



Senate Judiciary Committee

IN SUPPORT-HB 1208

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Chair Larson and Members of the Senate Judiciary Committee-

My name is Janelle Moos, Associate State Director for Advocacy with AARP North Dakota. We are here to provide support for HB 1208. Some of the most heartbreaking calls AARP receives are from people who fear that they or their parents have been scammed. Recognizing the growing threat from telephone and internet fraud, AARP set up the Fraud Watch Network in 2013.

The response has been overwhelming. In 2019 alone, AARP experts fielded tens of thousands of calls from people seeking advice from the [Fraud Watch Network helpline](#). And the network has reached out to consumers in many other ways, such as with a fully updated fraud resource and information center on the AARP website. It has also established critical links to federal and state law enforcement organizations, to make sure it is giving people the most up-to-date information.

And while fraud and scams are always a concern, coronavirus scams are spreading nearly as fast as the virus itself. As of Jan. 12, 2021, the Federal Trade Commission (FTC) had logged more than 324,000 consumer complaints related to [COVID-19](#) and [stimulus payments](#), 69 percent of them involving fraud or [identity theft](#). Victims have reported losing \$307 million, with a median loss of \$305. Fraudsters follow the headlines, taking advantage when an outbreak like coronavirus, Ebola or swine flu makes global news.

Fraudsters are using the full suite of scam tools — [phishing](#) emails and texts, bogus social media posts, [robocalls](#), [impostor schemes](#) and more — and closely following the headlines, adapting their messages and tactics as new medical and economic issues arise. Testifying on COVID-19 fraud at a June 2020 Senate hearing, a high-ranking FBI official said that "the current atmosphere of fear and urgency aids criminals in taking advantage of the American public, particularly at-risk populations like older adults and people with underlying health conditions."

Along with peddling snake oil, scammers might offer actual medications without a prescription, or impersonate national and international agencies such the IRS, Social Security Administration, Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO) in [phishing emails](#) designed to get your personal data.

What makes this population vulnerable? They're good targets. Many live alone, making them vulnerable. They're more trusting and can have trouble spotting scams.

HB 1208 makes two important changes to the current law that we believe would strengthen enforcement of anti-fraud measures, especially since older adults depend on robust attorney general protection- including:

- Section 2 provides *parens patriae* authority for the Attorney General to recover damages sustained by North Dakota consumers as a result of violations
- Section 3 proposes a change to North Dakota's statute of limitations (SOL) for consumer fraud

AARP North Dakota supports reasonable protections against fraud, identity theft and other scams that target vulnerable people and therefore urge your support of HB 1208.

Thank you.