciting donations for individuals, groups, and areas affected by COVID-19.



## App Scams

Scammers are also creating and manipulating mobile apps designed to track the spread of COVID-19 to insert malware that will compromise users' devices and personal information.



## Investment Scams

Scammers are offering online promotions on various platforms, including social media, claiming that the products or services of publicly traded companies can prevent, detect, or cure COVID-19, and that the stock of these companies will dramatically increase in value as a result. These promotions are often styled as "research reports," make predictions of a specific "target price," and relate to microcap stocks, or low-price stocks issued by the smallest of companies with limited publicly available information.



## Price Gouging Scams

Individuals and businesses may sell essential goods, like hand sanitizer, for significantly higher prices than in a non-emergency setting. Massachusetts Attorney General Maura Healey has filed an emergency regulation that prohibits price gouging of goods and services necessary for public health and safety during a declared statewide emergency. The AG's Consumer Protection Division encourages members of the public to call [617-727-8400](tel:617-727-8400) or [file a complaint online](#) about unreasonably high prices of consumer goods during this public health emergency.