



# Older & Bolder

Oct. - Nov., 2020  
Volume No. 88

236 San Jose Drive  
PO Box 1636  
Dodge City, Kansas 67801

[www.swkaaa.org](http://www.swkaaa.org)

620-225-8230  
800-742-9531  
FAX: 620-225-8240

SouthWest Kansas Area Agency on Aging  
PO Box 528  
Cimarron, KS 67835-0528  
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## Medicare Open Enrollment approaches

Fall Open Enrollment for Medicare is October 15 to December 7. Open Enrollment is the time to review your prescription drug plan coverage and possibly make changes.

If you enroll in a plan or change your coverage during Open Enrollment, your coverage will begin January 1. If your current drug plan is no longer covering your medications, you might want to switch plans at this time.

If you do wish to make changes in your coverage during Fall Open Enrollment, visit with a SHICK counselor near you or contact one of our counselors at SWKAAA at 620-225-8230. In Kansas, we call the program for Medicare Counseling “SHICK,” which stands for Senior Health Insurance Counseling for Kansas. In the 28-county area SWKAAA serves, we have SHICK counselors in the counties of Barber, Barton, Clark, Finney, Ford, Grant, Gray, Greeley, Haskell, Kearny,

Kiowa, Lane, Meade, Pratt, Seward and Wichita.

Give us a call at SWKAAA at 620-225-8230 or 800-742-9531 to get the contact information for a counselor in your area or to make an appointment with a SHICK counselor at the SWKAAA office. If you wish

to go over your plan with a SHICK counselor, please bring a list of your medications and your Medicare card with you to your appointment.

Many people have saved money by reviewing their coverage and switching to a less expensive drug plan.



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## Important Dates

### OCTOBER 2020

- 07 - Kansas SHL Conf.-Topeka
- 10 - Sub-Region II - Dodge City-3:00
- 20 - Board of Directors Meeting - Dodge City - 10:00 a.m.
- 11 - SWKAAA Offices Closed - Veterans Day

### NOVEMBER 2020

- 02 - Sub-Region IV - Johnson
- 04 - Sub-Region VI - Pratt
- 09 - Sub-Region III – Scott City
- 10 - Advisory Council Meeting - Dodge City 1:30 p.m.
- 12 - Sub-Region I - Satanta
- 13 - Sub-Region V – Hoisington
- 17 - SWKAAA Executive Committee
- 26 - SWKAAA Offices Closed
- 27 - SWKAAA Offices Closed

**Happy Thanksgiving!**



### National Farmer's Day

National Farmer's Day on **October 12<sup>th</sup>** offers much-deserved praise to the hard-working farmers across the nation. In the midst of harvest-season, the day pays tribute to the men, women, and families who put food in the grocery stores and on our tables every day.

### National Farmer's Day was previously known as Old Farmer's Day.

From very early in American culture, farmers set an example with their endless hard work. Not only do they provide a nation with the food we eat, but they also contribute to our economy in numerous ways. Before seeds even find their way into the ground, farmers supply a stream of jobs. From manufacturing, marketing, and tourism, farmers keep small and large communities going strong.

Some cities and towns across the United States celebrate their own versions of Farmer's Day. Dates are scattered throughout the

year with celebrations and festivals. Many of them are held in September and October.

October does seem fitting for celebrating this National Day as it is near the end of the harvest. Many farmers will be able to take a rest from their hard labor to join in the celebration of this holiday.

### National Boss's Day

National Boss's Day on **October 16<sup>th</sup>** recognizes the hardworking boss overseeing the workplace. Employees across the United States show appreciation and thankfulness to their bosses. They remember their boss's kindness and fairness throughout the year, too. Many leaders carry heavy loads. They oversee many employees and guide their careers, too. While their position holds them responsible for a department, business or organization and leading it to success, their list of responsibilities are multifaceted.

Some bosses have bosses themselves. Depending on

the size on an organization, they answer to someone else. And even if the boss is owner, they still answer to the tax man, the customers and their merchants. Keeping a business running smoothly with outstanding employees requires balance.

### National Trick Or Treat Day

National Trick or Treat Day on **the last Saturday in October** extends one of the country's favorite holidays – Halloween!

Dressing up as the scariest or most fascinating character we know draws us to the holiday. People of all ages put hours of effort into creating elaborate costumes for one big night. Wouldn't it be nice to get dress up and pretend just a little bit more? Of course, it would!

This celebration offers the ideal opportunity to host spooky parties, neighborhood trick or treating or

local festivals. And everyone gets to wear their scariest, most elaborate, delightful costumes, too! What a fun way to get together with friends and family to carve pumpkins and enjoy the fall weather while extending the life of your creative ideas.

## Donor List

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Rick Schaffer,  
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Paige Hamilton, Editor  
Amanda Boles, Circulation

### Our Mission:

"To promote the well being of older Kansans and individuals with disabilities in southwest Kansas."

Visit us on the web at  
[www.swkaaa.org](http://www.swkaaa.org)  
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# November



## Daylight Saving Time

Daylight Saving Time ends on the **first Sunday in November at 2:00 a.m.**

The practice of Daylight saving time (DST) (also known as summertime) advances clocks during summer months. It causes us to lose an hour for one day.

However, the practice allows people to get up earlier in the morning and experience more daylight in the evening. Typically, users of DST adjust clocks forward one hour near the start of spring. Then, they change them back again in

the autumn.

The system has received both advocacy and criticism. Setting clocks forward benefits retail business, sports, and other activities exploiting sunlight after working hours. However, the practice causes problems for evening entertainment and other activities tied to the sun or darkness. For example, farming and fireworks shows are both affected.

## National Forget-Me-Not Day

National Forget-Me-Not Day on **November 10<sup>th</sup>** reminds Americans of the sacrifices

returning soldiers have made of body, blood, and limb. Created in 1921 to remind Americans of the National Forget-Me-Not Day originally raised funds for services for returning injured soldiers. At the time, there was no program in place to support them.

***The Forget-Me-Not is a flower symbolizing remembrance.***

Remember to support our disabled veterans. Volunteer, donate, and wear a forget-me-not.

## Veterans Day

Veterans Day on **November 11<sup>th</sup>** honors military veterans who served in the United States Armed Forces. The federal holiday coincides with Armistice Day and Remembrance Day which marks the end of World War I.

These observances reflect the end of significant hostilities at the 11th hour on the 11th day of the 11th month of 1918 when the Armistice with Germany went into effect. Initially, the United States observed Armistice Day as well. However, it evolved into the current Veterans Day in 1954.

