CoronaVirus or COVID-19 SCAMS

Coronavirus or COVID-19 is affecting millions of people worldwide and Identity thieves are taking full advantage of individuals fears over the Coronavirus outbreak.

April, 2020

Coronavirus or COVID-19 Scams

Fraudsters are exploiting the opportunity to steal the Personally Identifiable Information (PII), financial and medical information, of those looking for knowledge, protection and treatment for the viral infection.

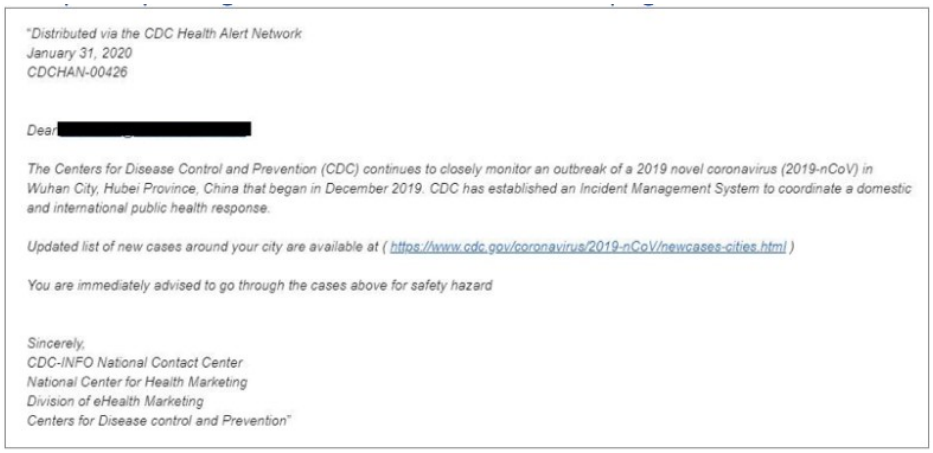
Spoofed Government and Health Organization Communications

Scammers disguising themselves as government and health organizations such as the World Health Organization (WHO) or Federal Trade Commission (FTC) are contacting individuals by email, asking them to visit a “protected” site requiring personal information to set up a user account to view safety tips or make (fake) donations.

Medicare - Scammers are offering COVID-19 tests or checks to Medicare beneficiaries in exchange for personal details, including Medicare information. Fraudsters are targeting beneficiaries by telemarketing calls, social media platforms, and door-to-door visits. The personal information collected can be used to fraudulently bill Federal health care programs and commit medical identity theft. If Medicare/Medicaid denies the claim for an unapproved test, the beneficiary could be responsible for the cost.

U.S. Department of Health and Human Services (HHS) - Cybercriminals hacked into HHS and posed as the nation’s system and sent text messages warning individuals of a national quarantine and lockdown. The National Security Council confirmed the rumors were false.

U.S. Centers for Disease Control (CDC) - Cybercriminals have sent phishing emails designed to look like they are from the CDC. The email falsely claims to link to a list of coronavirus cases in your area. This is an example of a fake CDC email. (*www.HHS.gov)*



“Distributed via the CDC Health Alert Network
January 31, 2020
CDCHAN-00426

Dear [redacted]

The Centers for Disease Control and Prevention (CDC) continues to closely monitor an outbreak of a 2019 novel coronavirus (2019-nCoV) in Wuhan City, Hubei Province, China that began in December 2019. CDC has established an Incident Management System to coordinate a domestic and international public health response.

Updated list of new cases around your city are available at (https://www.cdc.gov/coronavirus/2019-nCoV/newcases-cities.html)

You are immediately advised to go through the cases above for safety hazard

Sincerely,
CDC-INFO National Contact Center
National Center for Health Marketing
Division of eHealth Marketing
Centers for Disease control and Prevention”

Phishing

In addition to the spoofing of email addresses that are noted above, cyberthieves are creating websites that collect your personal information under the pretense of sharing important Coronavirus updates, taking donations for victim care or emergency response plans, which seem legit, but your money is sent to criminals. Other fraudulent websites create e-commerce vendors promoting the sale of protective face masks, sanitizers, test kits, and other high demand items, often collecting payment and credit card information never shipping the item.

