

Protect yourself from Scams

Scams are common. Learn the warning signs and ways to avoid them! Use these tips in e-mail, letters and on the phone.



TIP (Threat, Immediacy, Payment)

Scammers will try to confuse you by using a method called TIP. Learn what TIP is and how the example applies it.



Threat.
Scammers will pressure you to do something out of fear or guilt.



Immediacy.
Scammers will act urgently and demand to take action as soon as possible.



Payment.
Scammers will demand payment or your credit card information.

A screenshot of a text message on a smartphone. The sender is identified as +1(515)765-4321. The message text reads: "You have a payment that is overdue for your child on the Hawki program. If you do not respond/pay immediately, your child will lose their benefits. Don't let others know you missed a payment. Submit a payment to this link: [sendpaymentnow.com](\"http://sendpaymentnow.com\")". Four yellow callout boxes with arrows point to specific parts of the message: 1. Points to the phone number: "Don't trust unknown numbers." 2. Points to the threat of losing benefits: "This scam makes the receiver feel guilty about missing their family member's health insurance and gives a sense of urgency to take action." 3. Points to the instruction not to tell others: "Scammers will ask you not to tell anyone about your conversation with them." 4. Points to the suspicious link: "Do not click on suspicious links."/>

Don't trust unknown numbers.

This scam **makes the receiver feel guilty** about missing their family member's health insurance and **gives a sense of urgency to take action.**

Scammers will **ask you not to tell anyone** about your conversation with them.

Do not click on suspicious links.

TAKE ACTION

What should I do if I suspect a scam?



If you think a call, letter, or e-mail is not valid, call your provider or **HHS Help Center** at **1-855-889-7985**

Where do I report a scam?



Call law enforcement and the **Attorney General's Office** at **515-281-5044**
If you're not in Des Moines, call 888-373-5044