



Avoiding Telemarketing Scams—Ten Tips For Seniors

(NAPSA)—Unscrupulous people masquerading as medical alert system providers have targeted seniors with high-pressure telemarketing scams. But in good news, one company, Bay Alarm Medical, believes it has a responsibility to help seniors safeguard themselves from bullying tactics. The Bay Alarm Medical Code of Ethics establishes high standards for uncompromisingly ethical and transparent business practices. In addition, the company offers these 10 tips for seniors:

DO NOT provide personal information over the phone.

Under no circumstance should you divulge bank names, credit card numbers, birth dates or Social Security numbers.

DO NOT tolerate bullying, coercion or intimidation tactics.

A legitimate medical alert system provider will never pressure you, limit time to respond, use threats or coercion to get you to make a purchase.

DO NOT believe that products or services are “free.”

Scammers may say you’ve won a free gift or product in order to solicit personal information or insist you pay a fee, shipping and handling to redeem a prize.

DO NOT press any buttons if you receive an automated or recorded “robocall.”

If you hear a recording when you answer the phone, you have received a “robocall” and should hang up. Even if instructed, do not press buttons to speak to a live operator or have your number removed from lists, as that could trigger future robocalls.

DO not entertain unsolicited sales or cold calls.

If you don’t want to speak to an unsolicited telemarketer, just hang up the phone. Legitimate medical alert providers will never cold call noncustomers.

DO register your phone number with the National Do Not Call Registry.

The National Do Not Call Registry gives you a choice about whether to receive telemarketing



Knowing how to spot scammers can help seniors living independently protect themselves.

calls, and once your number has been on the registry for 31 days, you should not receive any. Register your home or mobile phone for free at www.donotcall.gov.

DO request information about the salesperson and company.

If you are being bullied or pressured by a telemarketer, request their name, business name, contact information and business license, and tell them you will call if interested. If they refuse to give you information, it is likely a scam.

DO research and verify the information.

With a simple online search, information about known scams can be found. The Better Business Bureau (www.bbb.org) and the state Attorney General’s office can provide further insights.

DO seek counsel from friends and family.

If you are genuinely interested in a telemarketer’s product or service and they are legitimate, request they call you at a time and date you prefer. This gives you time to discuss the information with your friends and family to aid your decision.

DO file a complaint or report the call to authorities if you’ve been scammed.

If you think you are a victim of a telemarketing scam, report the incident through the FTC consumer hot line at (877) FTC-HELP (877-382-4357), the Better Business Bureau at (703) 276-0100 or visit www.bbb.org.