

Legislative Oversight
Ad Hoc Committee to Study Insurance Fraud
Wednesday, November 8, 2023

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AGENDA



South Carolina
House of Representatives
Legislative Oversight Committee

Ad Hoc Committee to Study Insurance Fraud

★ Chairman Jeffrey E. “Jeff” Johnson ★
The Honorable William H. Bailey
The Honorable William M. “Bill” Hixon
The Honorable April Cromer
The Honorable Russell L. Ott
The Honorable Roger K. Kirby
The Honorable Marvin “Mark” Smith

AGENDA

Wednesday, November 8, 2023

10:30 a.m.

Room 110 - Blatt Building

Pursuant to Committee Rule 4.7, S.C. ETV shall be allowed access for internet streaming whenever technologically feasible.

AGENDA

- I. Approval of minutes
- II. Discussion of insurance fraud:
 - South Carolina Workers’ Compensation Commission
 - South Carolina State Accident Fund
 - South Carolina Department of Consumer Affairs
- III. Adjournment



MINUTES



South Carolina House of Representatives Legislative Oversight Committee

Chair Jeffrey E. “Jeff” Johnson

William H. Bailey
Gary S. Brewer
April Cromer
Kambrell H. Garvin
Leon Douglas “Doug” Gilliam
Thomas Duval “Val” Guest, Jr.

William M. “Bill” Hixon
Joseph H. “Joe” Jefferson, Jr.
Wendell Keith Jones
Roger K. Kirby
Josiah Magnuson
John R. McCravy, III

First Vice-Chair Chris Wooten

Timothy A. “Tim” McGinnis
Adam M. Morgan
Travis A. Moore
Russell L. Ott
Marvin R. Pendarvis
Marvin “Mark” Smith

Lewis Carter
Director

Cathy A. Greer
Administration Coordinator

Roland Franklin
Legal Counsel

Riley E. McCullough
Research Analyst

Post Office Box 11867
Columbia, South Carolina 29211
Telephone: (803) 212-6810 • Fax: (803) 212-6811
Room 228 Blatt Building

MEETING MINUTES

Wednesday, October 25, 2023
Blatt Room 110

Archived Video Available

- I. Pursuant to House Legislative Oversight Committee Rule 6.7, South Carolina ETV was allowed access for streaming the meeting. You may access an archived video of this meeting by visiting the South Carolina General Assembly’s website (<http://www.scstatehouse.gov>) and clicking on Committee Postings and Reports, then under House Standing Committees click on Legislative Oversight. Then, click on Video Archives for a listing of archived videos for the Committee.

Attendance

- I. The House Legislative Oversight Committee – Ad Hoc Committee to Study Insurance Fraud meeting was called to order by Chair Jeffrey E. “Jeff” Johnson on Wednesday, October 25, 2023, in Room 110 of the Blatt Building. Seven ad hoc committee members (Chair Jeff Johnson; Representative April Cromer, Representative Mark Smith, Representative Russell Ott, Representative Bill Hixon, Representative William Bailey, and Representative Roger Kirby) were present for all or a portion of the meeting.

Constituent Testimony

- I. Chair Johnson recognized Lee Grenade to provide constituent testimony before the committee regarding an insurance fraud related issue. Chair Johnson informs Ms. Grenade pursuant to Committee

Rule 9.4, this Committee cannot intervene or provide resolution in any individual constituent's ongoing matter with an agency.

Discussion of Insurance Fraud

- I. Chair Johnson provides an opening statement regarding the purpose of the ad hoc committee.
- II. Director Matthew Wise, Department of Insurance, provides brief remarks regarding his agency's role and responsibilities.
- III. Joshua Underwood, Director of the Insurance Fraud Unit, gives a presentation regarding insurance fraud.
 - a. The presentation covered the following items:
 - i. Cost of insurance fraud;
 - ii. Highlights from the Insurance Fraud Division's Annual Report for 2022;
 - iii. General responsibilities of the division;
 - iv. Responsibilities of the State Law Enforcement Division regarding fraud;
 - v. Investigation and prosecution of fraud; and
 - vi. Matters of concern regarding the public perception of fraud and needed resources.
- IV. Mark Keel, Chief of the State Law Enforcement Division, provides brief remarks regarding his agency's role and responsibilities.
- V. Lieutenant Jeremy Smith, State Grand Jury and Public Corruption Unit, gives a presentation regarding insurance fraud.
 - a. The presentation covered the following items:
 - i. Statutory authority;
 - ii. Cost of insurance fraud;
 - iii. Investigating insurance fraud;
 - iv. Insurance fraud cases; and
 - v. Resources (e.g., staffing, funding, etc.)

Adjournment

- I. There being no further business, the meeting is adjourned.



FRAUD SNAPSHOT

South Carolina Insurance Fraud Information

What is Insurance Fraud?

- Insurance fraud occurs when an insurance company, agent, adjuster, or consumer commits a deliberate deception to obtain an illegitimate gain. It can occur during the process of buying, using, selling, or underwriting insurance.
- Insurance fraud drains SC's systems, wastes resources, and raises premiums for all SC citizens

SC Agencies involved in investigating Insurance Fraud

- Department of Insurance
- State Law Enforcement Division (SLED)
- Attorney General's Office
- Workers' Compensation Commission
- State Accident Fund
- Department of Consumer Affairs
- Department of Disabilities and Special Needs
- Department of Health and Human Services
- Department of Employment and Workforce

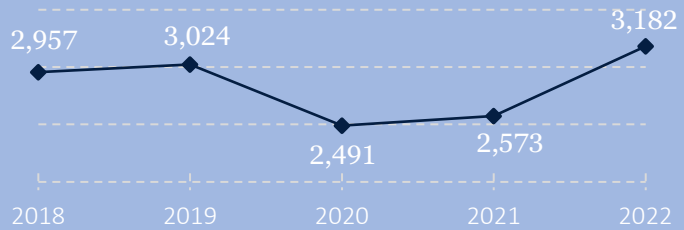
Number of Convictions from 2018 – 2022: **129**

Amount of Restitution ordered from 2018 – 2022:

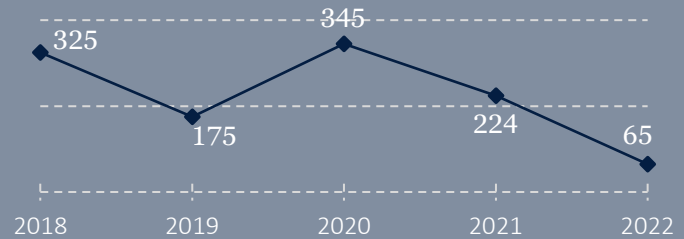
\$817,197.68

Data taken from the Annual Insurance Fraud reports from 2018 – 2022.

