



Be Fraud-Free!

Protecting Yourself from Modern Tech Scams

Blending personal stories and current research to help you understand fraud risks.

- Practical advice
 - Technical insights
 - Strategic guidance
 - Steps for Recovery
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Presented by

Mark A. Annati, CISSP, SSCP



About Mark...



Mark is a seasoned IT and cybersecurity professional with over 20 years of experience in IT and security management and technology leadership, holding key certifications such as Certified Information Systems Security Professional (CISSP) and Systems Security Certified Practitioner (SSCP) through ISC2.

Formerly the Chief Information Security Officer (CISO) with advansappz.com and Extreme Reach (now XR.com), Mark is currently serving as a board member of the InfraGard Massachusetts Boston Chapter - an FBI private sector partnership focused on protecting critical infrastructure, and is currently serving in the role of CISO for the State of Massachusetts Executive Office of Economic Development.

Today, Mark is representing his company, Tronpilot Technologies LLC, an IT and Cyber Presentations and Training organization. Mark is committed to educating businesses and individuals on reducing their risk, aligning security strategies with organizational goals, and promoting fraud awareness and prevention wherever, and however he can.

What We Will Learn Today...



With a Focus on Protecting Seniors

- Why are Seniors a Target in Healthcare Fraud?
- What are Common Scams in Healthcare Targeting Seniors?
- What are some Prevention Strategies for Providers and Seniors?
- What Behaviors Help Seniors Protect Themselves From Scams?
- How do we Protect Patients and Build Trust?

Why are Seniors a Target in Healthcare Fraud?

Why are seniors at a higher risk for fraud, especially in the healthcare sector?

- Their frequent interactions with healthcare providers.
- Their vulnerability to scams, and having less familiarity with tech.
- Their high value medical identity info fueling organized crime.
- Their attention to unsolicited contact - phone, texts, emails, etc.
- Their inability to recognize scams.
- The sheer volume of scams and scammers attacking our seniors.

Let's look at some stats...

