

Town of Duxbury, Massachusetts

OFFICE OF HUMAN RESOURCES



Fraudulent Unemployment Claims FAQs

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1. **Why did you send this notice to me?**

- A. We sent this notice to all employees because we have seen a recent uptick in the number of fraudulent unemployment claims being made on behalf of our employees. Unemployment claim fraud continues to be a nation-wide problem during the pandemic. Out of an abundance of caution, we wanted to reinforce employee awareness and alert you to the ongoing nature of these scams so that you can take steps to protect yourself.

2. **How do fraudulent unemployment claim scams work?**

- A. Criminals file a claim for unemployment benefits using the name and personal information of a person who has not lost their job. They may obtain your relevant information in various ways such as stealing your personal information, purchasing it on the dark web, through a computer hack or phishing email, cold-calling victims using impersonation scams, or collecting it from readily available online sources including social media. They use this information to file a fraudulent claim for benefits and if successful, divert the payments to themselves.

3. **Has a fraudulent claim been filed in my name?**

- A. If we become aware of a fraudulent claim being filed in your name, we will notify you directly so that you may take appropriate steps to protect yourself.

4. **What personal information do criminals use to file a fraudulent unemployment claim?**

- A. To file a fraudulent unemployment claim, the criminal would need personal information including your name, home address, date of birth, phone number, and Social Security number. They would also need your employment history from the last 15 months, including names of all employers plus their addresses and phone numbers, reasons for leaving jobs, work start and end dates. Of course, since you are still employed by the town, some of this information would be false. In certain situations, they may need the Social Security numbers and dates of birth for your children, your Alien Registration number if not a U.S. citizen, union name and local number, and your DD-214 Member 4 form if you were in the military.

5. **What if a fraudulent claim gets paid?**

- A. Unemployment payments are usually deposited to accounts controlled by the criminals. You will not be responsible for payment of a fraudulent claim if, after an investigation, the MA Department of Unemployment Assistance determines you were the victim of identity theft.

In some cases, the unemployment payments may go directly to you or your account and the criminals will try to get you to send some or all of the money to them by contacting you through calls, text messages, or emails. In these circumstances, the

criminals may impersonate the MA Department of Unemployment Assistance, tell you the money was sent by mistake, and ask you to return it. Don't respond to any requests to wire money, send cash, or put money on debit or gift cards. Be wary of these calls and speak with appropriate authorities.

If you receive benefits you did not apply for, report it immediately to the town and the MA Department of Unemployment Assistance.

6. If a fraudulent claim is filed in my name, am I the victim of identity theft?

- A. You are likely the victim of identity theft and we recommend that you review the resources and advice contained in the notice we sent you so that you may take appropriate steps to protect yourself, including filing a police report.

7. What can I do to prevent this from happening to me?

- A. We recommend that you review the resources and advice contained in the notice we sent you so that you may take appropriate steps to protect yourself.

8. How would I know a fraudulent unemployment claim has been filed in my name?

- A. The MA Department of Unemployment Assistance reviews the application for unemployment and confirm details with the claimant's employer. To the extent the criminal lists the Town of Duxbury as your employer and the MA DUA contacts us, we will notify you.

If there is a question of eligibility, the MA Department of Unemployment Assistance may send you a fact-finding questionnaire for more information. This will alert you to the existence of a fraudulent claim.

9. Will you notify me if a fraudulent claim is filed in my name?

- A. The MA Department of Unemployment Assistance will review an application for unemployment and confirm details with the claimant's employer. To the extent the criminal lists the Town of Duxbury as your employer and the MA DUA contacts us, we will notify you.

10. What should I do if I learn I am the victim of a fraudulent claim?

- A. Employees who suspect or know a fraudulent claim has been filed using their information should
- Notify the town immediately. In some cases, you might learn of the fraudulent claim before the town does.
 - Call the Department of Unemployment Assistance at 877-626-6800 or go online to the mass.gov website/Department of Unemployment Assistance page to report the incident.
 - Visit IdentityTheft.gov to report the fraud to the Federal Trade Commission.
 - Keep a record of all communications and the names of individuals you speak with.

11. A fraudulent claim was been filed in my name; how did the criminals get my personal information?

- A. We do not know how the bad actors obtained your personal information. The MA Department of Unemployment Assistance announced in May that as part of a nation-wide scam, criminals are using stolen personal information from prior national data breaches to file fraudulent unemployment claims through the MA unemployment system. The FBI notes that criminals may obtain your relevant information in various ways such as stealing your personal information, purchasing it on the dark web, through a computer hack, cold-calling victims using impersonation scams, or collecting it from readily available online sources including social media.

12. A fraudulent claim was been filed in my name; did they get my personal information from the Town of Duxbury?

- A. We are not aware of any compromise to the Town of Duxbury's databases containing employee information and we have not been notified by any of our vendors that they have experienced a compromise.

13. What is the MA Department of Unemployment Assistance doing to prevent these fraudulent claims from being paid?

- A. The MA Department of Unemployment Assistance has implemented additional identity verification measures in an effort to determine the validity of the unemployment claim.