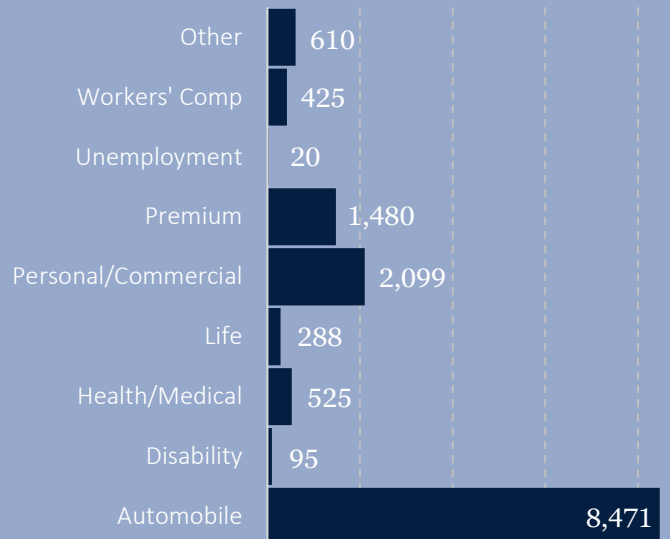
Complaints of Suspected Insurance Fraud received from 2018 - 2022



Complaints under Investigation by SLED from 2018 - 2022



Total Complaints per type of Insurance Fraud received from 2018 - 2022





AGENCY PRESENTATIONS



WORKERS' COMPENSATION COMMISSION

SC Workers' Compensation Commission



House Legislative Oversight Committee
Insurance Fraud
November 8, 2023



The Commission is responsible for the system established by Title 42 of the SC Code to provide medical and compensation benefits for injured workers and employers in the most responsive, accurate and reliable manner possible.



Commissioners

The Commissioners serve two functions: A Judicial function and a Public Policy/Quasi-legislative function.

The Judicial function involves conducting judicial hearings as jurisdictional Commissioner, Rule to Show Cause hearings, conduct Informal Conferences, approve settlements, motions, attorney fees and hear appeals of jurisdictional Commission Orders. (§42-3-20 (C))

The Public Policy/Quasi-legislative function involves approving Regulations, administrative policies and procedures, approve Medical Fee Schedules and applications for self-insurance.

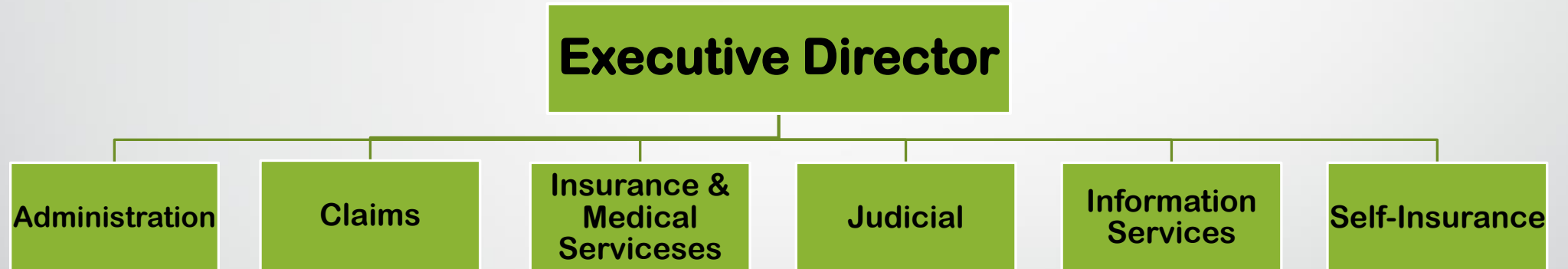


Statutory/Regulatory Authority

**Title 42 - Workers' Compensation
Regulation 67**



Departments





Functions and Activities

Claims filed annually	58,000
Claims settled	10,000
Investigations of non-compliance	1,500
Employers brought into compliance	430
Employees receiving coverage	3,826
Claims forms processed	80,000
Cases docketed for hearings	10,000
Jurisdictional Commissioner Decisions Appealed	180
Commission Appellate Decisions Appealed	40
Self-Insured employers	2,136
Self-insured employees	260,000



Fraud

The Commission is required to report all cases of suspected false statement or misrepresentation, to the Insurance Fraud Division of the Office of the Attorney General S.C. Code Ann. §42-9-440 and Section §38-55-530(D)

Reports are made by a Commissioner, usually following a hearing or staff reports

For the period 2016-2022, 13 referrals were made to the Attorney General's Office



Fraud

Statutory Authority

The only statute or regulation under our Act that deals with fraud is Section 42-9-440

“The commission shall report all cases of suspected false statement or misrepresentation, as defined in Section 38-55-530(D), to the Insurance Fraud Division of the Office of the Attorney General for investigation and prosecution, if warranted, pursuant to the Omnibus Insurance Fraud and Reporting Immunity Act.”

§Section 42-9-440 (1994).



Fraud Training

The Commission has no formal training or other measures to recognize or determine fraudulent activities.

The jurisdictional Commissioner has the judicial discretion to determine if sufficient evidence exist based on the facts and circumstances of the individual case to trigger a report of suspected fraud.



Fraud Defined

“Fraud” is not defined in our Act but is defined in case law.

In order to prove fraud, the following elements must be shown:

- (1) a representation;
- (2) its falsity;
- (3) its materiality;
- (4) either knowledge of its falsity or a reckless disregard of its truth or falsity;
- (5) intent that the representation be acted upon;
- (6) the hearer's ignorance of its falsity;
- (7) the hearer's reliance on its truth;
- (8) the hearer's right to rely thereon;
- (9) the hearer's consequent and proximate injury.

Ardis v. Cox 314 S.C. 512, 515, 431 S.E.2d 267, 269 (Ct. App. 1993) (Internal citations omitted).



STATE ACCIDENT FUND

South Carolina State Accident Fund

House Legislative Oversight Committee
Ad Hoc Committee to Study Insurance Fraud

Erin Farthing, Director
Matthew Hansford, Director of Insurance Services
Edwin Martin, Chief Counsel

November 8, 2023



The State Accident Fund

- The South Carolina State Accident Fund (“SAF”) was established in 1943 for the purpose of providing workers’ compensation coverage and administration for all state agencies and other local governmental entities. As set forth by statute, SAF determines rates and premiums in the same manner as a private insurance company. It is funded entirely by the premium it collects and receives no general funds from the state of South Carolina.
- On July 1, 2013, the administration of the South Carolina Workers’ Compensation Uninsured Employers’ Fund (“UEF”) was transferred to SAF. The UEF was created to ensure payment of workers’ compensation benefits to injured employees whose employers failed to acquire coverage for their employees as required. The UEF is funded from the collections of tax on insurance carriers and self-insureds.