Veterans Day is not to be confused with Memorial Day or Armed Forces Day. Veterans Day celebrates all United States military veterans. However, Memorial Day is set aside for remembering the men and women who died while serving. Additionally, Armed Forces Day recognizes the men and women who are currently serving in the United States military.

## America Recycles Day

Each year on **November 15**, millions of people across

the United States take part in America Recycles Day. The day raises awareness about recycling and the purchasing of recycled products.

How we recycle and reuse products are important. For example, one-use water bottles flood America's waterways and landfills at a rate of 60 million per day. Reducing this number can be achieved with water filtration devices and using portable re-usable drinking bottles and cups.

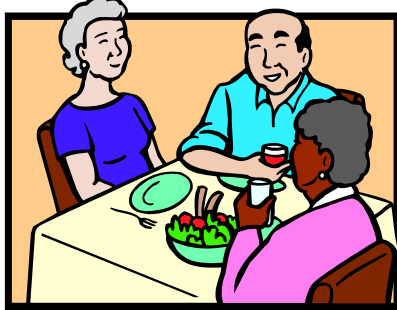
Reduce waste by repurposing and reusing old items. One of the best ways to do this is by shopping at secondhand stores. Not only does it prevent items from ending up in the landfill, but it also saves you money. The old adage "one person's junk is another person's treasure" holds true. From clothing and furnishings to kitchen items and replacement parts, these stores offer more than you might imagine.

Your waste management professions are a wealth of information regarding recycling. They'll give you the hard facts and steer you in the right direction, too. The role of waste management goes far beyond garbage collection. In each community, they provide a variety of services and programs designed to protect and reduce the impact we have on our environment.

## America Recycles Day History

The National Recycling Coalition created America Recycles Day was started in 1997. Each year, the President declares the

## Need a Hot Meal at Noon?



Friendship Meals are available to seniors age 60 and above and their spouses who need a nutritious meal.

Meal-on-Wheels for seniors 60 and above are available for those who are assessed and qualified as home bound.

**A donation of \$3.50 per meal is suggested for eligible seniors.**

To find a meal site near you, call Friendship Meals at 1-620-792-1241

*Call the local site at least a day in advance to reserve your meals.*

See **Nov.**,  
page 14

# Five common questions about life insurance

(StatePoint) COVID-19 has significantly impacted our lives in many ways. It has even led some people to start reconsidering the importance of life insurance to protect loved ones who would be left behind should something happen.

“If you’re researching life insurance for the first time, don’t be surprised if you find it intimidating and confusing. Life insurance can be complex, and everyone’s needs are different — there is no one-size-fits-all,” says Louis Colaizzo, senior vice president of Erie Family Life. “The best advice is to talk with your insurance agent who can walk you through how the various coverages work and help you determine the type and amount that’s right for you and your family.”

In the meantime, here are answers to five of the most common questions people have about life insurance from Erie Insurance:

**1. Can you get life insurance during the pandemic?** Most healthy people can still purchase coverage but there may be a different process, as insurance companies are making changes to provide quotes while maintaining social distancing. Others may offer insurance that doesn’t require a medical exam. For example, Erie Insurance offers a policy called ERIExpress Life that was designed to serve people

who may have thought the process was too lengthy or complicated. It offers affordable life insurance in as little as a few minutes with a simple application and no physical exam.

**2. Why is life insurance important?** Maybe you just got married, had your first child, bought a house or are thinking about putting a child through college. Whatever major life change is happening, that’s usually when people think about life insurance. Life insurance can provide peace of mind and ensure your loved ones are able to handle not only final expenses, but also pay off debts, such as credit cards and even a mortgage.

**3. How much does life insurance cost?** The cost will vary based on the type and amount you purchase, but it is often much more affordable than many people think. Depending on the type of policy and amount of coverage, a policy can cost less than \$15 per month.

**4. Is it taxable?** Most of the time the death benefit from a life insurance policy is not taxable for beneficiaries, which is one of its advantages when it is part of an overall financial plan.

**5. What’s the difference between term and whole life insurance?** Term provides coverage for a specific number of years and is generally

the most affordable option. For example, some people may buy a term life insurance policy so it’s in effect just long enough to pay off a mortgage or cover a child’s college tuition costs, but later it is no longer needed. Whole life insurance is designed to last a lifetime and builds cash value.

“Now that you have some basic information under your belt, a next step is to have a deeper discussion with your insurance agent to find out whether you need life insurance and if so, what type and how much,” says Colaizzo. “When it comes to life insurance, the only wrong choice is doing nothing at all.”

## Medicare Fraud and Abuse Affect All Of Us...

It is estimated that Medicare loses **BILLIONS** of dollars each year to fraud and abuse.

Consider the following tips from the Senior Medicare Patrol to help you **PROTECT, DETECT, and REPORT** concerns...

- **Review your Medicare Summary Notice or Explanation of Benefits quarterly for accuracy.**
  - Look for three things :
    1. Charges for something you didn’t get.
    2. Billing for the same thing twice.
    3. Services that were not ordered by your doctor.
- **Protect your Medicare, Medicaid, and Social Security numbers as you would a credit card.**
- **Do NOT give out personal information to unknown callers, visitors, or providers whom you have not contacted for services.**
- **REPORT any concerns to the Kansas Senior Medicare Patrol.**

**For Information or Assistance Call the Kansas Senior Medicare Patrol at 1-800-860-5260**





# Great advice for all managers

It's said that when former Atomic Energy Commission Chairman Gordon Dean died in a plane crash in 1958, an envelope was found among his personal effects. On the back of the envelope, Dean had scribbled nine lessons that he had learned in life. Every manager would be wise to take note of each one:

- Never lose your capacity for enthusiasm.
- Never lose your capacity for indignation.
- Never judge people — don't type them too quickly. But in a pinch never first assume

that a man is bad; first assume that he is good and that, at worst, he is in the gray area between bad and good.

- Never be impressed by wealth alone or thrown by poverty.
- If you can't be generous when it's hard to be, you won't be when it's easy.
- The greatest builder of confidence is the ability to do something — almost anything — well.
- When confidence comes, then strive for humility; you aren't as good as all that.



- The way to become truly useful is to seek the best that other brains have to offer. Use them to supplement your own and be prepared to give credit to them when they have

helped.

- The greatest tragedies in world and personal events stem from misunderstandings. So, communicate!

