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Scam Gram!

Keep the sharks at bay

A Consumer Action News Alert • April 2018 • www.consumer-action.org

SCAM GRAM is Consumer Action's monthly e-newsletter alerting you to the dirtiest players in the world of tech fraud, credit card scams, ID theft and general con-artistry. Don't be fooled by liars, cheats and crooks—wise up with SCAM GRAM!

His last patient wore a badge

A Florida teenager arrested two years ago for impersonating a doctor [pleaded guilty](#) in January to practicing medicine without a license. Malachi Love-Robinson was arrested after he examined a sheriff's deputy posing as a patient at a West Palm Beach medical center. How often do completely unqualified people pose as doctors? Ranker has a list of [20 scammers](#) who pretended to be doctors. And in India, a fake doctor is suspected of infecting dozens of [people with HIV](#). Before you see any doctors, check their credentials at DocInfo.org, a free service of the Federation of State Medical Boards.

Kicking the victim, not the habit

We all know scammers have a tendency to follow the news. The opioid addiction crisis has prompted a proliferation of products claiming to treat or cure opioid addiction and withdrawal. Ads tout “miracle cure[s]” with “guaranteed” results, made with “all natural” vitamins and herbs, say the [U.S. Food and Drug Administration](#) (FDA) and the [Better Business Bureau](#), among others. The Federal Trade Commission created a fact sheet called [Getting the Right Help for Opioid Dependence or Withdrawal](#), listing legitimate sources of help, such as the Substance Abuse and Mental Health Services Administration's (SAMHSA) 24/7 national helpline (800-662-HELP [4357]) and online treatment services locator.

Stem your interest

Stem cells have been called everything from cure-alls to miracle treatments. [Watch out](#). It's crucial to make sure stem cell treatments are [FDA approved](#) or part of a clinical investigation plan sanctioned by the FDA. Severe adverse events include blindness, tumors, cells that migrate to other parts of the body, and serious injection site infections. It pays to know that stem cells are only in use for a limited scope of disorders. [Facilities in the U.S. and other countries](#) are drawing patients based on false hope—not on clinical trials

and sound regulation.

The Skeptics' Guide to the Universe

According to the National Center for Complementary and Integrative Health (NCCIH), more than 30 percent of adults use methods outside of conventional medicine. While some alternative therapies might be helpful, experts say we need much more investigation into effects on the body, safety, and interactions with prescription medicines and other natural products. Many physicians are [dead set against](#) alternative medicine. Steven Novella, MD, a faculty member at Yale School of Medicine, a neurologist and host of the popular podcast [The Skeptics' Guide to the Universe](#), takes aim at medical “flim-flam and hokum” and promotes “[science-based medicine](#).”

Waterfalls of WHAT?

“I'm proud of being a leader of a poop cult,” Jillian Mai Thi Epperly told fans of her signature recipe: a fermented slurry of salted cabbage that produces “waterfalls” of diarrhea—and which she purports can cure all manner of disease, even cancer. (One woman says her father died after trying the regimen.) Sharp-eyed Facebook users didn't believe the B.S. and they set up a Facebook page to dispute her claims. But despite their best efforts, Epperly left Facebook and established her own website, which, despite charging a subscription fee, continues to attract those interested in her dubious health claims. Hopefully a recent [BuzzFeed exposé](#) and a [Change.org petition](#) will help end her potentially deadly claims.

No umbrella in this cocktail

More than once, you might have imagined yourself lying on a sandy beach enjoying a tropical tippie. What if that drink was “[drinkable sunscreen](#),” made with specially treated water to protect you from sunburn? Sounds outrageous, right? So, too, thought the Iowa attorney general's office when it settled charges against companies behind “harmonized water” that supposedly protected against sunburn, mosquito bites, bacteria, viruses and more, as reported by the Des Moines Register. Turns out some people who drank the water and went out in the sun were burned “to a crisp.” Ouch! Definitely not the type of toast we'd have in mind on beach day. Check out [The Red Flags of Quackery](#) for tips on recognizing all kinds of medical flim-flam.

Wish you weren't here

Travel is fun and can expand your world, but falling victim to a travel scam can ruin all your planning. Here's a crop of travel scam warnings you can pack in your bag!

Don't drop your guard! Crimes of distraction catch a lot of tourists unaware. Here, hold my baby. Let me tie a friendship bracelet on your wrist. Look, a lost wallet on the sidewalk! Woops, didn't mean to spill my latte on you. Street thieves, often working in tandem, distract you and then jump at the opportunity to rob you while you're focused elsewhere. So how do they do it? Say you see a wallet on the street—your natural inclination may be to pat your own wallet. Savvy crooks left an empty wallet there so you'd do just that—now the pickpockets know where to aim. A woman asks if you can hold her baby for a moment and,

while your hands are tied up, her partner in crime swoops in for your wallet or phone. Learn more about baby-lobbing, friendship bracelet-weaving and other crimes of distraction at [Canstar.com](#), [Huffington Post](#), [Business Insider](#) and [Fox News](#).