Who does SAF cover?

Per S.C. Code Ann. §42-7-40, SAF provides workers' compensation coverage for the State, including the State Guard and the National Guard.

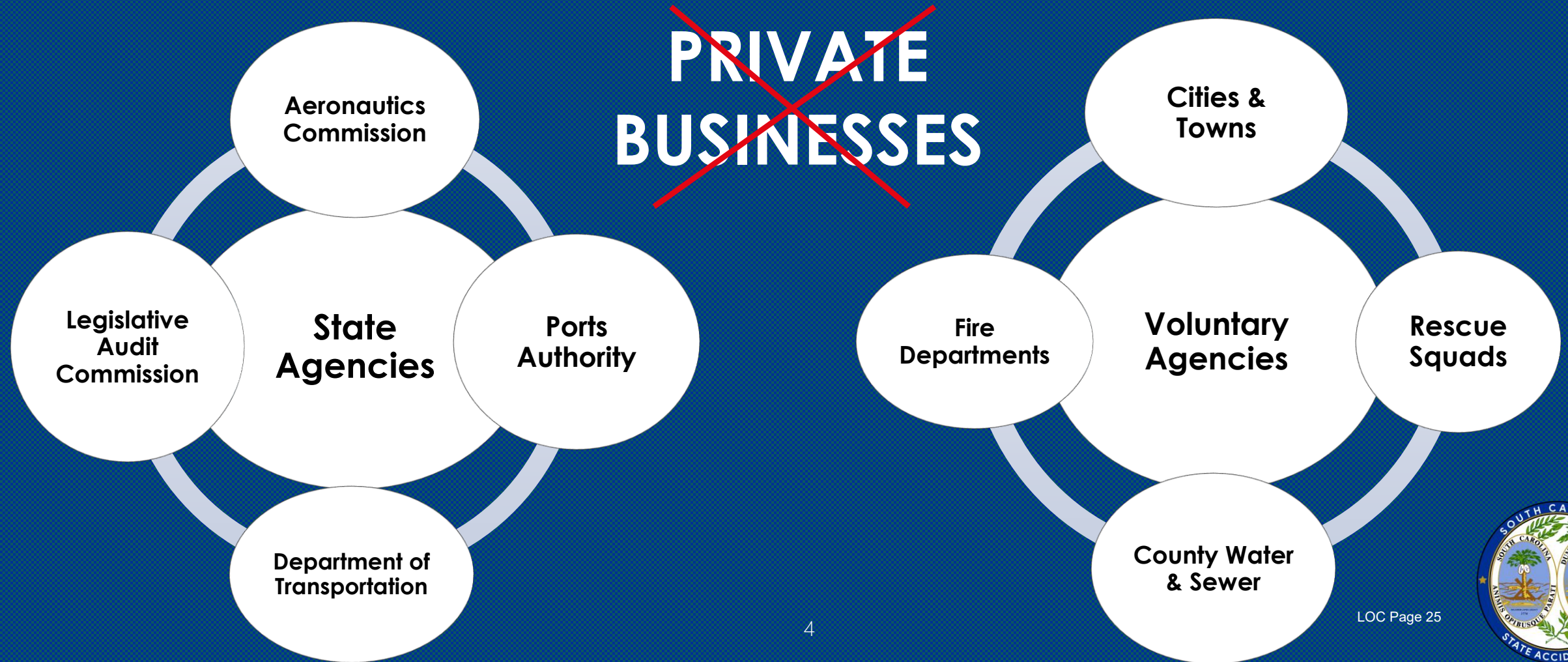
S.C. Code Ann. §42-7-50: "Any county or municipality in the State or any agency or institution thereof shall have the option of participating under the provisions of this article..."

S.C. Code Ann. §42-7-60: "[T]he provisions of this article apply to all officers and employees of the State and of any county, municipality, or other political subdivision thereof or any agency or institution of the State which has elected to participate under this article under the provisions of Section 42-7-50."