## Don't get too close! A long-range view of personal space

Personal space is ... well, personal. We don't like strangers getting too close, and we're only comfortable allowing very close friends and family members to get really close. Although personal space varies somewhat in different cultures, most humans consider a bubble of about 18 inches to be "intimate space," limited to family, good friends, and pets.

Beyond that, a personal zone extends from about 1.5 to 4 feet, where acquaintances and casual friends can enter. After that, a social space of 4 to 12 feet is where we feel comfortable with new people or strangers, and anything

outside that zone is up for grabs.

All this space is apparently controlled by the amygdala, the region of the brain that recognizes and regulates emotions like fear. In an article on the Live Science website, Ralph Adolphs, professor of psychology and neuroscience at California Institute of Technology, explains that this belief stems from examination of a patient with lesions on her amygdala who felt no discomfort no matter how close anyone got to her.

So, when someone gets in your face, maybe you can blame your instinct to clobber him on your amygdala.

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The KanCare Ombudsman's Office has two satellite offices, one in Wichita and one in Olathe, as well as the main office in Topeka. We take phone calls from our toll-free line and assist current Medicaid consumers and people who have questions about the Medicaid application process. We also assist people who need help filling out an application if they call and make an appointment to come in.

Call us today at (855) 643-8180, or visit our [website](http://www.kancare.ks.gov/kancare-ombudsman-office) ([www.kancare.ks.gov/kancare-ombudsman-office](http://www.kancare.ks.gov/kancare-ombudsman-office)).



# Tips to ease the financial recovery process after a disaster

(StatePoint) While the COVID-19 crisis continues to be top of mind for many Americans, it's important to remember that other disasters can still occur with little or no warning, making it vital to prepare.

This September, which is National Preparedness Month, get started by checking out Ready.gov and the American Red Cross, two great resources for creating a plan to protect you and your family's immediate safety. As for your financial preparedness, consider these tips from Wells Fargo:

- A natural disaster could potentially destroy paper copies of documents needed for tax and insurance purposes. While you should protect these documents in a fireproof, waterproof box that locks, you should also possess electronic copies. Save birth and marriage certificates, wills, deeds, tax returns, insurance policies and stock and bond certificates on a thumb drive or in a secure location in the cloud.

- Keep an up-to-date inventory of your possessions. One easy way to do so is to use your smartphone to take photographs or videos of everything valuable and store this in the cloud. Your documentation should include cars, vehicles

and electronics, as well as any interior and exterior home improvements you've made which could increase your property value and help with insurance claims.

- Review what your insurance policy covers and determine if additional insurance or coverage is needed. Be sure to take into account how life has changed in the COVID-19 era. For example, emergency shelters may not be an option for your family given social distancing guidelines, so you may want to consider adding coverage for temporary housing to your policy.

- If you haven't already done so, consider setting up online banking, mobile banking, automatic bill pay and electronic account alerts. Should you be displaced from your home, these measures will make it easier to stay on top of your accounts and bills. Take this opportunity to ensure your online profiles are up-to-date in case your bank or lender need to contact you post-disaster.

- Note that a disaster can shut down local ATMs and banks for days or even weeks. Include easily accessible cash in your emergency supply kit.

- Know in advance if and what resources your financial institutions provide. For example, Wells Fargo customers,

including those with home mortgages, home equity, small business, and auto loans, can contact 800-TO-WELLS or visit [wellsfargo.com/recovery](https://wellsfargo.com/recovery) to learn more.

“If COVID-19 has taught us anything it's that disasters come in all shapes and

sizes,” says Rullah Price, senior vice president, head of Wells Fargo Enterprise Incident Communications. “However, developing a plan this National Preparedness Month could save you countless hours of work and make the financial recovery process a lot less stressful.”

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## Keep Economic Impact Payment notice with other tax records

People who receive an Economic Impact Payment this year should keep Notice 1444, *Your Economic Impact Payment*, with their tax records. This notice provides information about the amount of their payment, how the payment was made and how to report any payment that wasn't received.

For security reasons, the IRS mails this notice to each recipient's last known address within 15 days after the payment goes out. It's especially important for people to keep this notice if they think their payment amount is wrong. **When they file their 2020 tax return, they can refer to Notice 1444 and claim additional credits, if they**

**are eligible for them.**

Taxpayers should keep this notice filed with all their other important tax records. These include, W-2s from employers, 1099s from banks and other payers, other income documents and virtual currency transaction records.

All taxpayers should keep a copy of their past tax returns and supporting documents for at least three years. Key information from their prior year return may be required to file next year. Life changes like employment or marital status and financial gains or losses can affect a tax refund or the amount of taxes a person may owe.

# National Do Not Call Registry

The National Do Not Call Registry was created to stop unwanted sales calls. It's free to register your home or mobile phone number.

If you've already added your phone number to the Do Not Call Registry and are still getting a lot of unwanted calls, odds are the calls are from scammers. Read about blocking unwanted calls to find out what to do about them. If you answer one of these calls, hang up and report the call to the FTC.

## How do I add my number to the Registry?

**Go to [donotcall.gov](https://donotcall.gov) or call 1-888-382-1222** (TTY: 1-866-290-4236) from the phone you want to register. It's free. If you register your number at [donotcall.gov](https://donotcall.gov), you'll get an email with a link you need to click on within 72 hours to complete your registration.

## How long will it take for sales calls to stop?

Your phone number should show up on the Registry the next day, but it can take up to 31 days for sales calls to stop. You can check whether your number is on the Registry at [donotcall.gov](https://donotcall.gov) or by calling 1-888-382-1222 from the number you want to verify.

## Will my registration expire?

**No, your registration will never expire.** The FTC will only remove your number from the Registry if it's disconnected and reassigned, or if you ask to remove it.

## Can I add my mobile phone

**to the Do Not Call Registry?**  
Yes.

## What the Registry Doesn't Do

### Will the Registry stop all unwanted calls?

No. The Do Not Call Registry stops sales calls from real companies. The Registry is a list that tells telemarketers what numbers not to call. The FTC does not and cannot block calls. The Registry can't stop calls from scammers who ignore the Registry.

One reason people get a lot of unwanted calls is because it's easy and cheap for scammers to call people anywhere in the world. To get fewer unwanted calls, look into blocking unwanted calls. There are different call-blocking options for mobile phones, traditional landlines, and landlines that use the internet (VoIP).

You can find a list of some call-blocking apps for mobile phones at [ctia.org](https://ctia.org), a website for the U.S. wireless communications industry. For company-specific information about blocking calls on landlines and phones that use the internet, go to the FCC's Call Blocking Resources.

