



What is fraud or a scam?

Fraud and scam are words with similar meaning. Both mean a trick that is usually against the law.

During the COVID-19 pandemic some people pretend to be helpers or people who work for the government. Sometimes they want to commit a fraud or scam. They may try to take money from you, they may want your personal information so they can pretend to be you in the future, or some people are just dishonest.

What are some frauds and scams?



Protect yourself and your money.

A common unemployment insurance fraud is moving money between bank accounts.

Do not accept money from someone you don't know or someone who asks you to transfer the money to another account, and offers to pay you in return. It can also put you at risk for other frauds and scams.



Do not be afraid to hang up.

The DDA and other service providers will not ask for money.

The DDA and other service providers do not need access to your personal bank account or credit card information and cannot ask you to send them money. Do not be afraid to hang up the phone if someone you do not know calls to ask for bank information, credit card information, or money.



If you are unsure, ask someone you trust.

COVID-19 tests and antibody tests are administered by a healthcare professional.

People who are authorized to administer COVID-19 tests will not contact you by email or by knocking on your door. It is easy for people to make email addresses and badges that look official. If you are unsure, ask someone you trust.



Be aware.

Do not give out your personal information.

Never give your personal information to someone you do not know, in person, over the phone, text, or email. Information you should not share includes:

- social security number
- bank account information



Know your rights.

There is no official "Face Mask Exemption Card".

Beware of "ADA Face Mask Exemption Cards." These cards are not real. The Department of Justice and the Maryland Department of Health issued warnings and information about this scam. Learn more here: <https://t.co/RvbGYs0wgL>.

Ask for help. If you are not sure if it is a scam or fraud, talk to someone you know and trust. If you are a victim of fraud, contact the National Center for Disaster Fraud at 1-866-720-5721.