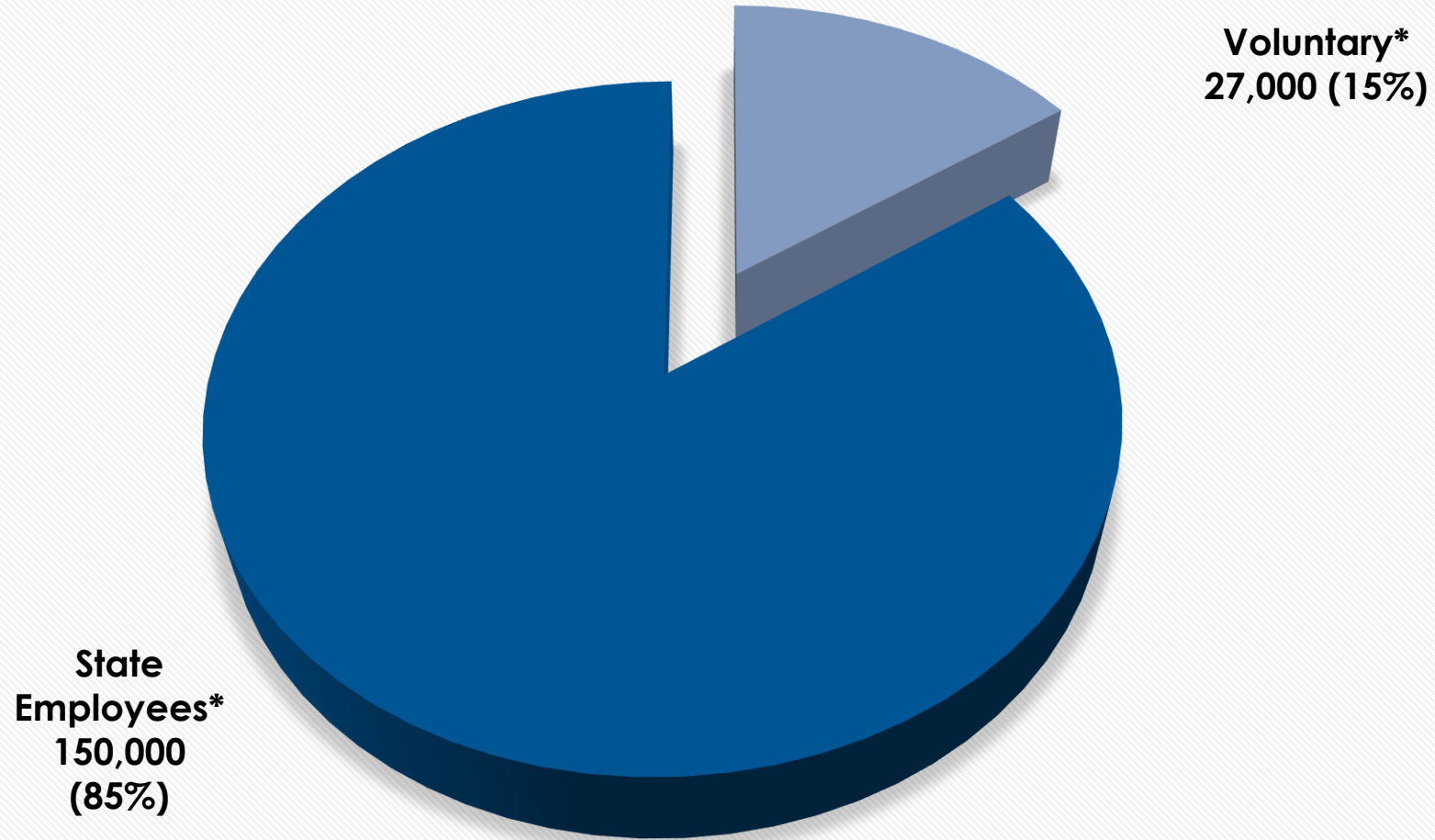


Who Does SAF Cover?

The State Accident Fund was created to establish a workers' compensation carrier for all state agencies and optional participation for subdivisions of the State. SAF does not provide coverage to private employers.



COVERED EMPLOYEES: State vs. Voluntary Policyholders



*approximate



Workers' Compensation in South Carolina

- First workers' compensation laws passed in South Carolina in 1935.
- S.C. Code Ann. §42-1-540: Exclusive remedy for employees seeking compensation from their employer for work related injuries, illness, or death.
- No fault system.
- South Carolina Workers' Compensation Act contained in Title 42 of the South Carolina Code of Laws.
 - Governs compensability of certain injuries and illnesses, entitlement to benefits and medical care, method for determining degree of permanent disability, etc.
- Jurisdiction for claims under the Act lies with the South Carolina Workers' Compensation Commission



Workers' Compensation Claim Process

- Receive first reports of injury from policyholders.
- Upon receipt of the claim, review individual claims to determine compensability under the South Carolina Workers' Compensation Act.
- When a claim is compensable, direct medical care of injured worker to appropriate providers throughout the life of the claim.
- Ensure proper payment of medical and indemnity benefits in accepted claims throughout course of claim.
- Once injured worker is at MMI, resolve claim through settlement or at a hearing with the Workers' Compensation Commission.



SAF's Obligation to Report Insurance Fraud

- **SECTION 38-55-570 (A)** Any person, insurer, or authorized agency having reason to believe that another has made a false statement or misrepresentation or has knowledge of a suspected false statement or misrepresentation shall, for purposes of reporting and investigation, notify the Insurance Fraud Division of the Office of the Attorney General of the knowledge or belief and provide any additional information within his possession relative thereto.
- **SECTION 38-55-530(A)** "Authorized agency" includes the State Accident Fund



SAF's Role in the Prevention, Investigation, Reporting, and Prosecution of Insurance Fraud

- We function as an insurance company, so our role is to monitor claims for suspected fraud, then make the necessary referrals to the Department of Insurance.
- We have no law enforcement or prosecutorial authority.
- We do some informal investigation in house, but ultimately our primary responsibility is in reporting.
- Efforts also geared towards prevention.

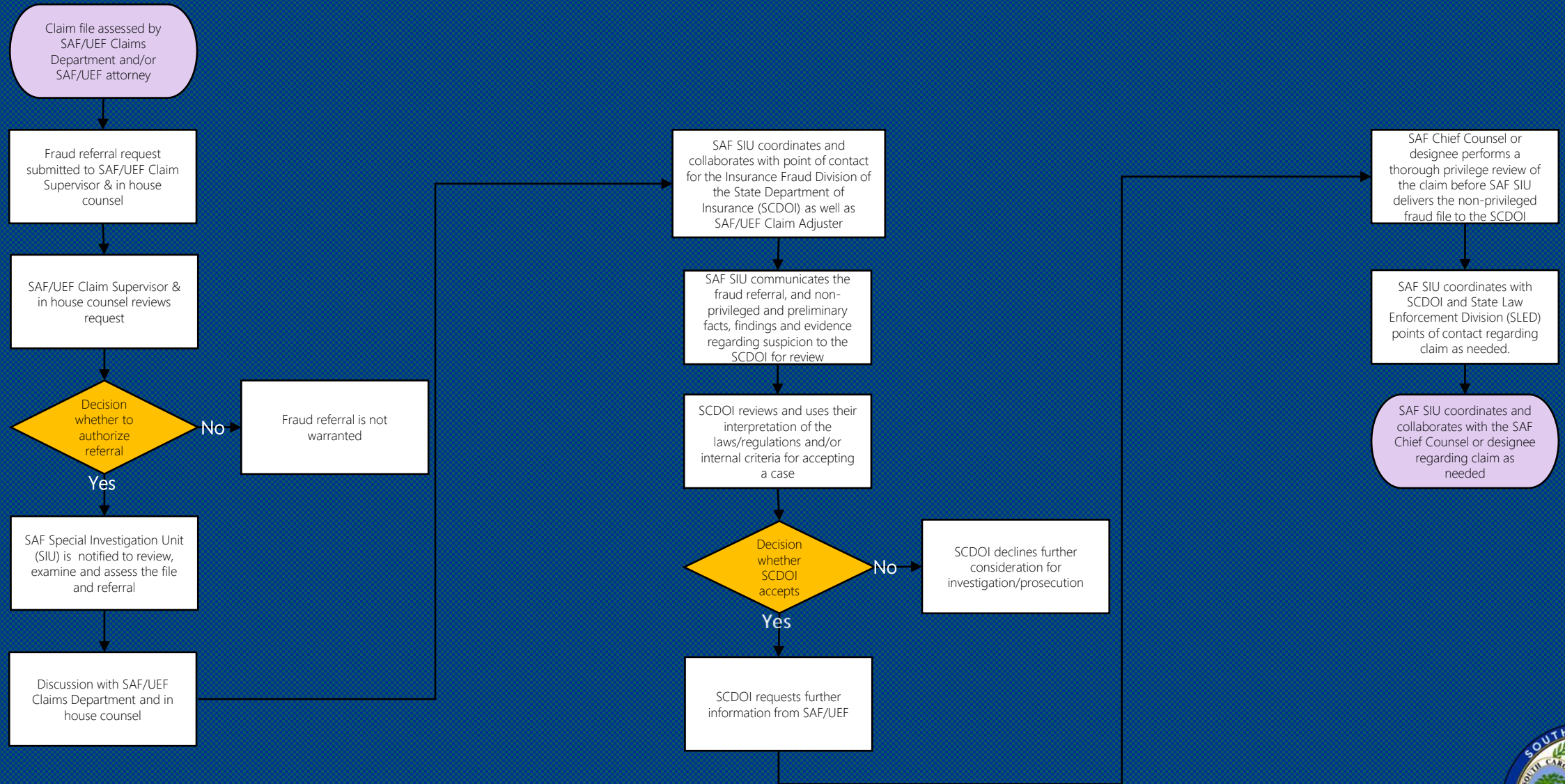


Detection of Fraud by SAF

- Adjusters are trained to look out for areas of concern at all stages of a claim.
- Information from policyholders and coworkers.
- Outside sources of information
 - ISO
 - SLED checks
 - Social media
 - Surveillance
- Fraud@saf.sc.gov