FEDERAL BUREAU of INVESTIGATION
Internet Crime Report
2023



INTERNET CRIME COMPLAINT CENTER



**Complainants
Over 60**
101,068

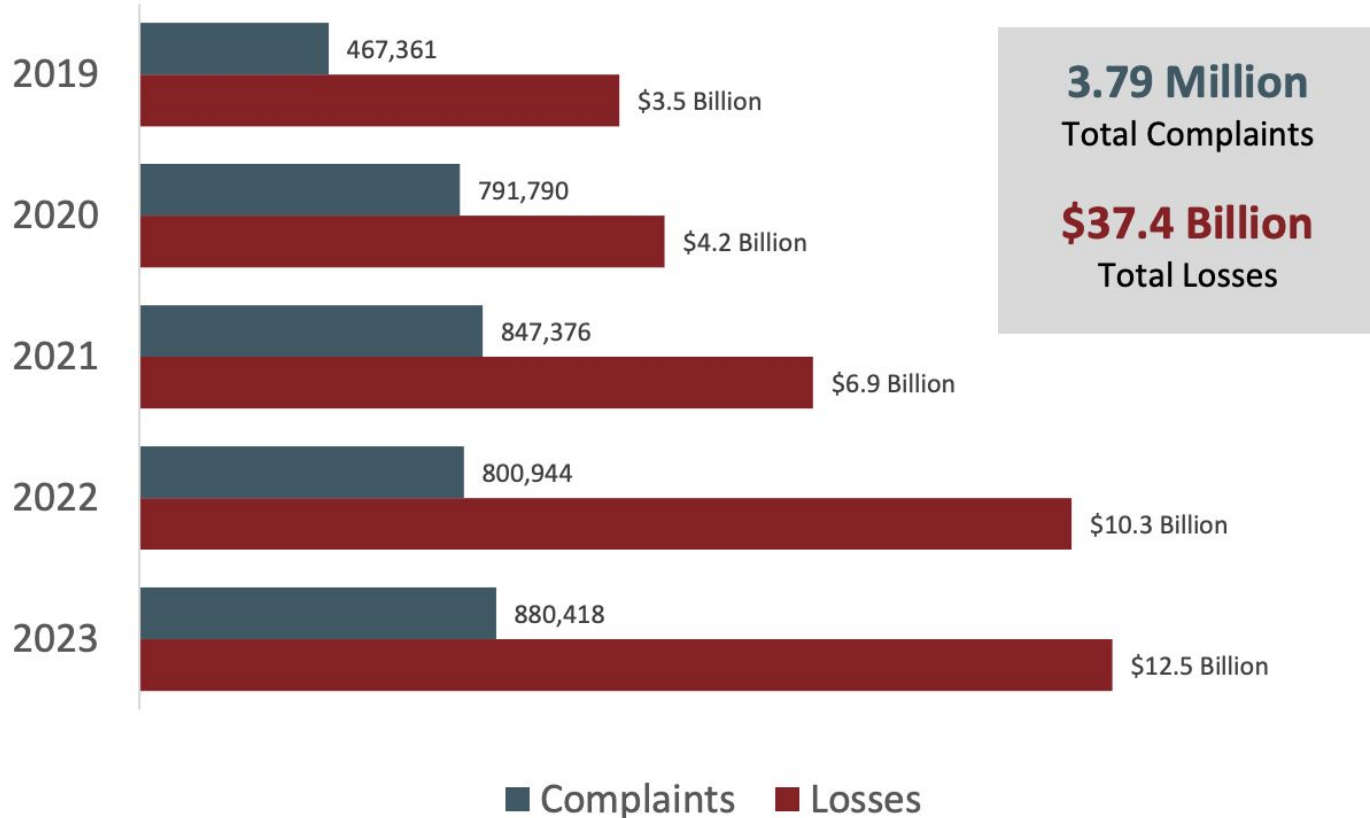
Total Losses
\$3,427,717,654

Increase from 2022
11%

Avg Dollar Loss
\$33,915

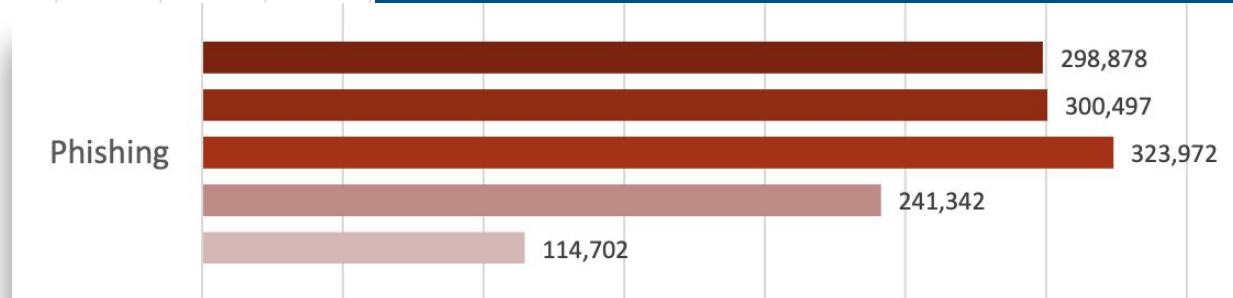
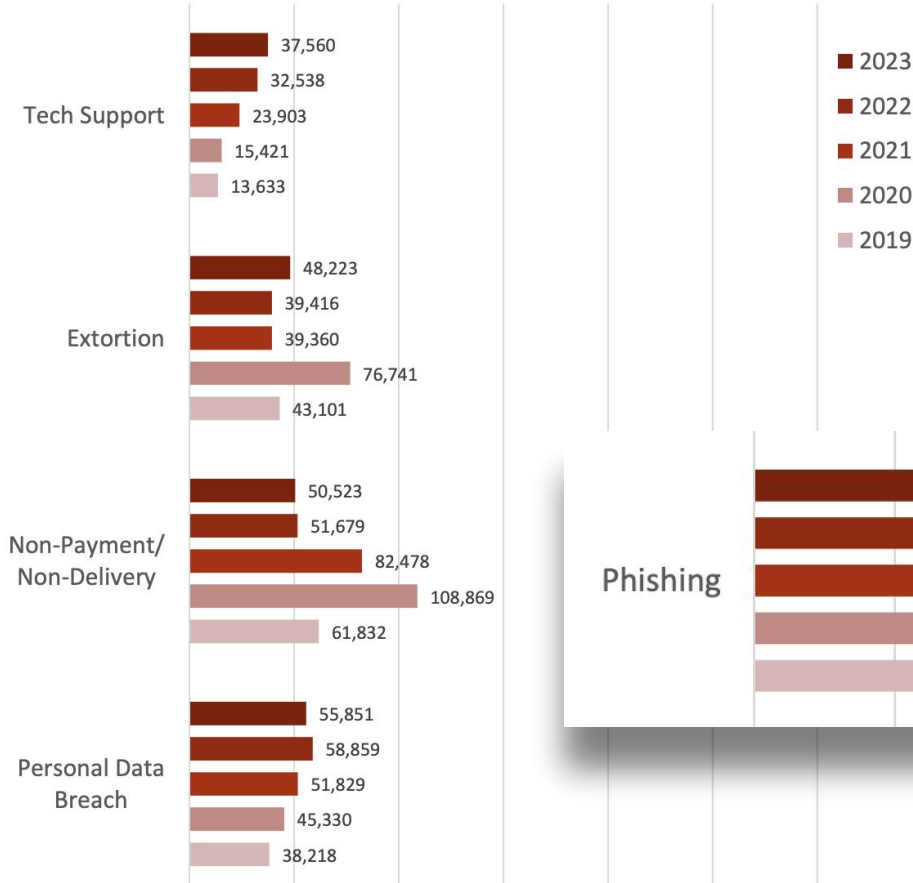
**Lost more than
\$100K**
5,920