Dodgy lodging. The plethora of hotel and apartment booking sites requires [careful navigation](#). Without foresight, you could end up scoring a deal with an arm's length of [extra fees and taxes](#). Or even worse, the place you rented doesn't belong to the person renting it and your money goes up in smoke. Online hotel booking scams are on the rise, according to the [Better Business Bureau](#) and the American Hotel & Lodging Association. So called "mirror sites," created to mimic legitimate booking sites, fooled consumers out of [nearly \\$4 billion](#) in 2016. Don't buy into a false sense of urgency like "Last one left at this price!" Online travel sites, timeshares and travel clubs tend to generate the most complaints.

Airbnb cancellations. If you're not an Airbnb veteran, you may fall prey to disreputable hosts who cancel your reservation with little notice—probably because they got a better price or a family member wanted the place. While the site [makes good on refunds](#), if this happens it can leave you scrambling for a place to stay on short notice. How do you know if a host is likely to pull this on you? Look among the host's reviews for curt notices placed automatically by Airbnb about cancellations. If a host cancels before the day of check-in, an automatic review is added to their listing to indicate that they canceled the reservation. This is one of the site's penalties for host cancellations. When browsing the site for places to stay, filter the results by "Super Host"—these landlords have excellent reviews and track records. They want to hold on to their status, which can be jeopardized if they cancel a booking. While many travelers have had great experiences, the downside of the lodging site is chronicled on [AirbnbHell.com](#), "dedicated to helping Hosts and Guests share their stories about the risks and dangers of using Airbnb."

The perils of Pauline, er...Kelsy. This is leisure travel? Intrepid Seattle native Kelsy Livic has circled the world and encountered seemingly every peril for female travelers. From drugged cocktails in Cancun, Mexico, to a near rape experience in Thailand, Kelsy's seen the dark side for a woman voyaging alone, but still she's a travel booster. "By far, there are a lot more good people than bad," says Kelsy, who's got lots of tips to share with fellow female travelers in [this article](#) by Aussie journalist Kate Schneider.

Hey, that's my phone! Phones are valuable, so you need to hold on to yours. Do not leave it out on a café table as you eat or drink; don't keep it sticking out of your back pocket; and don't let strangers have your phone to "take your photo." And avoid distractions that make your [phone easy pickings](#).

Take your time. When it comes to selling a timeshare, do your homework. This [Texas man](#) was asked for, and paid, almost \$30,000 in advance attorney's fees, "custom fees" and "duty fees" to sell his timeshare. The timeshare was never sold, he can't find the perps and his money's long gone. If you're selling your timeshare, don't give yourself yet another reason to want out. Instead, follow the [BBB's timeshare reselling tips](#), such as asking if the real estate company's salespeople are licensed where your timeshare is located, and verifying this with the state licensing board; considering companies that offer to collect their fee only after the timeshare is sold; and investigating whether there are complaints against the company. Also, check out the [Timeshare Crusader](#) blog. Time-out for timeshare scammers, we say.

Tips!

● **Don't let your tabs get nabbed.** Do you open a multitude of tabs on your browser while you're on the

computer? Maybe rethink that. [Tabnabbing](#), a phishing scam, changes an open webpage to a different, but familiar, website while the open tab is inactive. Con artists [hope you don't notice the change](#) and will enter your login credentials. Before logging in to your online banking account or another sensitive site, open a new window and start fresh, especially if you are one of those people with tons of tab litter.

● **New Medicare cards create opportunity for sick scam.** Starting this month, Medicare enrollees will be sent [newly redesigned Medicare cards](#) without Social Security numbers on them—to cut down on ID theft and fraud. But crooks, clever as they are, will most likely see this as another opportunity to scam millions of Medicare users. Bad guys may be calling consumers to say they have to provide their Social Security numbers or pay a small fee for the new cards. No way—hang up! Contact Medicare at 800-MEDICARE (633-4227) or log in to [Medicare.gov](#) to get an ETA for your new card.

● **I'm not a crook!** Do you get your nose out of joint when a cashier subjects your cash to a litmus test? Don't be miffed; businesses are the losers if they accept counterfeit money. Instead, [help out](#): Get to know legit notes' [security features](#) (watermarks, serial numbers, etc.) and don't accept bogus bills, let alone pass them along.

● **Not rich? Scammers don't care.** There's a lot of money to be made nickel-and-diming folks. Don't assume you're not rich or important enough to bamboozle. [U.S. News](#) offers a list of 10 common mistakes that make almost everyone more vulnerable to fraud. Yes, you, the one checking your bank account on public Wi-Fi!

● **Reeling it back in.** The Federal Trade Commission has extended the filing deadline to May 31 for its \$586 million settlement with Western Union. Anyone who wired money to a scammer between Jan. 1, 2004, and Jan. 19, 2017, is eligible to [submit a claim](#) and get all or part of the money they lost back. (Important: Don't pay anybody to help you file your claim, or get money back. Anybody who asks you to pay for your claim or refund is scamming you.)

Thanks for reading SCAM GRAM and, as always, feel free to send us your questions, comments and tips. [Click here to email us.](#)

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