Fraud Referral Flowchart



Coordination with Other State Agencies

- We collaborate with our policyholders (other state agencies) to identify or investigate red flags or areas of concern in a claim or with a claimant.
- We collaborate with the Department of insurance in reporting the claim.
- Once they have completed their initial review, we then collaborate with Department of Insurance, Attorney General's Office and SLED as needed to provide them any information they may need to complete their investigation and any resultant prosecution.
- On occasion, we also raise concerns about a claim to the Workers' Compensation Commission where it is pending before them to possibly refer for fraud.



Suspected Fraud and SAF Claims

- In looking at SAF claims as a whole, very small percentage of claims involve suspected fraud.
- For FY 2022-2023, approximately 90% of SAF claims have paid out less than \$10,000 total between medical and indemnity.
 - Vast majority are medical only claims.
 - FY 2021-2022, approximately 85% paid out less than \$10,000, and approximately 90% paid out less than \$20,000.
 - Approximately 95% of those claims did not receive any indemnity payments.
- Workers' compensation system often provides some form of a remedy for rectifying misrepresentation or improper exaggeration.



SAF Fraud Referrals

- Since 2019, SAF has referred 7 claims to either the Attorney General's Office or Department of Insurance. One was a UEF claim.
- Referrals at various stages of the claim, for various reasons.
- Four were declined- in at least one there is an indication that the county solicitor may pursue for bank fraud.



Fraud in the UEF

- While the potential for fraud by a claimant exists, it is not common.
- Where we see more potential fraud is with uninsured employers.
 - Employers with multiple claims, potentially under different corporate names.
 - Sometimes unclear if intentional, due to lack of knowledge/education, or because of a legal determination made after an accident.
- Remedies under the Workers' Compensation Act but may not always be a sufficient deterrent.



Challenges Specific to Our Agency's Role

- **Fast pace of workers' compensation claims and litigation.**
 - Issues generally resolved or litigated prior to any possible determination on fraud.
- **Nature of Workers' Compensation- no fault system.**





Thank You



DEPARTMENT OF CONSUMER AFFAIRS



DEPARTMENT OF CONSUMER AFFAIRS: INSURANCE FRAUD TOUCHPOINTS

Carri Grube Lybarker
Administrator/ Consumer Advocate

SCDCA Overview



Created when the SC Consumer Protection Code was adopted in 1974, becoming effective Jan. 1, 1975.



45 FTEs | 1 office location



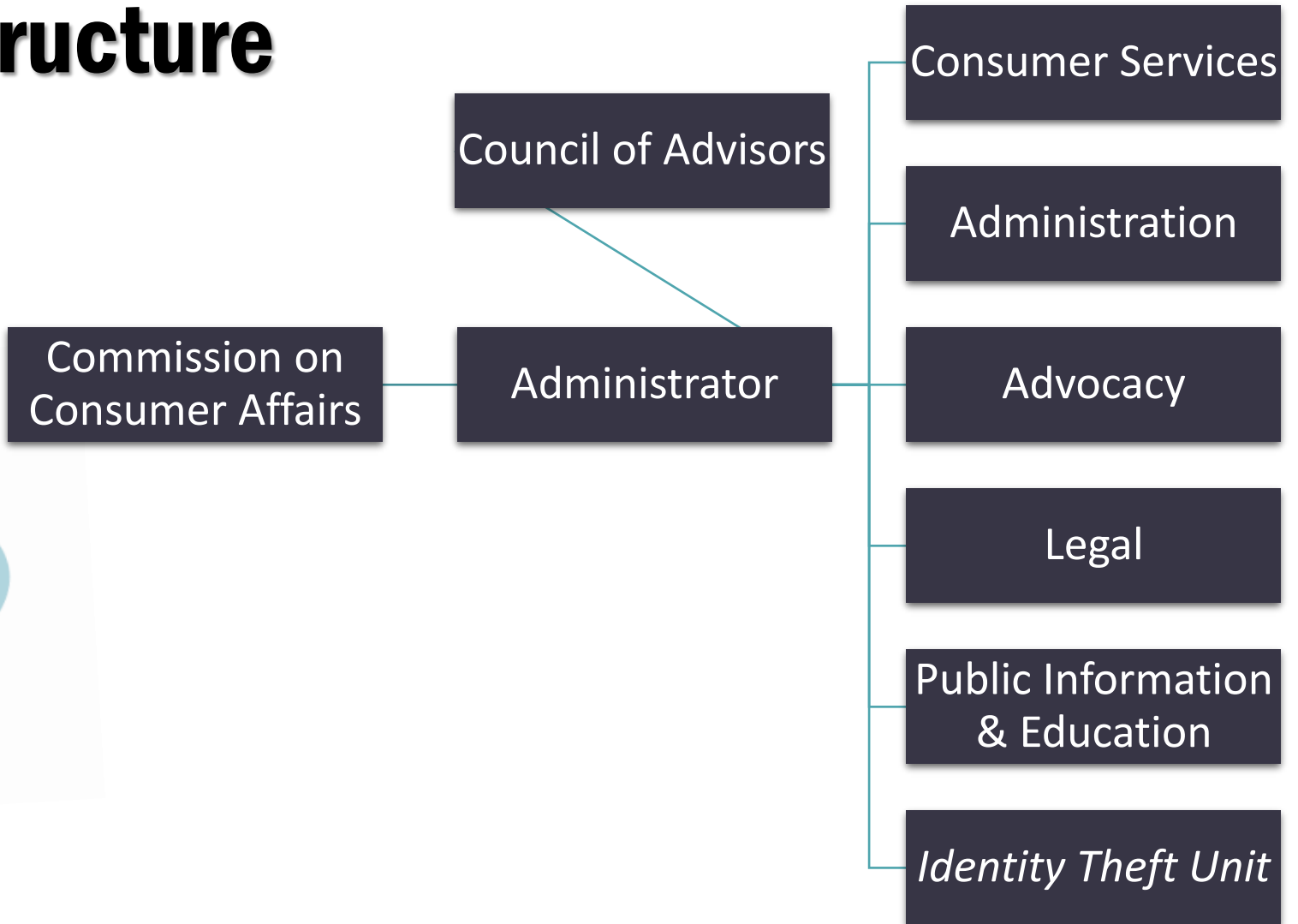
120 statutes to administer & enforce, + accompanying regulations

Includes Title 37, SC Consumer Protection Code

Organizational Structure

Our Mission

Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education.



