## Scam Targeting Therapists: What You Need to Know

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A nationwide scam claims you'll be arrested for failing to appear in court – if you don't pay up.

"I did a consultation with an insured who stated that she received a call from police saying there was a warrant out for her arrest for failing to appear as an expert witness," said Todd Atkins, one of CPH Insurance's help line attorneys. The "officer" (who appeared to call from a real police department's phone number) was polite and let the therapist know that she had signed a form promising to appear in court as an expert witness but had failed to do so. The fake officer said she would have to visit the precinct to verify that she signed the form in question. According to Mr. Atkins, "She then called the 'officer' back directly and he encouraged her to just take care of the matter by getting a money order for \$750 to pay the fine – that's when she realized it was a scam."

The Federal Trade Commission (FTC) received more than 940,000 fraud complaints in 2018. Once they get you on the line, phone scammers use false promises, aggressive sales pitches and phony threats to pry loose information they can use to steal your money or identity (or both).

## Stay Alert - Look for Warning Signs

- Unsolicited calls from people claiming to work for a government agency, public utility or major tech firm, like Microsoft or Apple. These companies and institutions will rarely call you unless they have first communicated by other means or you have contacted them.
- Unsolicited calls from charity fundraisers, especially after disasters.
- Calls pitching products or services with terms that sound too good to be true. Common scam offers include free product trials, cash prizes, cheap travel packages, medical devices, preapproved loans, debt reduction, and low-risk, high-return investments.
- An automated sales call from a company you have not authorized to contact you. That's an illegal robocall and almost certainly a scam. (Automated calls are permitted for some informational or non-commercial purposes for example, from political campaigns or nonprofit groups.)

## If you receive a call from a scammer, please file an online report with the Federal Trade Commission by going to www.ftc.gov and following the "File a Consumer Complaint" link.

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