



How to Spot Unemployment Insurance Identity Theft

The COVID-19 Pandemic has led to an uptick in scammers trying to steal personal information of unsuspecting people and using it fraudulently. Recently, there have been reports of people unexpectedly receiving a letter regarding unemployment benefits, despite never filing for unemployment insurance. However, what many folks don't realize is that they are a victim of Unemployment Insurance Identity Theft. This is when someone files for unemployment benefits in your name, using your personal information, and then re-routes the benefits to a different bank account.

If this has happened to you or someone you know, the good news is that your bank account has likely not been compromised. However, it is a clear indication that your personal information, such as your Social Security Number, has been compromised. It is best to take corrective measures as soon as possible, so that you can protect your information. Here are some ways you can spot this scam and what you can do if you or someone you know is a victim of this scam.

What to Look for If You Believe Someone Has Filed for Unemployment Insurance in Your Name:

Receiving an Unsolicited Letter from State Unemployment

If you have recently received a letter from your State Unemployment Agency about unemployment benefits, and you did not file for unemployment, then this could indicate that someone else has used your information to file for benefits.

Receiving a Tax Notice From Federal or State Agencies

If a federal or state agency has notified you about unreported Unemployment Insurance benefits, more than likely your information is being used fraudulently. This is especially important around tax season, as this is vital information to report.

Receiving a Debit Card from Unemployment Insurance Agencies

Another clear indication that your information is being used fraudulently is if you receive a debit card from an unemployment insurance agency for benefits if you have not filed a claim. Many states utilize a debit card for those who file, allowing them to access funds in a set account. However, if you have unexpectedly received one, you might be a victim of identity theft.

Resolving Unemployment Insurance Identity Theft

If you or someone you know is a victim of Unemployment

Insurance Identity Theft, take these steps to make sure you report the activity and protect your information.

Report the Fraud to State Agency

First things first: report the fraudulent behavior to your state unemployment benefits agency. This unemployment scam has been on the rise, and your local agency will have a phone number or website where you can report the fraud.

For Illinois residents, you can contact the Illinois Benefit Payment Control Division at https://www2.illinois.gov/ides/Pages/UI_Fraud_by_Individuals.aspx or by calling (800) 814-0513.

For Wisconsin residents, you can contact the Wisconsin Department of Workforce Development on their website at <https://www.dwd.wisconsin.gov/ui/fraud/report.htm> or by calling the Unemployment Fraud Hotline at (800) 909-9472.

Additionally, do not activate any debit cards that were mailed to you; it is advised that you destroy them immediately.

Review Your Credit Report

Because someone is using your personal information to file for unemployment benefits, pull your credit report to make sure your information is not being used in other ways, such as opening up credit cards or other accounts that you are unaware of. You can request a free credit report by going to www.annualcreditreport.com and reviewing your report for fraudulent activity. Additionally, you may want to consider freezing your credit for a time, so that no other fraudulent activity with your credit can occur.

File a Report With Your Local Police Department

Because this is a crime, you need to file a police report so that there is a record of what has occurred. It is extremely important that you report the crime so that others can be alerted to it.

Visit the FTC's Website

One way you can help your community is to report this activity to the Federal Trade Commission. The FTC has set up a website <https://reportfraud.ftc.gov/#/> where you can report fraudulent activity, receive advice for next steps, and help those around you. This information is shared with law enforcement officers across the United States to help prevent fraudsters from stealing personal information.

We want you and your family to keep your information safe, so if you believe you are a victim of Unemployment Insurance Identity Theft, take steps to report the activity and take control over your personal information.