How Can SCDCA Help You?



File a Complaint



Research a Business



Report a Scam



Free Presentations



Report ID Theft



Answer Your Questions

SCCPC – PURPOSES

§37-1-102

01

Simplify, clarify and modernize consumer credit law

02

Provide rate ceilings to assure an adequate supply of credit to consumers

03

Educate consumers and foster competition among businesses so that consumers may obtain credit at reasonable cost

04

Protect consumers against unfair practices, while having due regard for the interests of legitimate and scrupulous creditors

05

Permit and encourage the development of fair and economically sound consumer credit practices

06

Conform the regulation of consumer credit transactions to the policies of the Federal Consumer Credit Protection Act

07

Make the law uniform among the various jurisdictions

SCCPC – CHAPTER BREAKDOWN

Chapter 1 –
General provisions and
definitions

Chapter 2 –
Consumer credit sales
(including home
solicitations)

Chapter 3 –
Consumer loans

Chapter 4 –
Consumer credit
insurance

Chapter 5 –
Remedies and penalties
(including
unconscionability
provisions)

Chapter 6 –
Administration
(Consumer Advocate)

Chapter 7 –
Consumer credit
counseling

Chapter 10 –
Miscellaneous loan
provisions
(attorney/insurance
preference, etc.)

Chapter 11 –
Continuing care
retirement communities

Chapter 13 –
Subleasing and loan
assumption of motor
vehicles

Chapter 15 –
Prizes and gifts

Chapter 16 –
Pre-paid legal services

Chapter 17 –
Prescription drug
discount cards

Chapter 20 –
Identity theft protection

Chapter 21 –
Telephone privacy
protection

Chapter 22 –
Mortgage lending

Chapter 23 –
High-cost home loans

Chapter 25 –
Dispensing of
ophthalmic contact lens

Chapter 30 –
Guaranteed Asset
Protection

OTHER LAWS

Athlete Agents

Loan Brokers

Mortgage Brokers

Motor Club
Services

Security Breaches
(Businesses &
Public Bodies)

Pawnbrokers

Physical Fitness
Services

Preneed Funeral
Contracts

Professional
Employer
Organizations

Complaints:
Homeowners
Associations &
Cable

Main Channels



Complaints



Scam Reports




Identity Theft Reports



Education/Outreach

Complaint Form



COMPLAINT FILING SYSTEM

[HOME](#) | [COMPLAINT FILING](#) | [BUSINESS RESPONSE](#) | [PUBLIC INFORMATION](#)

Home > Consumer Login

Consumer Complaint Filing


LOGIN TO ACCESS YOUR ACCOUNT

» Login below or [register for an account](#) to file a complaint.

Username
 Password

[Forgot your password?](#)
[Forgot your username?](#)

Contact Information
 Email: scdca@scconsumer.gov
 Phone: 803-734-4200 or toll-free in South Carolina: 1-800-922-1594
 Website: [Consumer Affairs Home](#)



[SC.gov Home](#) | [SC.gov Policies](#) | [Help Center](#) | [Contact SC.gov](#)

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South Carolina
 DEPARTMENT OF CONSUMER AFFAIRS **Complaint Form**
 PO Box 5757 | 293 Greystone Blvd, Suite 400 | Columbia SC 29250-5757
 Phone: 800-922-1594 | Fax: 803-734-4286 | consumer.sc.gov



Consumer Information		Business Information <small>The name and mailing address of the business must be provided to proceed.</small>	
Name:		Name:	
Address:		Address:	
County:		Contact:	
Phone:		Phone:	
Email:		Email:	

PLEASE INDICATE YOUR AGE RANGE: 17 and Under **18-24** **25-34** **35-44** **45-54** **55-64** **65-74** **75-84** **85+**

1. Have you filed a complaint with any other consumer services agency? Yes ___ No ___
2. Have you filed a summons and complaint with a magistrate's office? Yes ___ No ___
3. Is an attorney handling your complaint? Yes ___ No ___

If you answered yes to any of the above questions, please provide the corresponding name, address, and telephone number.

PLEASE ATTACH A COPY OF CONTRACTS, WARRANTIES, CHECKS, BILL OF SALE, ETC.

PLEASE DO NOT SUBMIT SENSITIVE INFORMATION SUCH AS SOCIAL SECURITY NUMBERS, ACCOUNT NUMBERS, ETC.

Complete Explanation of Complaint (Attach additional page(s) as necessary):

Company Response:

