

Beware of COVID-19 Insurance Scams

The SCDOI has received reports of South Carolinians receiving scam marketing calls offering insurance products in the wake of the coronavirus pandemic. These calls may use a virtual phone number with a South Carolina area code and phone number.

Scammers may attempt to use free testing as bait to obtain personal information such as bank account information, Medicare ID's, insurance identification numbers or other documents. Scammers are also claiming to offer health insurance plans they've labeled as "TrumpCare" that they claim to be guaranteed issue.

These plans and offers of coverage are a scam. You should not provide any personal information to anyone without first verifying that they are a representative of a legitimate insurance organization.

It is always best if you initiate contact and deal with businesses, providers, insurance agents and insurance companies that you know and trust. Safeguarding your personal information is an important step in avoiding scams.

Some red flags of potential scams:

- Any request for you to provide your credit card information;
- Any request for you to provide personal information, like your Social Security number or Medicare ID; and
- Any proposed insurance product that sounds too good to be true.

A few of the scams to be wary of include:

- Advertisements for TrumpCare health plans that are guaranteed issued;
- Advertisements for vaccinations or medications to treat the disease, including offers for fake home testing kits;
- Unexplained or unauthorized laboratory tests or prescriptions appearing on your Explanation of Benefits statement from your health insurance company; and
- Spear phishing emails referencing Coronavirus or COVID-19, which could contain malware.

The Federal Trade Commission has a dedicated webpage warning about several types of COVID-19-related scams, which you can view online by [clicking here](#).

South Carolinians are urged to check the license status of a purported insurance agent or company before sharing any personal information with them. To check the license status online, [click here](#). Consumers can also call our Office of Consumer Services at 803-737-6180 Monday through Friday, 8am to 5pm, or email consumers@doi.sc.gov to verify the license status of any individual or company.

If you are a victim of fraud or if you see an attempt at fraudulent activity, contact **the [National Center for Disaster Fraud \(NCDF\)](#) hotline** to report any fraud related to COVID-19. You can call the NCDF's



hotline at 1-866-720-5721 or e-mail to disaster@leo.gov. Hotline staff will obtain information regarding your complaint, which will then be reviewed by law enforcement officials. The NCDF is a national coordinating agency within the Department of Justice's Criminal Division dedicated to improving the detection, prevention, investigation, and prosecution of criminal conduct related to natural and man-made disasters and other emergencies, such as the COVID-19.