

## Maryland ■ ■ Unemployment ■ ■ Insurance ■ ■ Fraud ■ ■ Scheme ■ ■ Still ■ ■ Ongoing

Posted by [StevenGallagher](#) On 12/22/2020

Earlier this year, former Maryland residents had their state-issued debit cards frozen over the 4th of July weekend. The action was the result of state officials uncovering a massive unemployment insurance scam, where fraudsters were stealing the identity of Maryland residents and using that information to file unemployment insurance claims. By the time it was uncovered, the scheme already involved over 45,000 phone claims, which totaled more than 500 million dollars.

The scheme was likely created with the intention to profit off the surge in unemployment claims that followed the COVID-19 lockdowns. Scammers knew this would be the only time when a sudden uptick in phone claims would not be noticed right away.

In order to slow down the damage caused by the scam, officials froze the cards of various people assumed to be fraudsters. The state then launched an investigation into the matter. But on December 9th, five months after the scam was initially reported on, Maryland Governor Larry Hogan reported that he and members of his administration had also been targeted by the scammers.

Flatulent claims were made in the governor's name and in the name of members of his administration, including Lt. Governor Boyd Rutherford. More strict authentication measures have been implemented since the scams were first uncovered, and these fraudulent claims were immediately blocked. But the fact that fraud attempts are still being made is a subject of concern. Governor Rogan stated that a comprehensive investigation on the matter is underway.

"This kind of fraud truly can happen to anyone, and we need to remain vigilant," Rogan stated. "We are working closely with our state and federal law enforcement officials to ensure that these criminals are brought to justice."

If you fear you have been targeted by such a scam, you should send an email to the Maryland Department of Unemployment insurance via their website. And if you'd like to avoid having scammers using your identity, there are steps you can take.

First and foremost, you should check to see if your personal information has been exposed in any major data breaches. Leaked information is compiled in databases so that the public can check to see if their personal information is out there for criminals to find. There are plenty of free and paid tools out there that let you look up your name or email address to see if your information has been leaked by a data breach. If it has, you need to change your passwords and set-up two-factor authentication on your most important accounts.

Government officials stated back in July that the information being used by the fraudsters was obtained from data leaks. In other words, fraudsters aren't stealing information themselves — they are just using information that was leaked years ago.

There are other ways to check if someone has your personal information. Monitoring your credit reports is one of them. And you can increase the security of your credit by placing a fraud alert on your credit report, which will require companies to double-check your identity before they give anyone credit on your name.

You can further boost the financial stability of your family by getting various types of insurance, like life and income protection insurance. If you'd like to compare insurance options, visit [Life Cover - Insurance Hero](#).