### Can a company still call me with a sales pitch?

Companies can call you if you've recently done business with them, or if you've given them written permission to call. But if you ask them not to call you, they have to stop. Be sure to write down the date you asked them to stop.

### Are any other types of calls still allowed under FTC rules if I'm on the Registry?

The rules allow:

- political calls
- charitable calls
- debt collection calls
- purely informational calls
- surveys

But these calls can't also include a sales pitch.

### What about robocalls?

If a robocall — a call that plays a recorded message — is selling something, it's illegal unless you've given a company **written permission** to call you that way.

So, if you haven't given the company permission, and the robocall isn't purely informational — like your cable company confirming a service appointment — there's a good chance it's a scam. At the very least, it's from a company you don't want to do business with.

If you get an illegal robocall, hang up. Don't press buttons to be taken off a call list or to talk to a live person. It might lead to more unwanted calls. Instead, report it to the FTC.

Learn more about robocalls at [ftc.gov/robocalls](https://ftc.gov/robocalls).

### Report Unwanted Calls Where can I report an unwanted call?

Report unwanted calls at [donotcall.gov](https://donotcall.gov). Report the number that appears on your caller ID — even if you think it might be spoofed or faked — and any number you're told to call back.

### Should I expect to hear back from the FTC?

The FTC gets millions of reports each year, so we can't respond to each one. But your report matters. The FTC and

other law enforcement agencies analyze reports to identify and take action against the people responsible for illegal calls and scams.

The FTC also takes the phone numbers you report and releases them each business day to help telecommunications carriers and other industry partners that are working on call-blocking solutions.

### What's the penalty for companies that illegally call numbers on the Registry?

Companies that illegally call numbers on the National Do Not Call Registry or place an illegal robocall can currently be fined up to \$42,530 per call.

### The number from my caller ID was faked. Why should I report it?

Technology has made it easy for scammers to fake or "spoof" caller ID information, so the number you're reporting might not be the caller's real number. But in some instances, the FTC and other law enforcement agencies can still trace the call based on the information you provide. The complaint also helps because the FTC analyzes complaint data and trends to identify illegal callers based on calling patterns. We also use additional information you report, like any number you're told to call back, to track down scammers. Learn more about common phone scams.

To get fewer unwanted calls,

*See **Call,**  
page 12*



# Tips to quit smoking for good

(StatePoint) Kicking a smoking habit is a gift that keeps on giving. Your body will experience health benefits almost immediately and in the years to come. While quitting is often easier said than done, relying on tools and support can help. Here are a few tips to help you quit for good:

- Set a date to quit with meaning behind it.

- Anticipate the challenges associated with withdrawal symptoms and plan to potentially use smoking cessation products to meet them head-on. Though many such products are available without a prescription, talk to your provider or pharmacist first, as they can interact with other medications you take.

- Check out programs that allow you to quit on your

terms. For example, the Walgreens team can help you build a personalized plan, with free live support and healthcare clinics. Support options and additional resources are available at [walgreens.com](http://walgreens.com).

Finally, when it comes to this challenge, take it from those who've been there.

"The best way to change any habit is to really want to

change. Find a support group to help. Having someone who's going through the same thing can help you with the hurdles you may face," says Zippy Sandler, social media influencer of Champagne Living, who turned to Walgreens to help her quit smoking. "Also, keep using smoking cessation products until you're confident that you won't pick up a cigarette again ... ever!"

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# Four steps for developing an Estate plan

(StatePoint) Many people may avoid estate planning because they think it can be put off until later in life. But experts agree that adults of any age should have a plan in place to make sure their financial affairs are in order after they pass on, or in case they are incapacitated. A complete and thoughtful estate plan covers more than who will get what — it helps to ease the burden on your family and beneficiaries by documenting your wishes and instructions.

**Here are the four major steps involved in developing an estate plan:**

- **Inventory and Determine Asset Value:** Account for any and all items you can make decisions about — including financial assets, real estate and even intangible property such as patents or copyrights. Then,

determine the financial value of each asset. Debt should also be considered.

- **Choose Your Beneficiaries and Decision Makers:** These designations are crucial to estate planning. Beneficiaries — the recipients of your funds, trusts or property — are typically a spouse, child, relative or friend. They can be decision makers, too. Choose someone responsible who can be charged with administering the assets of your estate, taking care of any remaining financial obligations, and ensuring your wishes are carried out.

- **Consider Setting Up a Revocable Trust:** Revocable trusts give you an added layer of control and privacy over your assets that is not possible when assets are left directly to beneficiaries. They let you continue managing

your property and make changes to the trust terms during your lifetime, and they allow property to pass to your beneficiaries without a court proceeding.

- **Write a Will and End-of-Life Documents:** Your will governs who will receive property not otherwise designated by titling, the terms of a trust, or by beneficiary designation (such as on retirement accounts or insurance policies). Other end-of-life documents might include a living will dictating what should or should not be done to keep you alive, or a simple letter regarding how you would like to be laid to rest. Keep all of your finalized, original estate planning documents in one location so they don't get lost and make several copies to store in a different location, such as a safe deposit box.

Remember that keeping your

estate plan up to date is necessary to preserve your future wishes and prevent your loved ones from experiencing unnecessary stress. Experts recommend that you review your estate plan annually or biannually to ensure it is current, and update it as major life events occur, such as marriage, divorce or the birth of a child.

You may want to consult a Certified Financial Planner professional to bring the different parts of your estate together into a plan that represents your wishes. To find a CFP professional near you, visit [letsmakeaplan.org](http://letsmakeaplan.org).

Estate planning may not be fun but designing a plan now will help provide the best outcome for your family and friends when you are no longer with them.



# Warns of scams related to COVID-19

**By Vicki Schmidt**  
*Kansas Insurance Commissioner*

The Kansas Insurance Department gets thousands of calls a month from consumers to agents to companies, inquiring about the laws and regulations of the state of Kansas. I love hearing from Kansans, and I am thrilled at the opportunity to help! As a pharmacist, working directly with patients was my favorite part.

Sometimes the issue they inquire about is an easy fix, sometimes it takes a little more research, and sometimes we can't do anything at all because it isn't in our jurisdiction. But,

it is important to me that you get an answer! For me, the toughest cases are the ones that could have been prevented.

Recently, the Insurance Department has seen an uptick in the number of complaints due to scams. There will always be bad actors and it is up to each of us to be on the lookout for them in order to avoid falling victim to them. I want to warn you about a few scams we know are out there right now.