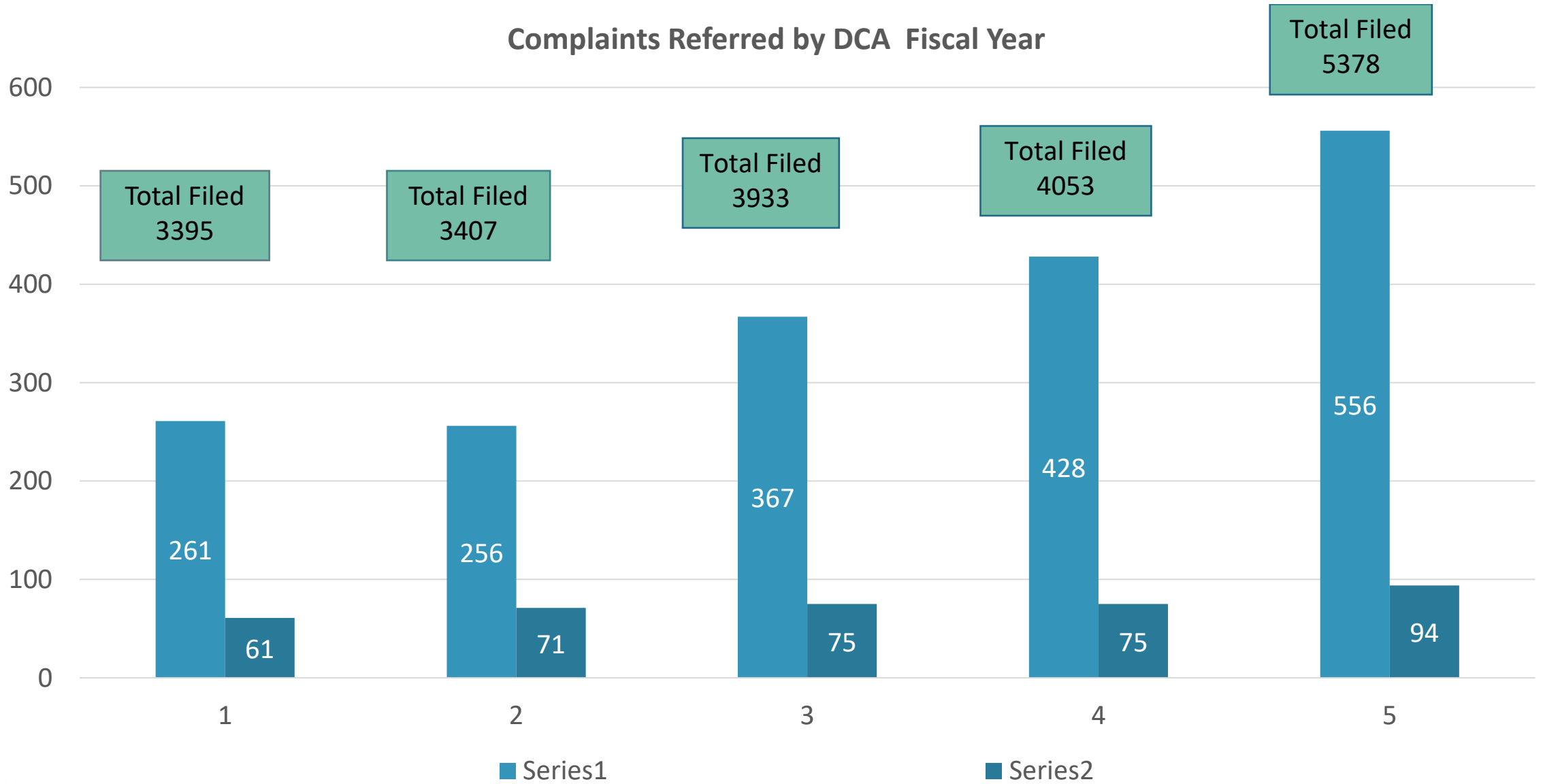
What do you want the business to do?

PLEASE SIGN AND DATE THIS COMPLAINT. YOUR INFORMATION MAY BE RELEASED AS A MATTER OF PUBLIC RECORD.


DATE _____ SIGNATURE _____


AGENCY COPY

Complaints Referred by DCA Fiscal Year



SCDCA's Scam Form

 SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS
293 Greystone Blvd., Suite 400 | Columbia, SC | 29210
PO Box 5757 | Columbia, SC 29250-5757
www.consumer.sc.gov | 800-922-1594

 IDENTITY THEFT UNIT
Protecting your personal information

You may complete this form and email to DTheftHelp@sconsumer.gov or print and return by mail or fax.

Name Mr. Mrs. Ms.

Mailing Address City

ST Zip Code County Daytime Phone

Your Age Range: 17 or under 18-24 25-34 35-44 45-54 55-64 65-74 75-84 85+

Preferred Method of Contact: Mail Telephone E-mail

Please supply as much information as possible that the scam artist provided.

Name(s)

Alleged Company Name

Phone Number(s) 1) 2) 3)

Address Email

City ST Zip Code Website

The scammer has contacted you by (choose all that apply). Phone Internet/E-mail Mail Text

Please provide a detailed description of the scam. What did the scammer want from you? How did the scammer want you to pay? What was the scammer offering? You may attach/send additional pages.

Please check if you would to: hear from someone at SCDCA about your report?
 receive educational materials pertaining to your scam?
 receive emails on consumer issues from SCDCA?

The South Carolina Freedom of Information Act may require the Department of Consumer Affairs to release a copy of your scam report as a matter of public record.

Updated Jan. 2021

Scam Reports

-18.56%



Purchase

Consumer directed to or approached by imposter business to trick consumer into paying for fake consumer goods. Most online purchase scams occur when a payment is made online to purchase something, and nothing is delivered.

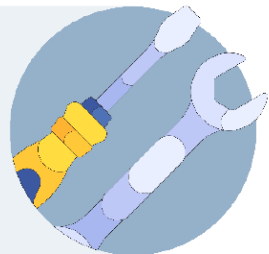


Lottery/Prizes/Sweepstakes

Consumer gets call, email, mail, telling them that they have won a lottery, sweepstakes, or other prize, but needs to first pay a fee (for taxes, custom fees, etc.) to collect their winnings. Examples: Publishers Clearinghouse; foreign lottery.

Service/Repair

Consumer directed to or approached by imposter business to trick consumer into paying for a fake service or repair. Example: Fake credit repair companies; internet services.



601 REPORTS
TOP THREE CATEGORIES

- 1 Purchase
- 2 Lottery/Prizes/Sweepstakes
- 3 Service/Repair

Types of Insurance Scams

Sales of medical devices

Soliciting to sell health insurance

Imposter scams

Billing-related

Medicare DNA Scam 2019

Consumers attended DNA screening pop-up event. Concerned = scam.

DCA Investigator reached out to event venue, gathered info

DCA issued Scam Alert/ Education

Contacted Dept. of Health & Human Services Office of Inspector General

Multi-state investigation ensued, SC physicians dinged

Possible Medicare DNA Scam Spreading in South Carolina

Tue, 04/23/2019

COLUMBIA, S.C. - A possible new twist on an old type of Medicare scam is popping up around the state and the South Carolina Department of Consumer Affairs (SCDCA) is warning consumers to be on the look-out for representatives or companies offering "free" DNA testing services through their Medicare coverage. While SCDCA has not received any complaints direct from consumers, event coordinators from community centers and churches have reported holding recent events like the one described below.

No two schemes are identical, but here's what a situation might look like: A representative of a company shows up at a local health fair, senior housing facility, community center, church or home health agency offering free health screenings, including genetic testing. They falsely promise that Medicare will pay for the testing, all you need to do is provide a cheek swab, your ID and Medicare information. They may even pay YOU to get the testing done. If you do as they ask, they now have your information and can use the information provided for either identity theft or fraudulent billing purposes, racking up thousands of dollars of services not covered by Medicare.

Don't be a victim of Medicare fraud. Protect yourself and your benefits:

- **Random genetic testing and cancer screenings aren't covered by Medicare.** To be covered, they must be 1) ordered by your personal physician and 2) deemed medically necessary and covered by your plan. If you are interested in a test or screening, speak with your personal doctor.
- **Never give out your private information.** That includes Social Security, Medicare or health plan numbers or banking information to someone you don't know. If your personal information is compromised, it may be used in other fraud schemes.
- **Do not consent to any lab tests.** Whether at a senior center, health fair, or in your home, always be suspicious of anyone claiming that genetic tests and cancer screenings can be performed at no cost to you.
- **Monitor your Medicare Summary Notice.** Watch to see if there are any services you didn't have or didn't want but were billed for. Medicare Summary Notices are sent every three months if you get any services or medical supplies during that 3-month period.

