

Top Scams of 2026

with the BBBEF's Texas Senior
Medicare Patrol



SMP

Senior Medicare Patrol

Preventing Medicare Fraud



SHIPs are federally funded

The SHIP program was established by Congress, and their work is funded by the U.S. Administration for Community Living at the U.S. Department of Health and Human Services.

State Health Insurance Assistance Program (SHIP)

SHIP can help you:



Understand
costs and
coverage



Compare
options

ENROLL



Enroll in
or change
plans



Correct billing
issues

FREE Services for Older Adults and Family Caregivers



Services for older adults:

- home-delivered meals and congregate meals
- counseling
- transportation within the county
- help understanding Medicare benefits, plans, and applying for Medicare Savings Programs and Low-Income Subsidies
- short-term in-home services, equipment, and supplies
- workshops to avoid falls and manage chronic conditions
- help resolving complaints or concerns for people who live in nursing homes or assisted living facilities
- help arranging community-based services for people who want to leave rehabilitation facilities or nursing homes
- help arranging COVID vaccines



Services for caregivers of older adults

- respite care
- workshops on elder care and caregiving
- dementia care education and problem-solving
- short term in-home services, equipment and supplies
- information on how to find and pay for long-term care
- counseling, support groups and small-group workshops



Call 1-800-272-3921.

Funded in part by Texas Health and Human Services Commission.

FREE Services for People of All Ages with Disabilities and Family Caregivers



Services for people of all ages with disabilities

- help accessing in-home and other long-term care services
- help arranging COVID vaccines



Services for caregivers of people of all ages

- short-term respite



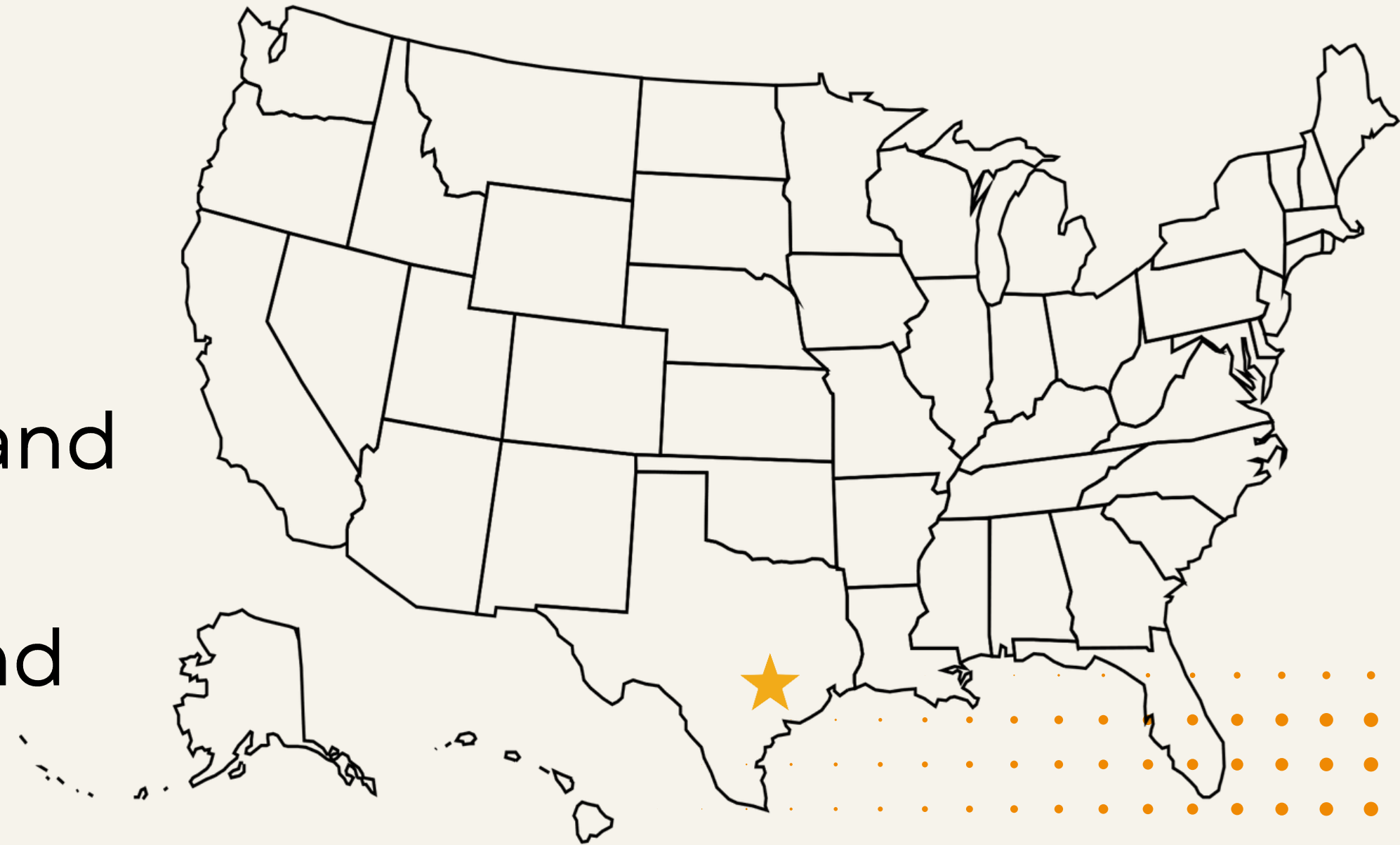
Call 1-855-937-2372.

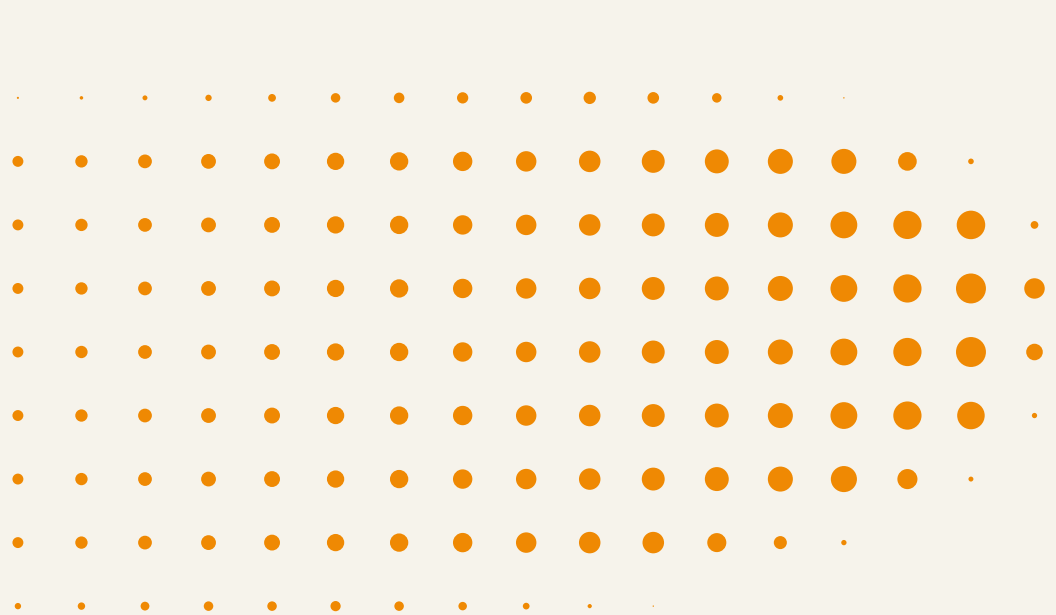
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WHO ARE WE?

TEXAS SENIOR MEDICARE PATROL

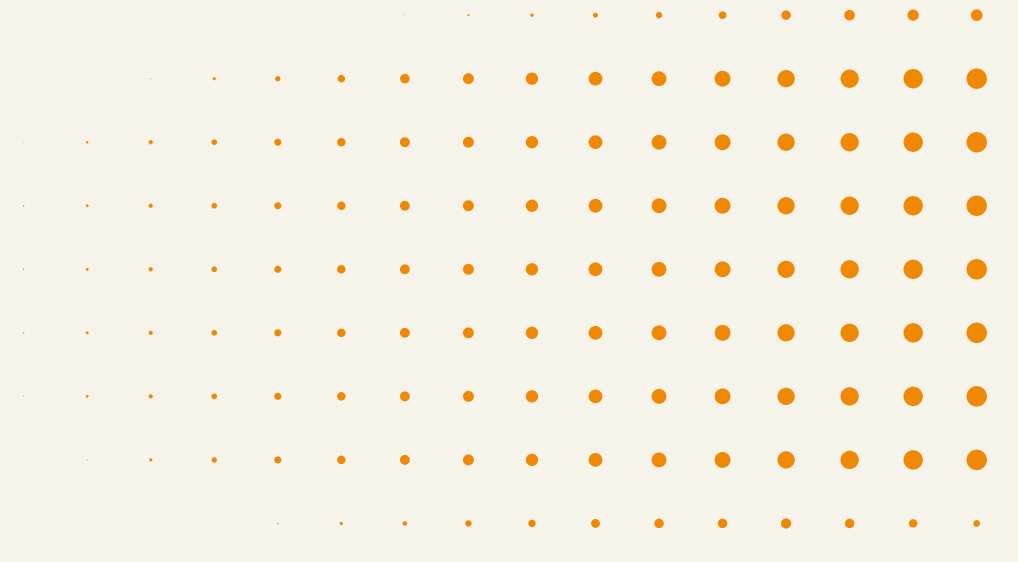
- Federally funded Program
- In every state
- Housed in the BBBEF
- Recruit & train volunteers and professionals
- Report intentional fraud and abuse





OUR MISSION

To empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education.



WHAT DO SCAMMERS WANT?



Money



Gift Cards



Credit Card Information



Bank Account information



Social Security Number



Medicare Number



Date of Birth

HOW DO THEY GET MY INFO?

A photograph of a green dumpster with its lid open, showing debris inside. The text "Dumpster Diving" is overlaid in a bold, dark blue font.

Dumpster Diving

A photograph of a person's hands holding binoculars to their eyes, looking towards the left. The text "Shoulder Surfing" is overlaid in a bold, dark blue font.

Shoulder Surfing

A photograph of a row of orange file folders in a filing cabinet. The text "Public Records" is overlaid in a bold, dark blue font.

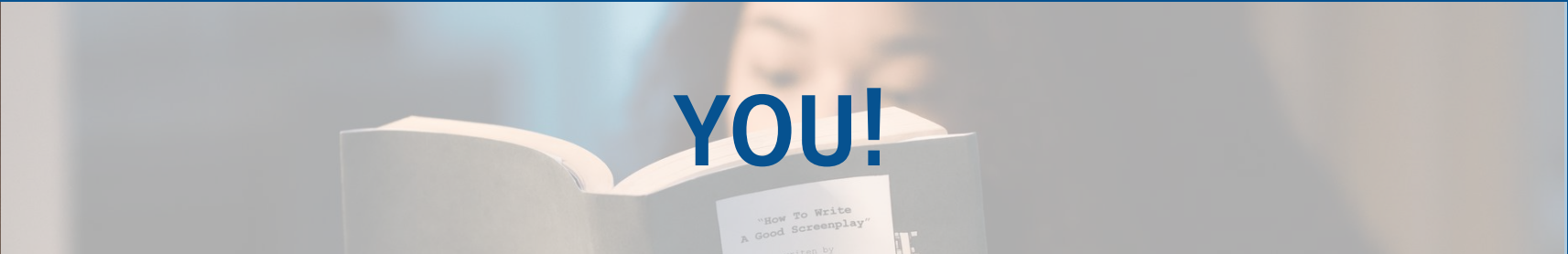
Public Records

A photograph of several hands holding smartphones, looking at the screens. The text "Social Media" is overlaid in a bold, dark blue font.

Social Media

A photograph of a desk with a calculator, a printer, and various papers. The text "Other Scammers" is overlaid in a bold, dark blue font.

Other Scammers

A photograph of a person's face, partially obscured by a book they are holding. The text "YOU!" is overlaid in a bold, dark blue font.

YOU!

ARTIFICIAL INTELLIGENCE

“This seems too good to be true..”

“Reply now! Urgent!”

“Hi Grandma, it’s me...”

- Beware of **voice cloning** softwares
- Scrutinize images and videos for “deepfakes”
- Always check on family personally or contact another family member
- Consider a family “**code word**”
- Don't spend money or buy gift cards



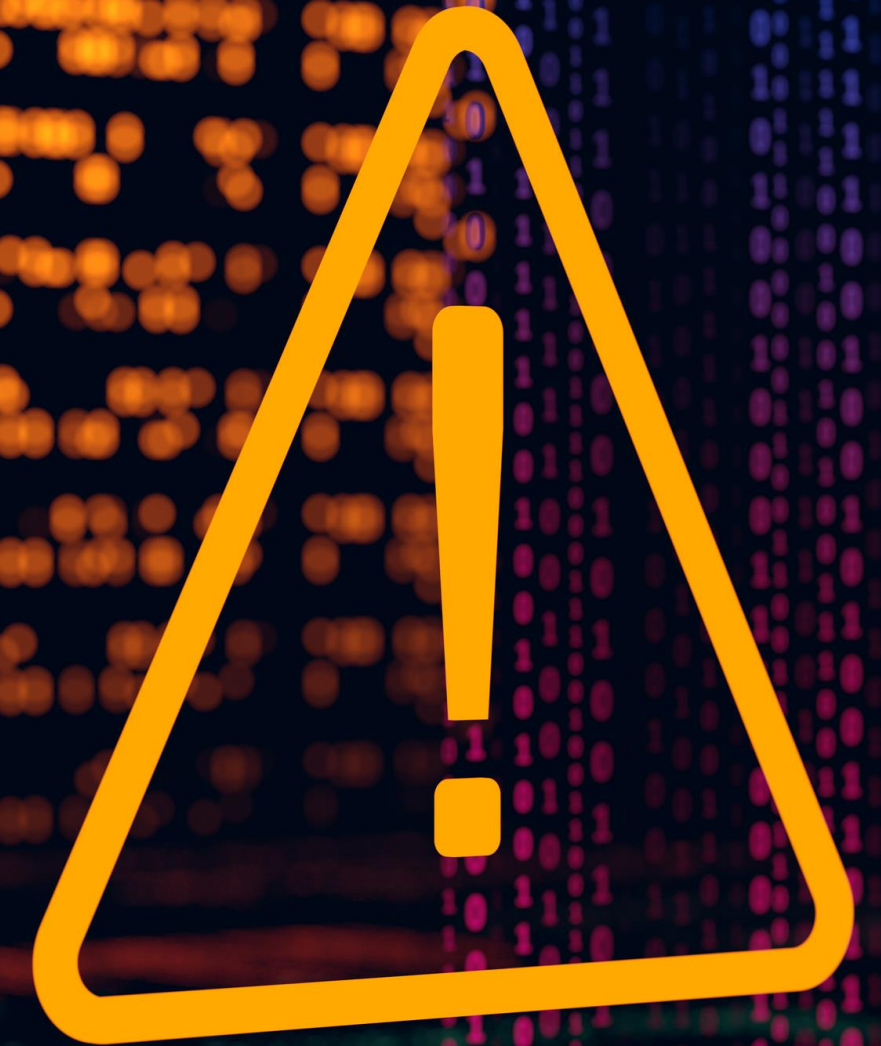
PHISHING AND RANSOMWARE SCAMS

“Verify your banking info...”

“Your package cannot be delivered!”

“This is TXDot, you owe money!”

- Be suspicious of emails asking for personal or financial information
- Look out for imposters: TxDot, Jury Duty, Banks, etc.
- Verify the senders email address and hover over links before clicking
- Be cautious of emails with strong sense of urgency
- Don't respond to texts from unknown numbers



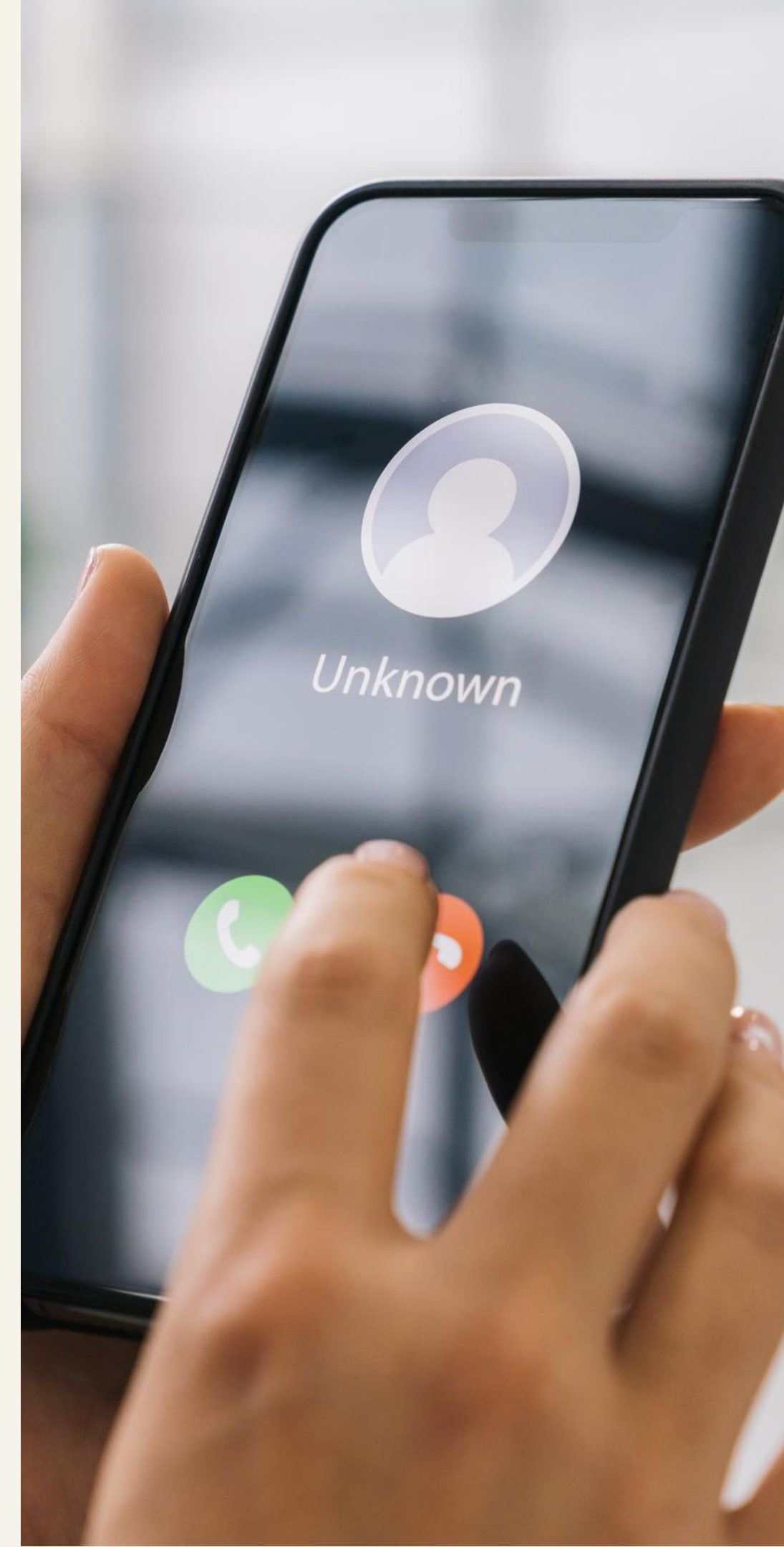
MALWARE

SPOOFING SCAMS

Ring Ring ... It's Medicare calling ...

- Scammers use software to make their number appear on your phone as something else
- Consider "screening" your calls

DO NOT ANSWER!



GOVERNMENT IMPOSTER SCAMS

***“This is Special Agent Smith...
You’re going to jail!”***

- Impersonation scam
- Scammers may use real recorded audio of an electoral candidate's voice to solicit campaign contributions
- The caller may claim to be ICE, FBI, SSA, Attorney General, etc., and threaten you with jail time if you don't pay up



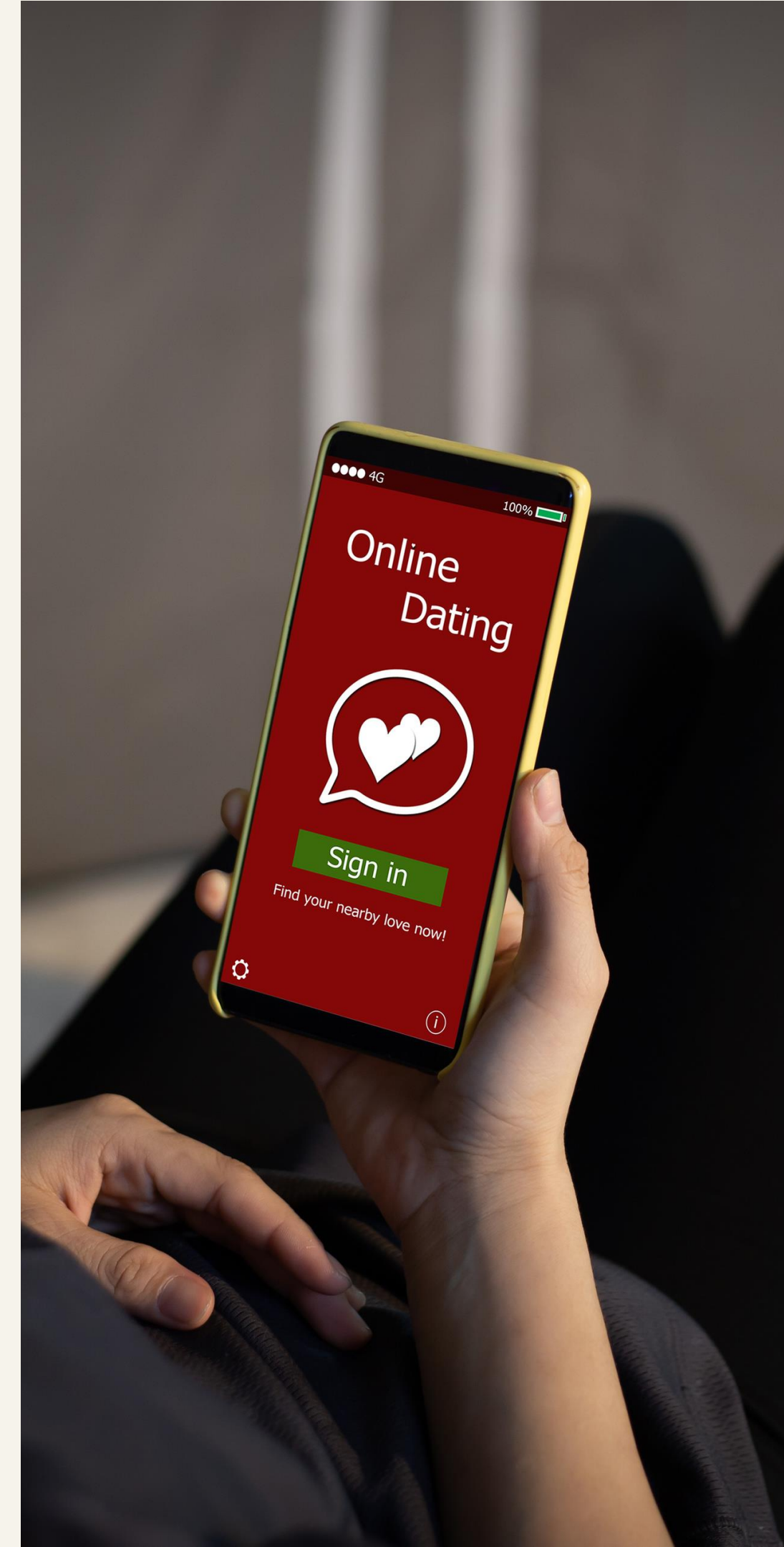
ROMANCE SCAM/PIG BUTCHERING

“Make money fast!”

“This is a great investment”

“I’m Brad Pitt... Let’s chat...”

- Stranger online develops a relationship with you, building trust
- Tells you of a “new, safe investment”, typically cryptocurrency
- Convinces you to open accounts, then disappears
- Don’t send money to people you have never met in real life
- Don’t respond... Delete!!



FREE/QUICK MONEY SCAMS

“You’ve won the Lottery!”

“Remote work, \$100/hr!”

“A NEW CAR!”

Free money! But the catch:

- Taxes
- Courier Fees
- Insurance
- Tax, Title, and Insurance

Great new job! But:

- Too good to be true
- Requires financial information to onboard

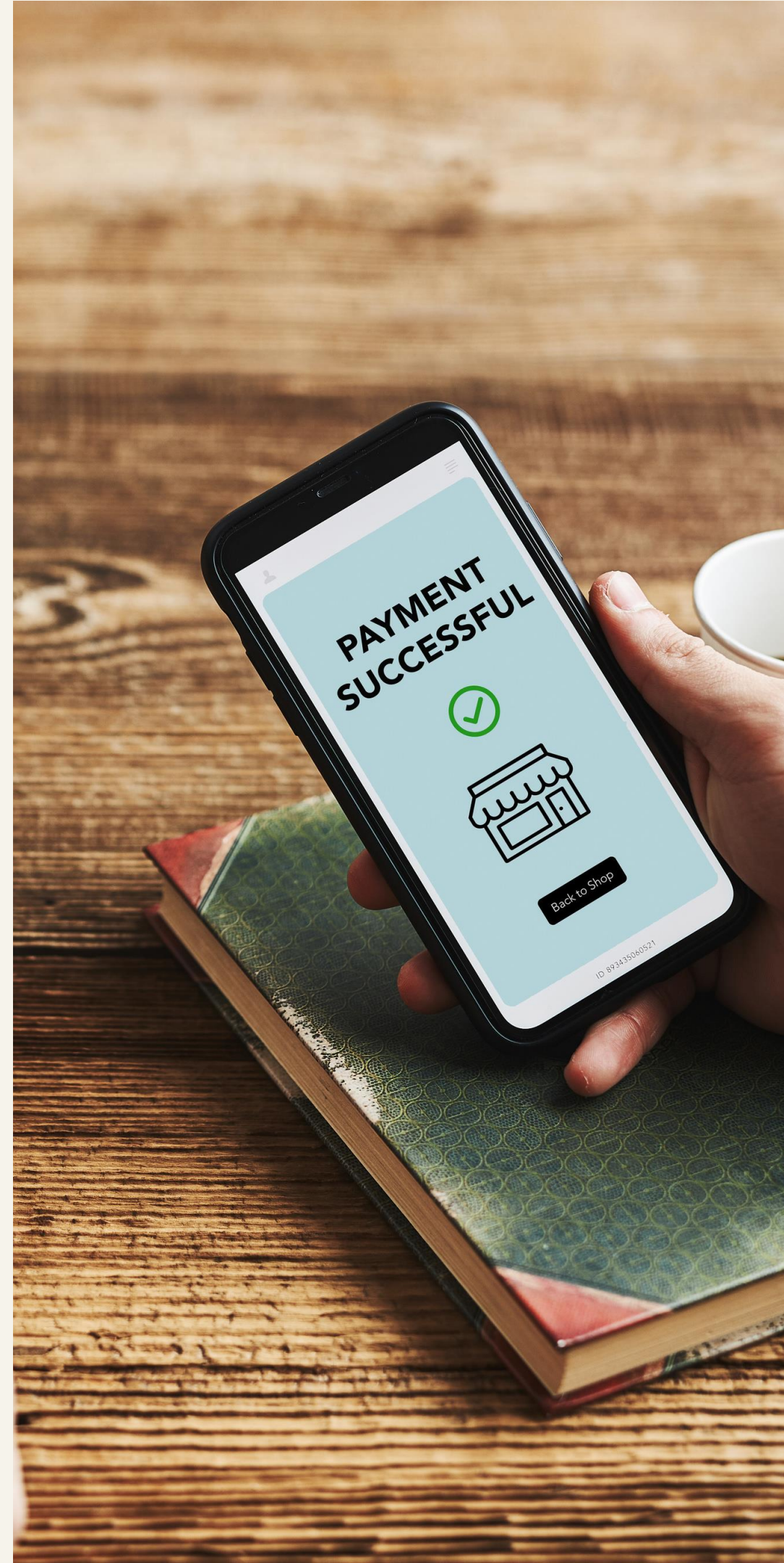
You can’t win anything you didn’t enter!



DIGITAL PAYMENT SCAMS

- Receive money through a money-sending app from someone you don't know
- They message you, asking for it back, claiming it was an accident
- This could help a scammer move stolen or illegitimate money

Tip: If using online payments, connect a CREDIT card, NOT a debit card. You are more likely to get money back if lost on a credit card



UNSOLICITED DME

“Here is your FREE knee brace!”

“Genetic test kit, on us!”

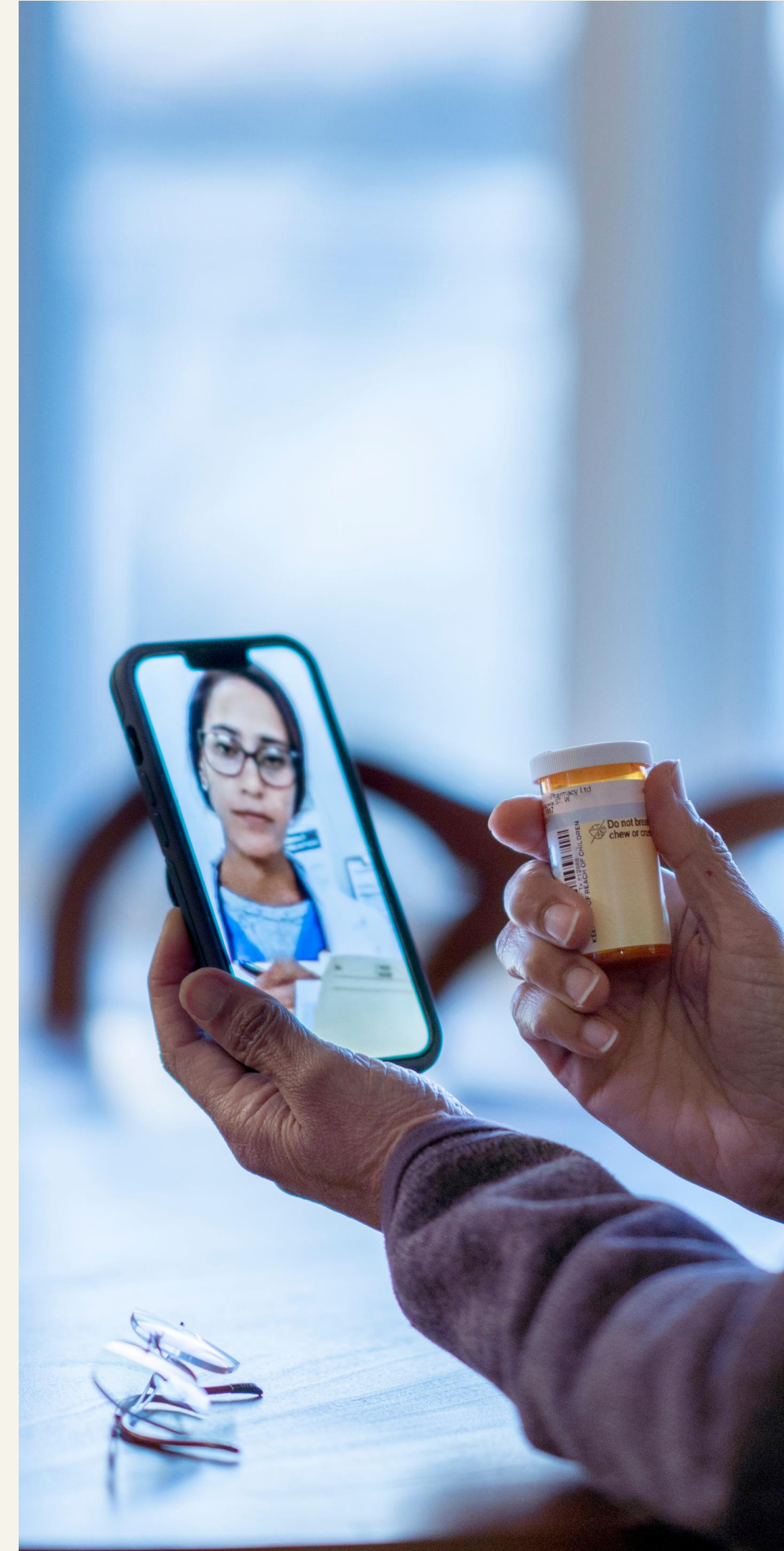
“Charges for catheters...”

- May receive a phone call offering “free supplies” in exchange for your Medicare number
- Charges of \$1,000s for catheters and ostomy bags on MSN or EOB
- Receive a package with unsolicited DME
- Receive DME that is the wrong size/poor quality
- Genetic Test Kits in the mail



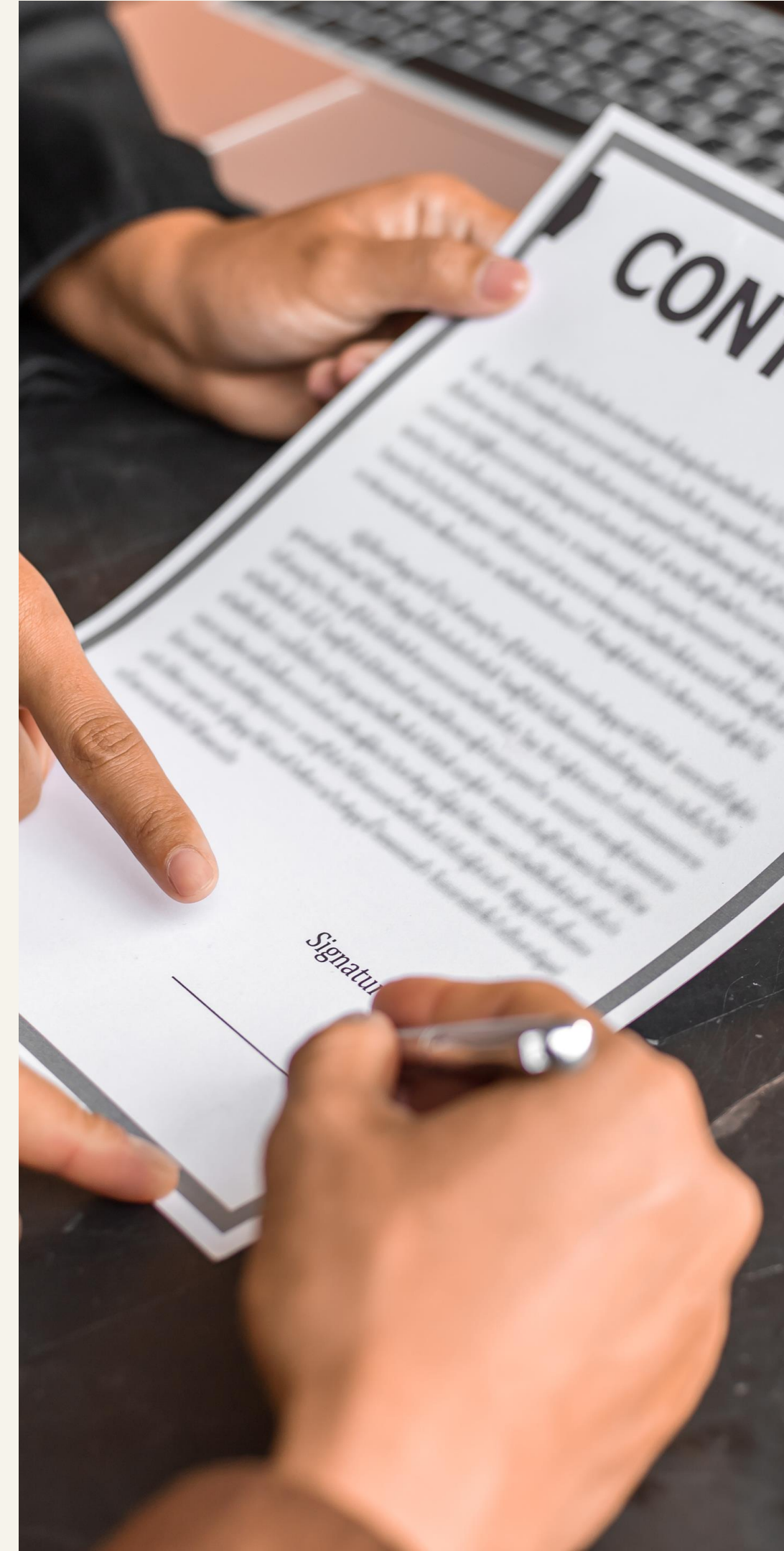
MEDICAL ID THEFT AND TELEHEALTH

- Beware of people pretending to be physicians online
- Research telehealth providers before scheduling an appointment
- Check MSNs and EOBs to ensure accurate charges
- Do not accept kickbacks!