- "Coronavirus Insurance" is not real. It does not exist. Anyone trying to sell it is trying to scam you.

- Beware of phone calls where people claim to be from your

insurance company. They may even have some of your information. But, don't change your policy during these phone calls.

- Request for personal information. Don't give out any personal information (Medicare number, Social Security number, credit card number, etc.) to anyone over the phone.

If everyone behaved themselves we wouldn't have a Consumer Assistance Division, an Anti-Fraud Division or a Compliance and Enforcement Division for Securities. Each of these divisions is dedicated to ensuring the law is followed, identifying bad actors and helping consumers who have fallen victim. If the Insurance

Department can help answer your questions, troubleshoot an issue or handle a complaint, please don't hesitate to give us a call at 1-800-432-2484 or email at [kid.webcomplaints@ks.gov](mailto:kid.webcomplaints@ks.gov). You can learn more about other insurance and securities related scams on the Department's website [insurance.kansas.gov](http://insurance.kansas.gov).

It is an honor to serve you and your family in the Kansas Insurance Department. If there is something you think can work better or would help other Kansans have a better experience with insurance, please share it with me at [kid.commissioner@ks.gov](mailto:kid.commissioner@ks.gov).

Thank you!

# Simple steps to protect the environment

(StatePoint) Each American throws out about 4.5 pounds of trash per day, according to the U.S. Environmental Protection Agency. By incorporating the "Three Rs" (Reduce, Reuse and Recycle) into routines, you can help divert some of this waste away from landfills to help protect the environment.

Here are a few ideas for changing your habits to be more eco-friendly.

## Reduce

Up to 40 percent of food produced in the U.S. is wasted, according to the Natural Resources Defense Council. In addition to the unnecessary strain on water and land resources, the excess food that ends up in landfills produces

methane, a powerful greenhouse gas that contributes to global climate change.

By carefully planning before going to the grocery store, you will be more likely to purchase only what you and your family will realistically eat. Even smart shoppers can reduce the amount of unavoidable food waste they produce by starting a composting bin at home. You can turn today's fruit peels, eggshells and tea leaves into tomorrow's fertile soil for your garden.

## Reuse

There are many ways you can incorporate the "reuse" concept into your food routines. At the grocery store, bring your own reusable tote bag to avoid single-use plastic at checkout. Take

this concept a step further with refillable containers, which can be used to stock up on bulk foods. While bulk foods have been a feature of certain supermarkets for years, many stores are expanding their offerings and taking precautions to keep these systems safe and hygienic for customers, making it easier for the eco-conscious to shop sustainably.

When packing lunches for the family, ditch the single-use baggies, utensils and sandwich wraps and switch to reusable BPA-free, eco-friendly alternatives.

Finally, when it comes to hydration, you can make a huge impact simply by stocking your fridge with a water filter pitcher and by bringing along a high-quality reusable water bottle with you on-the-go.

## Recycle

Thanks to packaging innovations, there are now essential items you can recycle for the first time.

For example, until recently, toothpaste tubes haven't been recyclable because most are made of a mixed material that doesn't have a second life. Now, you can recycle your toothpaste tube with a first-of-its-kind recyclable tube from Tom's of Maine. Several of the brand's popular toothpastes are available in the new tube, with all full size Tom's of Maine toothpastes available in the recyclable tube by the end of 2020.

See **Steps,**  
 page 10

# 65<sup>th</sup> birthday brings key decisions regarding health care



(StatePoint) **Your 65th birthday is an important milestone. That's when you become eligible for the federal Medicare health insurance program.**

Medicare is a popular, affordable health insurance program for Americans 65 and older, and those under 65 with certain disabilities, providing hospital coverage (Part A) and physician visits (Part B) to those who qualify. But it can be complicated. To decide what coverage is best for you, take inventory of your current and future health, work and economic standing, including your personal preferences and goals.

Here are a few tips to consider from Cigna, which serves hundreds of thousands of Medicare customers nationwide.

**1. Timing is important!** Medicare has a seven-month window around your 65th birthday called the Initial Enrollment Period. It begins three months before your 65th birthday and extends three months past your birthday month.

Enrolling outside this window could result in higher premiums on Medicare Part B for the rest of your life.

If you're still working, your path forward depends on the size of your company. If you work for a company with fewer than 20 employees, generally, you must sign up for Medicare at 65. If you work for a larger company, you can keep your company's plan and enroll in Medicare without penalty later – usually when you retire – or enroll in Medicare immediately. However, by switching, your spouse could lose coverage if they're currently on your company's insurance.

If you're not working and you've already filed for Social Security, the process is much easier. You'll automatically be enrolled in Medicare Parts A and B when you turn 65. Sometimes called Original Medicare, this doesn't include prescription drug coverage.

**2. Original Medicare doesn't cover everything.** Original

Medicare covers hospital and physician expenses, but there are cost-sharing requirements and limits on what's covered. Consider how you'll cover things like dental, vision, hearing and pharmacy. You can buy supplemental plans, or you can buy a Medicare Advantage plan (also known as Part C), which covers everything that Medicare does and provides additional benefits, including, in many cases, prescription drugs (also known as Part D).

**3. You have many options.** With Original Medicare, Medicare Advantage, Medicare Supplement (also known as Medigap), and Prescription Drug Plans, there are many choices to make. Understanding your budget, health needs, doctor preferences and lifestyle will be important in making the best choice for you.

**4. Get help.** For more information, call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users can call 1-877-486-2048. Or visit the Medicare Plan Finder website at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

Find local assistance through the State Health Insurance Assistance Program (SHIP) at [www.shipta-center.org](https://www.shipta-center.org). You can also contact individual Medicare plans. For instance, you can learn more about Cigna plans at [www.cigna.com/medicare](https://www.cigna.com/medicare). Consult your benefits administrator at work and talk with friends and family members who've been through the process.

**5. Use it.** Know your available benefits. Find out about wellness checks and preventive screenings needed for your age and health status, and get them. Take advantage of Medicare Advantage extras, like gym memberships, to actively engage in your health and well-being.

**As you turn 65, it's important to do your homework regarding health insurance. However, if you find out that the plan is not the right fit, all is not lost. You can make changes during Medicare's Annual Election Period, which occurs every year from October 15 to December 7.**

## Steps, from page 9

To recycle the tube at home, check the back for the blue flag, which indicates that the toothpaste tube can be placed in your recycle bin with #2 plastics. If your town doesn't accept #2 plastic, you can recycle your toothpaste tubes and other oral and personal care products, regardless of the brand,

through the Tom's of Maine Natural Care Recycling Program with TerraCycle. To learn more, visit [TomsOfMaine.com](https://TomsOfMaine.com).