Even if these representatives aren't linking their testing to Medicare coverage, be wary of these kinds of offerings. To report suspected Medicare fraud, call (877) 772-3379. Consumers who attended events like the one described above are encouraged to contact the Identity Theft Unit at (844) TELL DCA (835-5322) to receive more information on defending against identity theft and scams. For a copy of our recently updated ID Theft Prevention Guide, [click here](#) or call the department directly to request a free copy.

About SCDCA

The South Carolina Department of Consumer Affairs aims to protect consumers from inequities in the marketplace through advocacy, complaint mediation, enforcement and education. To file a complaint or get information on consumer issues, visit consumer.sc.gov or call toll-free, 1 (800) 922-1594.

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No two schemes are identical, but here's what a situation might look like: A representative at a senior housing facility, community center, church or home health agency offers to do a DNA test for you. They falsely promise that Medicare will pay for the testing, all you need to do is provide your Medicare information. They may even pay YOU to get the testing done. If you do as they ask, your Medicare information may be used for either identity theft or fraudulent billing purposes, racking up charges by Medicare.

Don't be a victim of Medicare fraud. Protect yourself and your benefits:

- **Random genetic testing and cancer screenings aren't covered by Medicare.** Medicare only covers genetic testing if your personal physician and 2) deemed medically necessary and covered by your plan. Always speak with your personal doctor.
- **Never give out your private information.** That includes Social Security, Medicare information to someone you don't know. If your personal information is compromised, you could be a victim of identity theft.
- **Do not consent to any lab tests.** Whether at a senior center, health fair, or in your home, be wary of anyone claiming that genetic tests and cancer screenings can be performed at no cost to you.
- **Monitor your Medicare Summary Notice.** Watch to see if there are any services you didn't expect. Medicare Summary Notices are sent every three months if you get any services covered by Medicare.

Even if these representatives aren't linking their testing to Medicare coverage, be wary. If you suspect Medicare fraud, call (877) 772-3379. Consumers who attended events like these should contact the Identity Theft Unit at (844) TELL DCA (835-5322) to receive more information on how to protect themselves from these types of scams. For a copy of our recently updated ID Theft Prevention Guide, [click here](#) or contact us for a copy.

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**DON'T FALL FOR
"FREE" DNA TESTING
THROUGH MEDICARE**

Protect yourself and your benefits:

- **Random genetic testing and cancer screenings aren't covered by Medicare.**
- **Never give out your private information.**
- **Do not consent to any lab tests from anyone other than your personal physician.**
- **Monitor your Medicare Summary Notice.**
- **Call SCDCA!** Report scams by calling (844) 835-5322.

COVID Testing Site 2022

Contacted by a consumer & a reporter.
Concerned = scam.

DCA Investigator reached out to Dept. of
Health & Human Services Office of
Inspector General

DCA issued press release on COVID testing

Federal Bureau of Investigation took lead

Looking for an At-home or In-person COVID-19 Test? What to Know Before You Go.

Fri, 01/14/2022

COLUMBIA, S.C. - The news is filled with stories of long lines at in-person COVID testing sites across the country. Reports of limited supplies of at-home test kits have consumers headed online to see what they can buy. The South Carolina Department of Consumer Affairs (SCDCA) wants consumers to be on guard against scammers who are taking advantage of people's need for testing. Here is what consumers should keep in mind as they look for testing options:

In-person Testing

- **Look up an official testing site.** Make sure the testing site you are visiting is an official testing site either run by the South Carolina Department of Health and Environmental Control (SCDHEC) or that the testing site is using a licensed laboratory to process your test results. You can look for official testing sites at <https://scdhec.gov/covid19/covid-19-testing-locations>. To search lab licensing, visit <https://www.cdc.gov/clia/LabSearch.html>.
- **Don't give over more information than needed.** SCDHEC testing sites are always free and they will not ask you for copies of your insurance information, driver's license or financial accounts. You may have to provide insurance information if you are getting a test through your personal doctor, a pharmacy or an urgent care facility, but stand-alone testing sites should NOT be asking for that information.

Buying At-home Tests Online

- **Buy only FDA authorized tests.** Make sure the test you're buying is authorized by the FDA for home use. Check the [FDA's lists of antigen diagnostic tests](#) and [molecular diagnostic tests](#) before you buy. The FDA also has a [list of fraudulent COVID-19 products](#) that scammers are trying to sell.
- **Check out the seller and reviews.** Search online for the website, company, or seller's name plus words like "scam," "complaint" or "review." Compare online reviews from a wide variety of websites. Think about the source of the review. Where is this review coming from? Is it from an expert organization or individual customers? When was the complaint made? Check [SCDCA's complaint portal](#), the Better Business Bureau's complaints and search for reviews of the company, too.
- **Pay by credit card.** Credit cards offer extra fraud protection, limiting what you owe if someone steals your information and allowing you to dispute certain charges, including if you don't receive your order. Also, unlike a debit card, a credit card isn't a direct line into your checking account. Some credit card companies even offer "virtual" credit card numbers, giving you a temporary card number for your purchase instead of entering in your permanent number.
- **Be on the lookout for other "red flags."** Be suspicious of website URLs registered within the last six months; you can search any site's domain registration through the Whois Public Internet Directory. If a website has pictures and information that are copy-and-pasted from other websites, or the sites are advertised on social media, this could be a sign it's fake. Also, make sure the website is secure by looking for an "S" after the HTTP in the URL and/or a lock symbol on the left of the URL bar.

If you think you've been scammed, contact SCDCA by calling 1 (844) TELL-DCA (835-5322) or [file a report online](#). For more tips on how to avoid scams, download our free guide to guarding against scams "[Ditch the Pitch](#)."

About SCDCA

The South Carolina Department of Consumer Affairs aims to protect consumers from inequities in the marketplace through advocacy, complaint mediation, enforcement and education. To file a complaint or get information on consumer issues, visit consumer.sc.gov or call toll-free in SC: 1 (800) 922-1594.

###

The logo features the word "South" in a large, elegant, cursive script. Below it, the words "DEPARTMENT OF CONSUMER AFFAIRS" are written in a smaller, bold, sans-serif, all-caps font.

DEPARTMENT OF CONSUMER AFFAIRS

consumer.sc.gov • (800) 922-1594

ID Theft Form



SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS
 293 Greystone Blvd., Suite 400 | Columbia, SC | 29210
 PO Box 5757 | