

Scam artists cast many lures in York County

By: Ted Czech

The "health care representative" on the other end of the line made Joanne Dietrich feel comfortable, like he knew what he was talking about and wanted to help.

So comfortable that she gave him her social security number and bank account and routing numbers.

But when things didn't add up and she listened to her gut feeling, she realized she had been the victim of a scam, and that it could have been a lot worse. She lost only about \$70.

"I'm the type of person, I tell all my family and friends, don't fall for scams, and I fell for it," the 55-year-old Windsor Township woman said.

Scamming the unsuspecting, the unknowing and the trusting is a big business. The Coalition Against Insurance Fraud estimates on its website, insurancefraud.org, that conservatively, fraud accounts for \$80 billion a year across all lines of insurance.

And that's just insurance. That's not counting all of the other scams that people in York County have come in contact with, including IRS scams, grandson scams and computer virus scams.

Exploiting people's hope

Sarah Frasca, director of the Pennsylvania Attorney General's Bureau of Consumer Protection, said scam artists are polished smooth-talkers.

"The people who are scammers are very knowledgeable," she said. "They'll make themselves out to sound very real. ... The scammers know these people have hope, have desires."

For Dietrich, it was the desire for affordable health care.

"They tried to pressure me to start right away," she said. She initiated the process, allowing them to take out \$70 in fees, but held off on totally committing, which would have meant handing over an additional \$400.

She then Googled the company's phone number online and saw several warnings, saying it was a health care scam.

Dietrich then involved her bank and issued a fraud alert to the three credit bureaus so that any fraudulent purchases would not reflect poorly on her credit score.

"It was pretty scary for a while," she said.

Police, IRS issue warnings In late August, as students were preparing to return to school, scammers targeted victims by posing as IRS

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Coalition Against Insurance Fraud

agents and tried to impose a "Federal School Tax."

Southern Regional Police alerted county residents and the IRS which said in its own release there was no such tax.

"People should be on the lookout for IRS impersonators calling students and demanding that they wire money immediately to pay a fake 'federal student tax,'" the release states. "If the person does not comply, the scammer becomes aggressive and threatens to report the student to the police to be arrested."

Earlier in the year, Lower Windsor Township Police Department had warned residents about another IRS scam, in which "agents" demanded immediate payment. Police said they had received a high volume of phone calls about the issue.

Carroll Township Police warned of a similar Treasury Department scam in January.

At least two fraud prevention events for seniors in York County were held this year.

It appears the most popular scam targeting seniors is the grandson scam, where someone impersonating a victim's grandson calls from a far-away state or country, pleading for bail money be wired to them after an arrest.