By making simple, eco-conscious changes in your daily routine, you can take meaningful steps toward helping protect the environment.



# Spot and stop dishonest charity fundraisers

**By Rosario Méndez**  
*Attorney, Division of Consumer and Business Education, FTC*

What’s worse than a bogus charity? A bogus charity with a dishonest fundraiser. That’s what we saw in a case announced today against Outreach Calling, Inc., its founder Mark Gelvan, and others.

The defendants in this FTC case are fundraisers that called millions of Americans on behalf of bogus charities. They claimed that the charities delivered care packages to Vietnam veterans in need, helped breast cancer survivors, gave grants to family members of fallen officers, and other things. But these fundraisers kept 90% or more of the donations they got. The bogus charities spent most of their share on salaries for their founders and family members, or administrative costs.

Today’s settlement bans the defendants from charitable fundraising. But when you get a call from a charity fundraiser, how do you know the caller is telling you the truth? Here are a few tips:

- Ask the caller specific questions:
  - What is the charity’s name, phone number, or address? Write these down so you can confirm them later. Keep in mind that many charity names sound alike.
  - How much of your donation will go directly to the programs you want to support?
  - Will your donation be tax-deductible? Not every call seeking a donation is from a charity. Some calls might be from Political Action

- Committees or other groups where donations are not deductible.
- **Resist the pressure to donate now.** After you’ve listened to the caller, hang up the phone and think about what they said. Then, go online and do your own research:
    - Search for the organization’s

- name and phone number, plus the word “scam” or “complaint.” What you find might help you decide if you want to make that donation.
- Look up the organization’s name and address. Does it show up? If it doesn’t, that could be a sign the caller was lying to you.

- See what these rating organizations say about the charity: BBB Wise Giving Alliance, Charity Navigator, Charity Watch, and GuideStar.
- If you get a donation request in the mail, do some research before you donate, and if you spot a charity scam, report it to the FTC at [ftc.gov/complaint](https://ftc.gov/complaint).

SOUTHWEST KANSAS SENIOR CITIZENS LAW PROJECT			
AAA SCHEDULE 2020-2021			
1st Quarter (October-December 2020)			
Kansas Legal Services			
DATE	SENIOR CENTERS	KLS ATTORNEY	TIME
10-01-20	Pratt Senior Center	Tom Lasley	10:30am
10-01-20	Great Bend Senior Center	Tom Lasley	1:30pm
10-02-20	Syracuse Senior Center	Tom Lasley	11:00am
10-09-20	Dodge City Senior Center	Tom Lasley	10:00am
10-09-20	Meade Senior Center	Tom Lasley	1:30pm
10-14-20	Tribune Senior Center	Tom Lasley	1:30pm
10-16-20	Liberal Senior Center	Tom Lasley	10:00am
10-16-20	Garden City Senior Center	Tom Lasley	1:00pm
10-23-20	Greensburg Senior Center	Tom Lasley	10:00am
10-23-20	Medicine Lodge Senior Center	Tom Lasley	1:30pm
DATE	SENIOR CENTERS	KLS ATTORNEY	TIME
11-05-20	Larned Senior Center	Tom Lasley	11:00am
11-05-20	Great Bend Senior Center	Tom Lasley	1:30pm
11-06-20	Hugoton Senior Center	Tom Lasley	10:00 am
11-06-20	Ulysses Senior Center	Tom Lasley	1:00 pm
11-13-20	Dodge City Senior Center	Tom Lasley	10:00am
11-20-20	Liberal Senior Center	Tom Lasley	10:00am
11-20-20	Garden City Senior Center	Tom Lasley	1:00pm
DATE	SENIOR CENTERS	KLS ATTORNEY	TIME
12-03-20	Great Bend Senior Center	Tom Lasley	1:30pm
12-04-20	Scott City Senior Center	Tom Lasley	11:00am
12-04-20	Leoti Senior Center	Tom Lasley	1:00pm
12-11-20	Dodge City Senior Center	Tom Lasley	10:00am
12-18-20	Liberal Senior Center	Tom Lasley	10:00am
12-18-20	Garden City Senior Center	Tom Lasley	1:00pm
* An attorney will visit only if appointments are scheduled. Please contact your local Senior Center or Kansas Legal Services (620-227-7349) if you plan to meet with the attorney.			

# Call, *from page 7*

look into call-blocking solutions.

## What is the FTC doing to stop illegal calls?

The FTC has sued hundreds of companies and people responsible for unwanted calls and has forced telemarketers making illegal calls to pay more than \$100 million dollars in judgments. The FTC also brings enforcement actions against robocallers and has already stopped people responsible for billions of robocalls. You can read about recent FTC cases and other robocall-related actions in our press releases.

The FTC continues to work with other law enforcement agencies and encourages industry efforts to combat robocalls and caller ID spoofing. The FTC has led initiatives to develop technology-based solutions, including a series of robocall contests that challenged tech experts to design tools that block robocalls and help investigators track down and stop robocallers.

## What do businesses and sellers need to know?

Generally speaking, telemarketers who sell goods and services must download the Registry and remove from their calling lists numbers listed on the Registry. Businesses and organizations must register with the FTC before they are allowed to access the Registry. It's illegal for anyone to use the Registry for any purpose other than preventing telemarketing calls to the telephone numbers on the Registry. Read the FTC's Q&A for telemarketers and sellers (<https://www.ftc.gov/tips-advice/business-center/>

[guidance/qa-telemarketers-sellers-about-dnc-provisions-tsr](#))

## Registration Questions Are mobile phones, or cell phones, treated differently than home phones on the Do Not Call Registry?

No. You register a mobile phone number the same way you do any other personal number. There's no separate list or database for mobile phones. There's no deadline for registering mobile phone numbers, mobile phone registrations don't expire, and the government is not releasing mobile phone numbers to telemarketers.

In fact, mobile phones have an extra protection. Federal Communications Commission (FCC) (<https://www.fcc.gov>) regulations prohibit telemarketers from using automated dialers to call mobile phones without your permission. Automated dialers are standard in the industry, so most telemarketers can't call your mobile phone without permission.

## Someone called and offered to put my name on the Registry. Should I let them?

No. It's free and easy to register yourself at [donotcall.gov](https://donotcall.gov) or by calling 1-888-382-1222 from the phone you want to register (TTY: 1-866-290-4236).

