



FOR IMMEDIATE RELEASE:
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Contact: Melissa Gutierrez
melissa.gutierrez@state.nm.us

SUPERINTENDENT OF INSURANCE, ATTORNEY GENERAL WARN ABOUT COVID-19 SCAMS

Santa Fe, NM - The New Mexico Office of Superintendent of Insurance ("Superintendent") and the New Mexico Office of the Attorney General are warning businesses and consumers that con-artists and scammers are taking advantage of the panic, fear and confusion surrounding the COVID-19 (Novel Coronavirus) pandemic, and have intensified efforts to defraud and steal.

"Defrauding New Mexican families during the COVID-19 health emergency is unconscionable," said Attorney General Balderas. "Anyone who compromises our families' access to health and security will be prosecuted."

Superintendent of Insurance Russell Toal noted that scams take many forms and are constantly changing, but that most scams follow a common pattern. The scammer will use an unsolicited letter, phone call, or text message to warn you about a risk to your health, safety, finances, insurance or business. The scammer likely will offer you a "time sensitive" opportunity, or tell you that you must take immediate action. To respond to the warning or opportunity, you will be asked to purchase a product or service, or to provide personal identification information.

Very often, the scammer's request or notice will appear to come from a government agency, a reputable charity, or even an established business. A phone call or text message may appear to come from a number you recognize. These deceptions are called "spoofing", and are intended to cause you to lower your guard.

Once you provide access to your information, a scammer may steal your identity or your money, or may sell your information to criminals on the dark web. Because you may never recover money lost to a scammer, and it can take years to restore a stolen identity, the Superintendent and the Attorney General are urging all businesses and consumers to exercise extreme caution if you receive any unsolicited letter, phone call or text message.

Examples of scams include:

- Offers for free COVID-19 home testing kits or promoting bogus COVID-19 cures.
- Pressures to require you to change your current health insurance, or warning you that your health insurance is at risk unless you act immediately.
- Warnings from government agencies that you must take a "mandatory online COVID-19 test" with a malicious link.
- Warnings of impending quarantines with a malicious link or erroneous instructions intended to cause panic.

- Offers for products or services, such as protective equipment or HVAC duct cleaning, as a way to "protect" your home and family from the virus.
- Offers for work-from-home opportunities, student loan repayment plans, and debt consolidation offers.
- A scammer may pretend to be a government agency and ask you to verify your identity.

Consumers aren't the only target. Small businesses are also getting scam calls about virus-related products or services.

Please remember, no government agency will ever call or text you to verify your personal information or bank account details.

The Superintendent has warned insurers and insurance agents about engaging in insurance sales practices that are deceptive and misleading. The Superintendent is confident that the persons and companies it licenses will exercise every effort to avoid such practices. Regrettably, because scammers and con-artists are rarely licensed and disregard our laws, individual New Mexicans must take precautions themselves to avoid being scammed.

The Superintendent and the Attorney General offer the following tips to help you protect yourself from scams, including Coronavirus scams:

- Do not respond to calls or texts from unknown numbers, or any others that appear suspicious
- Never share your personal or financial information via email, text messages, or over the phone
- Be cautious if you're being pressured to share any information or make a payment immediately
- Do not click any links in a text message. If a friend sends you a text with a suspicious link that seems out of character, call them to make sure they weren't hacked.
- Always check on a charity (for example, by calling or looking at its actual website) before donating.

If you think you've been the victim of a scam, you can contact the Office of the Attorney General at www.nmag.gov or call 1-844-255-9210 and press number 5. If the scam relates to insurance or insurance coverage, you can call the Insurance fraud hotline at 1-877-807-4010 or report it online at www.stopfraud.org

Check the OSI Website www.osi.state.nm.us for updates on COVID-19 related matters and scams.

For more information about scam calls and texts, visit the FCC Consumer Help Center and the FCC Scam Glossary. You can also file a complaint about such scams at consumercomplaints.fcc.gov.

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