

# RISK ADVISORY

Office of the State Auditor | Brian S. Colón, Esq., CFE, State Auditor



## COVID-19 Related Fraud Alert: Unemployment Benefits



**The Office of the State Auditor (OSA) and the New Mexico Department of Workforce Solutions (NMDWS) are reminding New Mexicans to be aware as fraudsters perpetuate numerous schemes related Unemployment Insurance Claims. New Mexicans are urged to follow the guidance provided below and take immediate action as recommended to protect themselves.**

- ⇒ Guidance for Individuals: Pgs. 1-3
- ⇒ Guidance for Employers: Pgs. 3-4
- ⇒ General Guidance to Report Fraud: Pg. 4

### Guidance for Individuals

If you suspect that your personal information has been stolen and/or if you received a debit card or letter from the New Mexico Department of Workforce Solutions (NMDWS) and you did not file for unemployment insurance benefits, the NMDWS needs to hear from you immediately by taking the following steps:

#### Step 1: Report a false Unemployment Insurance claim to NMDWS

Report all information you may have about the fraudulent claim by contacting NMDWS, including the following if you have it:

- ◆ Claimant ID number;
- ◆ First and last name; and
- ◆ If you **do not** have a claimant ID, please provide the last 4 of your Social Security Number (SSN), **do not send your full SSN.**

There are three ways to contact NMDWS to report a false claim and send in the requested information listed above:

- ◆ Send an email to [id.verify@state.nm.us](mailto:id.verify@state.nm.us) and put “**Reported Fraud**” in the subject line of the email;
- ◆ Call the Fraud Hotline at 505-243-7283; or
- ◆ Call the Unemployment Insurance Operations Center at 1-877-664-6984.

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### Guidance for Individuals (Con't)

#### Step 2: What to do with unemployment insurance letters and/or if you receive a debit card

If you receive a letter regarding unemployment insurance (UI) and you did not file a claim for benefits, please refer back to step 1 for reporting a false UI Claim and keep the letter for your records.

If you receive a debit card, do not activate it or contact Wells Fargo. You may destroy this card and/or upon your fraud report to NMDWS, NMDWS will have the card closed for you. After reporting to NMDWS you may also call the customer service phone number for EPPICard at 1-866-898-2213 to report fraud and request for it be closed.

#### Step 3: Protect your Identity

Individuals are also encouraged to take steps to protect their own identity including creating an account with the Federal Trade Commission (FTC) at [www.identitytheft.gov](http://www.identitytheft.gov). Through FTC an individual can create an Identity Theft Report and Identity Theft Dispute Letter. If individuals are not able to file online they may contact the Identity Theft Resource Center toll free at **888-400-5530** to report the identity theft.

Additionally:

- ◆ Complete and send in the fraud affidavit form if sent to you by the NMDWS UI Fraud Unit.
- ◆ For your protection, file a report with local police and retrieve a copy of your Identity Theft police report.
- ◆ Obtain a free copy of your credit report and review it for suspicious activity at: [www.annualcreditreport.com](http://www.annualcreditreport.com)
- ◆ Place a free fraud alert on your credit:
  - ◇ Experian <https://www.experian.com/help/> | 888-397-3742
  - ◇ Transunion <https://www.transunion.com/credit-help> | 888-909-8842
  - ◇ Equifax <https://www.equifax.com/personal/credit-report-services/> | 800-685-1111
- ◆ Watch for fraudulent address changes with United States Postal Service.

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### Guidance for Individuals (Con't)

If you suspect that someone is using your Social Security Number (SSN) for work purposes, you should contact the Social Security Administration at 800-772-1213 to report the problem. They will review your earnings with you to ensure they are correct. You can also review earnings posted to your social security statement <http://www.socialsecurity.gov/mystatement> for workers 18 and older.

Additional information on identity theft and protecting your identity while online is available at: <https://www.nmag.gov/identity-theft.aspx>.

You may also report fraud to the New Mexico Attorney General's office at: <https://www.nmag.gov/file-a-complaint.aspx>.

### Guidance for Employers

If a business receives correspondence from NMDWS for an employee who is still working, deceased, or never worked for the business, NMDWS asks that they report this to the NMDWS immediately by taking the following steps:

#### Step 1: Report a false Unemployment Insurance claim to NMDWS

Report all information you may have about the fraudulent claim by contacting NMDWS, including the following if you have it:

- ◆ Claimant ID number;
- ◆ First and last name; and
- ◆ If you **do not** have a claimant ID, but are able to provide the last 4 of the individuals Social Security Number (SSN) - **do not send the full SSN.**

There are three ways to contact NMDWS to report a false claim and send in the requested information listed above:

- ◆ Send an email to [id.verify@state.nm.us](mailto:id.verify@state.nm.us) and put "**Reported Fraud**" in the subject line of the email;
- ◆ Call the Fraud Hotline at 505-243-7283; or
- ◆ Call the Unemployment Insurance Operations Center at 1-877-664-6984.

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### Guidance for Employers (Con't)

#### Step 2: Continue to respond to any “request for separation information” notices that you receive from NMDWS

Please respond timely to notices you receive from NMDWS. If you receive a notice regarding a fraudulent claim write “Fraud/identity theft” on them so that NMDWS can investigate the claims and take appropriate actions. The most expedient way for employers to respond to Request for Separation forms is by responding via your online employer account in the New Mexico Unemployment Insurance Tax & Claims System or by using the State Information Data Exchange System (SIDES) portal.

#### Step 3: Share resources with your employees

Please share the Reporting Identity Theft for Individuals information with employees at your organization. This information includes important links and resources and other measures individuals can take to protect themselves.

#### **REPORT FRAUDULENT UNEMPLOYMENT INSURANCE CLAIMS**

Individuals or Businesses who wish to report potential instances of Fraudulent Unemployment Insurance Claims should immediately email [id.verify@state.nm.us](mailto:id.verify@state.nm.us) (list “Reported Fraud” in the subject line); call the Fraud Hotline at **505-243-7283**; and call the Unemployment Insurance Operations Center at **1-877-664-6984**.

#### **REPORT GOVERNMENTAL WASTE, FRAUD, OR ABUSE**

To report potential instances of governmental waste, fraud or abuse contact the Office of the State Auditor. Reports may be made anonymously through our website at [www.saonm.org](http://www.saonm.org) or by calling **1-866-OSA-FRAUD**. You may also speak to an investigator by calling **505-476-3800**.