## What happens if I register more than one number online?

You will get an email for each number you register online. You must open each email and click on the link in it within 72 hours to register each number.

You can register up to three numbers at a time online. To

register more personal phone numbers, just go through the registration process again. If you want to register your number by phone, you will have to call from each phone number you want to register.

## Can I register my business phone number or a fax number?

The Registry is for personal phone numbers. Business-to-business calls and faxes are not covered.

## Can I take my number off the Registry?

Yes. You can remove your number by calling 1-888-382-1222 from the phone you want to remove. Your number will be off the Registry the next day. Companies have to update their telemarketing lists within 31 days.

## If I register, how will the FTC use my information?

The FTC stores your phone number so telemarketers can remove it from their call lists. If you register at [donotcall.gov](https://donotcall.gov), we also collect your email address to confirm your registration. We store your email address securely, separate from your phone number, and never share it with telemarketers.

For more information about the privacy of your information, please see the FTC privacy policy ([www.ftc.gov/site-information/privacy-policy](https://www.ftc.gov/site-information/privacy-policy)).

## When I called to register, a message said my number could not be verified. What should I do?

If the automated phone system can't verify your number, you'll

need to register at [donotcall.gov](https://donotcall.gov).

## When I called to register, a message said the number I was calling from did not match the number I entered. What should I do?

To register, you must call from the phone you want to register. People in certain communities — such as senior living centers or university residences — have phone numbers that are hidden and can't be verified by the FTC's automated system. If that's the case, you'll need to register at [donotcall.gov](https://donotcall.gov).

## I moved and got a new phone number. Do I need to register the new number?

Yes.

## Do I need to take my old phone number off the list when I get a new number?

No. The system removes numbers automatically when they're disconnected and reassigned.

## What happens if my phone number is disconnected but then reconnected?

If your number is disconnected and then reconnected, you might need to register your number again. You can verify that your number is on the Registry at [donotcall.gov](https://donotcall.gov) or by calling 1-888-382-1222.

## If my area code changes or splits, do I need to register my number again?

If phone companies change your three-digit area code,

See **Call,**  
*page 15*



## When boredom strikes

# Some vacation options during COVID-19

By Lynne Hewes

Getting bored? Tired of your own home? Feeling trapped? In search of an outing?

You're not alone. After months of sequestering at home, many people are getting out—just not very far out.

While figuring out the best time to shop for groceries without meeting too many people or deciding whether you were ready to venture to your doctor's office instead of "tele-medding" felt exciting at first, it may not be enough.

It's summer, and you might be thinking of a vacation. With COVID-19 cases rising around us, how could a vacation be possible, you ask.

We have a couple of answers.

Fortunately for those of us who live in Southwest Kansas, this part of the country has two state parks: If you've been missing being outdoors or if you need a dramatic change of scenery, you might try a day trip to either Meade State Park or Scott Lake State Park.

### Are Kansas state parks open?

According to "COVID-19 FAQ," put out by the *Kansas Department of Wildlife, Parks & Tourism (KDWPT)*, the answer is yes. "Kansas state parks, fishing lakes and wildlife areas are open to the public—including campgrounds, boat ramps and restroom facilities. State park offices may be temporarily closed to the public, but staff will answer

the phone during regular business hours."

You could pack a picnic lunch, leave early, and return home before the day gets too hot. However, if you're interested in staying longer than a day, camping areas are also open. The KDWPT says that "campsites, cabins and yurts can be reserved online through *ReserveAmerica.com* and KDWPT's mobile app—CampIt KS."

A description by "State Parks," also put out by the KDWPT, describes Meade State Park as "... ideal for fishermen, hunters and nature enthusiasts ... it also includes day-use areas and a swimming beach." Also at the park, visitors can learn about Native American campsites and travels through the area by Francisco de Coronado during the 1500s.

A historic point of interest at Meade State Park is its fish hatchery. Constructed in the 1930s and featuring seven ponds, it is the only hatchery in Southwest Kansas. Meade State Park is located just southwest of the town of Meade.

The second State Park in Southwest Kansas is quite a bit larger. Lake Scott State Park, north of Scott City, sits on over 1,000 acres of land donated by the Herbert Steele family in 1928. The park contains the remains of the only known Native American pueblo in Kansas. The KDWPT says that "Lake Scott State Park ... is an astonishing retreat of natural springs, deep wooded canyons



and craggy bluffs." Visitors can swim or fish in separate areas of the lake,

Canoe and kayak rentals are also available, but only on weekends this year.

According to the KDWPT, "The park is an ideal setting for camping, boating, swimming, hiking, hunting, fishing, and wildlife observation. Nature trails accommodate hikers, horseback riders, and naturalists and provide excellent opportunities to observe wildlife in natural habitats. Wild turkey, deer, bobcat and beaver are common in the area. A horse camp area has amenities for equestrian visitors."

Camping is allowed here, with clean, modern showers and toilets nearby; and two cabins are available for rent. The Steele House is now a museum.

For a fee of \$5.00, nature

lovers in need of fresh air and sunshine can spend a day outdoors and come away from a park outing feeling refreshed and renewed.

The parks encourage social distancing, but that's easy to do in Outdoor Western Kansas. Many people are discovering these areas, however, and weekends are more crowded than weekdays.

Still nervous about being around too many people? Then maybe virtual travel would be for you.

### How do virtual tours work?

Using web video conferencing technologies, virtual tours offer the experience of taking a trip to a place of

See **Options,**  
page 14



# Options, from page 13

interest, with a tour guide offering commentary, using pictures and videos.

Siah Weih Heng took the ‘Tour Guy’s Louvre Virtual Tour’ with an Expert Local Guide and wrote an article about his experience. The “trip” he took offered a short tour through some of the Louvre Gallery’s installations. The tour is offered by the Canadian Museum of Human Rights.

Weih Heng says, “Based on my experience, virtual tours were surprisingly very interactive and personal, and like real-life tours, the quality of the experience depends greatly on who your guide is. Guides who just narrate a script don’t value-add much, but really passionate ones who can tell compelling stories and are knowledgeable enough to answer your questions can really make a simple session a memorable and immersive one.”

Websites such as Google Maps Treks, Google Arts and Culture, or Youvisits 360 tours have virtual tours that allow “visitors” to explore places of interest, such as the British Museum or Machu Picchu. You are visiting alone, using Augmented Reality (AR). AR tours are independent and immersive, since you can control your movements through a first-person street view, and you can see places of interest from a 360° perspective.

*The Smithsonian Magazine* online hosts a “Virtual Travel” site which offers tours of famous American artists’ homes, an Alaskan dog sled ride, and virtual wine tastings in California, to name a few.

Weih Heng evaluates his tour by saying, “Virtual tours ... are clearly not able to replace the experience of an actual tour overseas. However, given travel restrictions, these tours can be a great family activity

or a good way to spend a few hours on your own.”

If you’re interested in trying a virtual vacation, you can do a Google search for a country or place of interest, adding the key words “virtual tour.” Pop some popcorn, snuggle up in a cozy chair, and start your trip.

So really, it’s not necessary to remain at home, listless and bored during this pandemic. Day trips to nearby parks and tours via technology are available to help us feel that, yes, this summer we took a vacation!

## Sources:

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# Nov., from page 3

day encouraging Americans to commit to recycling. Since 2009, this day has been a program of **Keep America Beautiful**. There are thousands of events that are held across the United States to raise awareness about the importance of recycling and offering personal pledges that can be signed, committing to recycling and buying products made from recycled materials.

## Thanksgiving Day

Thanksgiving Day is observed each year in the United States on the **fourth Thursday in**

## November.

In 1621, the Plymouth colonists and Wampanoag Indians shared an autumn harvest feast that is acknowledged today as one of the first Thanksgiving celebrations in the colonies. For more than two centuries, days of thanksgiving were celebrated by individual colonies and states. It wasn’t until 1863, amid the Civil War, that President Abraham Lincoln proclaimed a national Thanksgiving Day to be held each November.





# Social Security Administration expands online Medicare enrollment process on ssa.gov

The Centers for Medicare & Medicaid Services (CMS) and the Social Security Administration (SSA) recently expanded the functionality of the Medicare enrollment process to accommodate more online applications during the coronavirus pandemic.

Previously, only people applying for Medicare Parts A and B at the same time could use the online portal. People who were already enrolled in Part A and were using a Special Enrollment Period (SEP) or seeking Equitable Relief to enroll in Part B had to submit documentation to SSA in person or via fax—an option made available during the current public health emergency.

Advocates, including the Medicare Rights Center, have long called for a user-friendly online tool to allow for Part B enrollment. We applaud CMS and SSA for introducing this improvement and urge its permanent adoption.

Under the modernized system, people who are eligible for a Part B SEP can now apply online. To qualify for this enrollment window, either they, their spouse, or sometimes a family member, must currently have or have recently lost a job that provided health insurance. Applicants must also upload proof of this job-based coverage, to show they have been consistently insured since becoming Medicare-eligible. Typically,

people submit this documentation with Form CMS-L564, which their employer must fill out and sign. However, if people are unable to obtain their employer's signature, as many are during the pandemic, they can supply other proof instead, including:

- Income tax returns that show health insurance premiums paid
- W-2s reflecting pre-tax medical contributions
- Health insurance cards with dates
- Explanation of benefit documents showing claims processed or paid by the job-based insurance
- Statements or receipts that show health insurance premium payments

While this portal is a welcome update, additional Medicare enrollment improvements are still needed. Even with these changes in place, not all Medicare applications can be completed online, and not everyone has access to a computer or the ability to upload the required documents. It is critical that SSA offices have the capacity to assist with and process all enrollments, and that applicants have the information they need to make timely coverage decisions. During the public health emergency in particular, additional enrollment protections remain necessary.

## Additional Resources:

If you have questions about

enrolling online, contact your local Social Security Office. Although many offices are currently closed to in-person appointments, SSA staff is available to assist enrollees by phone. You can also send your paperwork to your local office by certified mail, or fax it to 1-833-914-2016.

If you experience any issues with your local Social

Security office, such as being told your enrollment cannot be processed, contact a U.S. Congressperson for your state. Elected officials may be able to help and may be interested in constituent stories that illustrate particular problems.

If you have additional Medicare enrollment questions, call the Medicare Rights Center helpline at 800-333-4114.

## Call, from page 12

you don't have to register your number again. Your new number will be registered for you during the 90-day period when both the old and new area codes work.

## Where can I get more information?

If you have questions or complaints about the Do Not Call Registry, please contact the FTC by email at [crcforward@donot-call.gov](mailto:crcforward@donot-call.gov).

## Other Telemarketing Rules Are there other rules telemarketers have to follow?

Yes, telemarketers have other rules they must follow under the Telemarketing Sales Rule.

Telemarketers can't:

- call before 8:00 a.m. or after 9:00 p.m.
- be deceptive or abusive or lie about any terms of their offer
- ask you to pay:
  - with a cash-to-cash money transfer

- by giving the PIN from a cash reload card like MoneyPak and Vanilla Reload
- by asking for your bank account information to create a type of check that you never see or sign, called a "remotely created payment order"

Telemarketers must:

- connect their call to a sales representative within two seconds after you answer
- transmit their telephone number and, if possible, their name, to your caller ID service
- tell you right away what seller or charitable organization they represent and that the call is a sales call or a charitable solicitation
- disclose all material information about the goods or services they're offering and the terms of the sale
- get your permission to charge you and to use a particular account number.

# Contact tracing call?

## 5 things to know

A contact tracer from your state health department might call if you've been exposed to COVID-19. But scammers are pretending to be contact tracers, too. Here's how you can spot the scam.



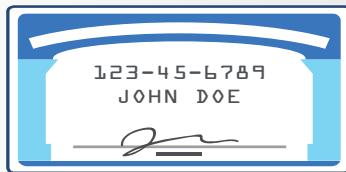
### Real contact tracers won't ask you for money.

Only scammers insist on payment by gift card, money transfer, or cryptocurrency.



### Contact tracing doesn't require your bank account or credit card number.

Never share account information with anybody who contacts you asking for it.



### Legitimate contact tracers will never ask for your Social Security number.

Never give any part of your Social Security number to anyone who contacts you.



### Your immigration status doesn't matter for contact tracing, so real tracers won't ask.

If they do, you can bet it's a scam.



### Do not click on a link in a text or email.

Doing so can download malware onto your device.

Talking to a real contact tracer helps stop the spread of COVID-19. Reporting scammers helps stop them, too. Report fake contact tracers to your state and at [ftc.gov/complaint](https://ftc.gov/complaint).



FEDERAL TRADE  
COMMISSION

For more information about contact tracing **visit your state health department's website** and

[ftc.gov/coronavirus/scams](https://ftc.gov/coronavirus/scams)