To continue to keep your information safe, keep the following tips in mind:

- **Always be cautious.** Be alert, no matter if the sender is known or unknown.
- **Don't trust the display name.** Instead, verify communications are coming from a legitimate address by hovering over the sender's address to view details.
- **Beware of urgent or threatening language.** Examples may be "WARNING" or "Act Now."
- **Never give up personal information.** Do not enter your username and password into untrusted sites.
- **Check the hyperlinked URL.** By simply hovering over any hyperlinks, you can see if the destination is suspicious before clicking.
- **Don't open attachments you were not expecting.** Attachments can contain viruses and malware that can damage files, compromise your computer or steal passwords without your knowledge.

Miracle Cures or Vaccines

The Federal Trade Commission (FTC) and U.S. Food and Drug Administration (FDA) warns that there are "no vaccines, pills, potions, lotions, lozenges, or other prescription or over-the-counter products available to treat or cure Coronavirus." False miracle health claims are used to collect your personal financial and medical details that can be used to commit medical identity theft.

Cure - One post falsely claims that "it's actually widely acknowledged in both science and the medical industry that ionic silver kills coronaviruses," while another suggests a sufficient dose of basil or bergamot may provide effective treatment of the disease. This site also sells the silver, basil and bergamot.

Fake Tests – Another site claimed to sell "vaccine kits" from the WHO and used a photograph of Anthony Fauci, head of the National Institute of Allergy and Infectious Diseases at the National Institutes of Health, to give the illusion of an official governmental aligning with this site.

Fake Job Postings

Fake job postings designed to recruit individuals who are unemployed or forced to take time off from work during the COVID-19 outbreak. After applying for the job, the fake "non-profit" organization will ask the job seeker to process donations made to the charity into their own account and then to transfer the money into another account all before the bank can alert the individual of the fraudulent check and deposit. Fake job postings collect PII such as name, address, Social Security number and personal financial account information.

Technology

ZOOM - Use of ZOOM as a way of communication is on the rise as more people are working /communicating remotely. The hackers attempt to find yet another way into your information this time by creating fake ZOOM-themed domains targeting the platform with cyberattacks to install malware. This malware can collect information on currently installed apps and email accounts.

Technology (cont.)

Attackers also send Phishing emails asking you to click on a fake ZOOM meeting or Google Classroom link to learn 'important updates" about COVID-19.

Keep the following in mind when utilizing Zoom:

- Do not make meetings or classrooms public. Always keep private and require a password.
- Do not share Zoom conference links on public social media.
- Manage screen-sharing options to Host only.

Protect Yourself

- Beneficiaries use caution of unsolicited requests for their Medicare/Medicaid numbers
- Be suspicious of any unexpected calls or visitors offering COVID-19 tests or supplies
- Ignore offers or advertisements for COVID-19 testing or treatments on social media sites
- A physician or other trusted healthcare provider should assess your condition and approve any requests for COVID-19 testing

National Center for Disaster Fraud Hotline (866) 720-5721 or disaster@leo.gov

Centers for Disease Control and Prevention (CDC) – https://www.cdc.gov/

World Health Organization (WHO) – https://www.who.int/

USA.gov – https://www.usa.gov/coronavirus/

U.S. Food and Drug Administration (FDA) – https://www.fda.gov/home

Federal Trade Commission (FTC) – https://www.consumer.ftc.gov

U.S. Securities and Exchange Commission (SEC) – https://www.sec.gov/investor/alerts

How Does Baird Protect You?

Understanding identity theft protection is a must, Baird partnered with InfoArmor to offer their exceptional product specifically designed for Baird clients at a discounted rate. InfoArmor is an industry-leading identity theft protection services provider that serves millions of people. If you have questions or would like to know more about Baird's identity theft protection offering through our partners at InfoArmor, please contact your Financial Advisor.