CONTRACT SCAMS

- Be careful of contracts that contain blank spaces that they will “fill in later”
- Do not be rushed into signing! Review with a trusted individual
- This applies to Medicare plans, construction work, loans, etc.
- Research on **BBB.org**, read reviews

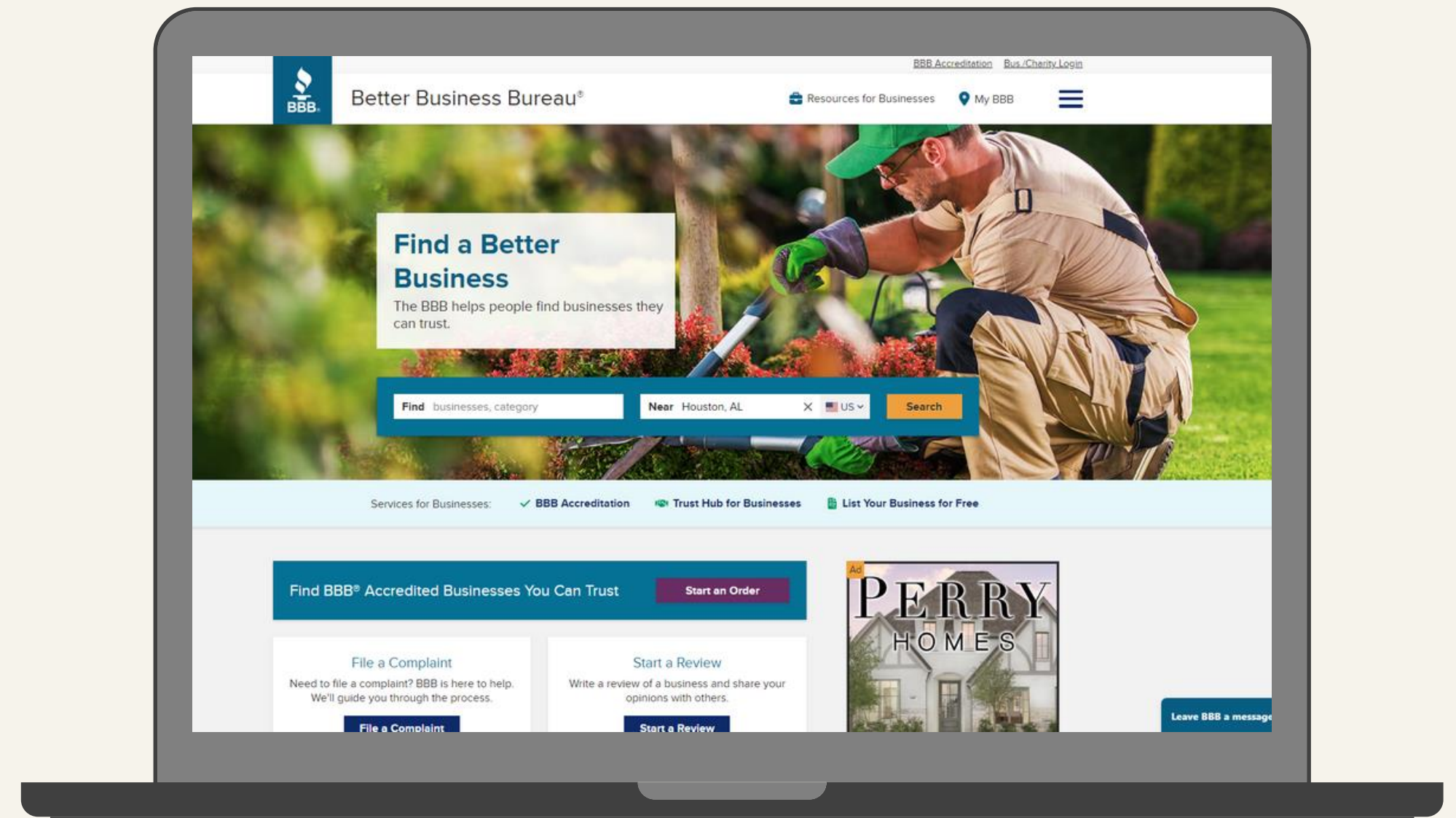


VERIFY A BUSINESS/ORGANIZATION

Visit [BBB.org](https://www.bbb.org)

Call: 713-868-9500

Visit the BBB Scam
tracker!



MEDICARE SCAMS

"Free" services or products for your
medicare number

Calls from "Medicare"

Agents or brokers rushing you into a
decision

"NEW" Medicare card for a fee



If you are a victim of Medicare Fraud

- Check your MSN's
 - Double billing
 - Services not provided
 - Upcoding
- Contact your Provider
- Call TXSMP!!
 - 888-341-6187
 - texassmp.org



If you are a victim of other Fraud

Report to BBB.org

Contact the Federal Trade
Commission

reportfraud.ftc.gov

[877-382-4357](tel:877-382-4357)





VOLUNTEERING



JOIN OUR TEAM!

Cherie Storey
Volunteer Coordinator

cstorey@bbbhou.org



QUESTIONS?

Contact me!

Hotline: 1-888-341-6187



CONNECT WITH US

