

The Family Scam-Safety Checklist

Go through it together. Scam calls quietly stop working in a house that knows these habits.

THE HANG-UP-FIRST HABIT

- ☐ **Agree as a family: hang up first, verify second.** Nobody confirms a Medicare number, Social Security number, or bank information to someone who called. Not to be polite, not even if the caller already knows some of it.
- ☐ **Practice the one sentence:** *"I don't share information on calls I didn't place. I'll call Medicare directly."* Then hang up.
- ☐ **Verify on your own line.** Think a call might be real? Hang up, then dial the number on the back of your own card, or 1-800-MEDICARE (**1-800-633-4227**). You dialed, so you know who answered.
- ☐ **Don't trust the caller ID, and don't call back a number the caller gives you.** Caller ID can be faked.

SET UP A FAMILY CODE WORD

- ☐ **Pick a word only your family knows,** and agree that any urgent call claiming to be family gets asked for it. Scammers can rebuild a familiar voice from about 3 seconds of audio (McAfee voice-cloning research), so trust the word, not the voice.
- ☐ **No code word? Slow down, hang up, and call that person back** on a number you already had. Urgency is the scammer's tool, so an honest call can always wait a minute.

THREE THINGS THAT ARE ALWAYS TRUE

- **Medicare doesn't call you out of the blue** to sell you something or to verify your number. Real cards are free and arrive in the mail automatically.
- **No government agency calls demanding payment** by gift card, wire transfer, or crypto.
- **No legitimate service guarantees to recover lost money** for an up-front fee. That call is the second scam.

IF A CALL ALREADY GOT THROUGH

- ☐ **Skip the shame.** These are professional criminal operations. Getting targeted is not a character flaw, and reporting protects the next person.
- ☐ **If a Medicare number may be compromised,** call 1-800-MEDICARE (**1-800-633-4227**) the same day and say so.
- ☐ **Report it, even if it cost you nothing.** Every report sharpens the map investigators work from.

ic3.gov

The FBI's Internet Crime Complaint Center.

reportfraud.ftc.gov

The Federal Trade Commission.

oig.hhs.gov

The health care fraud hotline.

Sources: FTC consumer alert on Medicare scams, consumer.ftc.gov (Sept 2025) · medicare.gov · FCC caller ID spoofing guidance, fcc.gov · McAfee voice-cloning research · FBI IC3 (ic3.gov). Verified 2026.

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