

Kathleen Martin is an attorney with O'Donnell, Weiss & Mattei, P.C., and a newspaper columnist for The Mercury, which gave permission for this article to be reprinted.

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Another new scam: Someone ordered a medical device for you

People across the country are reporting that they are receiving telephone calls stating that a medical alert system has been ordered for their benefit (with a vague reference to one of multiple persons who may have ordered the system). It is also intimated that the system is free, although not explicitly stated as such. Although a recent USA TODAY article (<http://usatoday.com/story/money/personalfinance/2013/06/09/scam-medical-alert/2397189/>) indicates that seniors are being targeted, it seems that these marketers do not hesitate to cross age boundaries.

The USA TODAY article states that the scam is in full swing in Michigan, New York, Texas, Wisconsin and Kentucky. The Michigan Attorney General's Office received over 50 complaints during in two weeks in June. The caller, which may be a "robocall" or a live person, tells whoever answers the phone that he or she has been signed up for a medical alert system. It seems legitimate until the consumer pushes a button to accept the offer, at which point another call is received asking for personal information, including credit card numbers. Of course, the system is not without cost to operate (can cost \$35 a month or more) or the caller might be a con artist seeking to steal bank and credit card information, even Social Security numbers. Some computerized callers state that they are associated with an insurance company, and others claim that such services come free through Medicare (not the case at all).

The Better Business Bureau issued a statement warning that these calls seem to target the elderly, disabled and diabetic (although it appears that younger persons have been caught in the nets too). The automated message states "that someone has ordered a free medical alert system for you, and this call is to confirm shipping instructions." One person who was quoted in the article says that when she spoke to live person, she asked who ordered it. The response was that he was "not at liberty to say."

The author of the article went on to say that the Federal Trade Commission (FTC) has taken action against Instant Response Systems in Brooklyn, NY for charges of violating telemarketing rules and violations of the unordered merchandise statute. The FTC reports that this company, in some cases, sent letters, bogus invoices, threatened elderly consumers who refused to accept the product, and even sent medical alert pendants that the consumer did not order. This case will be decided in court.

This is another instance that if something seems too good to be true, be wary. The Better Business Bureau tells consumers that if you receive such calls, hang up, and do not press any buttons. If someone speaks to you, ask them for their physical address. If the representative wants your address but will not give theirs, it is a red flag and a distinct warning. It sounds wonderful that your child or physician would care enough to order such a system for you, but it is highly likely that it would be given as a surprise "gift" for which you end up paying the price. If you do get any information on the caller, consider reporting this to your County or State Attorney General's office, and/or the Better Business Bureau. Do not give personal financial information to anyone who calls you with "offers" that you cannot verify.