Complaints and Losses over the Last Five Years*



TOP FIVE CRIME TYPE COMPARISON⁴

Top Five Crime Types Compared with the Previous Five Years



How does this relate to healthcare providers?

- Increased workload (investigating/reporting fraud).
- Loss of patient trust.
- Regulatory and financial risks (e.g., Medicare fraud audits).
- Public reputation, and legal challenges.
- Loss of Time, Money, and Resources.

*What are Common Scams
in Healthcare Targeting
Seniors?*

Healthcare-Specific Fraud Tactics

Medical Identity Theft:

- Fake calls pretending to be Medicare or insurance reps.
- Fraudsters using stolen IDs to file false claims.

Phishing Scams:

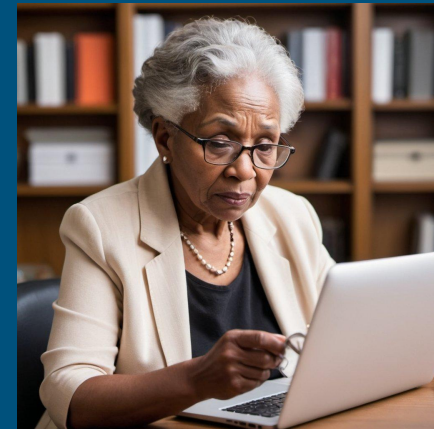
- Emails posing as healthcare providers or portals requesting sensitive information.

Telehealth Fraud:

- Misuse of telemedicine services or offering fake consultations.

Medicare/Medicaid Scams:

- Calls asking seniors to "verify" their medical ID or insurance details.



Mark's Top 16 List of Scams

1. Personal Data Breach & Identity Theft
2. Phishing Emails & Business Email Compromise
3. Medicare, Health Insurance & Government Impersonation Scams
4. Investment & Real Estate Fraud
5. Tech Support Scams
6. Extortion, Stalking, & Threats of Violence
7. Romance & Confidence Scams
8. QR Code Scanning Scams: unsafe site, malware distro, payment hijack



Mark's Top 16 List of Scams

9. Credit Card / Check Fraud
10. Lottery, Sweepstakes, & Inheritance Scams
11. Phone SIM Hacks - Swap, Clone, Jacking
12. Grandparent Scams
13. Telemarketing & Phone Scams
14. Non-payment / Non-Delivery Scams
15. Advanced Fee & Home Repair Scams
16. Funeral and Cemetery Scams



What are some Prevention Strategies for Providers and Seniors?

For Healthcare Providers

- Train staff to recognize fraud attempts targeting patients.
- Implement secure patient communication tools (e.g., encrypted portals).
- Educate patients during appointments on:
 - Limiting their sharing of personal/medical information.
 - Preferred and Expected communication paths and processes.
 - Popular scams to avoid, and how to report them.
 - Practical ways to protect themselves from medical fraud.

For Seniors

- Verify calls/emails before responding (use trusted contact numbers).
- Avoid sharing personal or financial information over the phone or email.
- Use official portals or phone numbers to contact providers.
- Regularly review Medicare or insurance statements for suspicious charges.
- Learn about local or state resources that assist seniors.
- Stay up on scam-related news - be aware.

*What Behaviors Help
Seniors Protect Themselves
From Scams?*

IGNORE

In a world filled with digital noise from spam calls, emails, texts, and social media, focus only on what's familiar and relevant, and simply ignore the rest.



STOP

Avoid clicking on unsolicited links, contacting numbers from pop-ups or texts, giving control of your computer to unknown contacts, and sharing personal information over the phone with unsolicited callers.

Beware of scanning QR Codes (QRishing).



DISCONNECT

Immediately end all communication with scammers, disconnect from the internet if you encounter a suspicious pop-up, and never open email attachments from unknown senders.

WAIT

Resist the pressure to act quickly; take your time before responding. Time works against scammers and helps reveal fraud.

VERIFY

Be skeptical of unsolicited contacts and suspicious links; independently verify identities and only use trusted sources for downloads.

CONSULT

If pressured to keep a financial move secret, seek advice from a trusted friend or advisor.

An outside perspective can help identify a scam.

MONITOR

Enable and monitor all alert notifications for transactions and account changes in your online accounts, and verify that you receive alerts for any actions you take.

PROTECT

- Create Unique Usernames for Important Online Accounts
 - Use strong, unique passwords and Multi-Factor Authentication (MFA) for each account
 - Keep software updated
 - Only use Secured Wi-Fi
 - Limit online personal info given
 - Maintain updated antivirus
 - Enable pop-up blockers
 - Never leave devices unattended
 - Setup Credit Freezes (the big 3)
 - Monitor Your Credit Report
-

PRIVACY

Review and tighten privacy settings on devices and accounts, carefully manage personal information, dispose of sensitive documents securely, and pre-authorize access to personal health information when necessary.

Only Allow Necessary or Essential Cookies

EDUCATE

Stay informed on scams and don't get phished by subscribing to newsletters like AARP's Fraud Watch Network, FTC's Consumer Advice, National Council on Aging (NCOA), Consumer Financial Protection Bureau (CFPB), and Fraud.org for updates, tips, and resources on how to protect yourself from fraud. More resources can be found at the end of this presentation.

**REPORT AND
GET HELP**

Report fraudulent activities to the FBI's Internet Crime Complaint Center at www.ic3.gov, and relevant financial institutions, credit agencies, and law enforcement, while documenting all details like names, communication methods, and transaction information.

How do we Protect Patients and Build Trust?

Effective Tips For Healthcare Providers

- Distribute a one-page tip sheet on healthcare fraud prevention.
- Regularly share updated fraud prevention tips with patients.
 - Make it part of the conversation.
- Integrate fraud prevention awareness into cybersecurity training for staff.
- Promote the use of trusted local resources to report scams.
- Continually be aware of the latest scams and tactics to avoid.

Thank you for attending.

I hope you feel empowered!

Questions?

Mark A. Annati

CISSP, SSCP

he/him



508 • 472 • 7632



www.linkedin.com/in/tronpilot



Mark.Annati@tronpilottech.com



Chief Technology Officer
IT & Cybersecurity Adviser, vCISO
Tronpilot Technologies LLC



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Resources

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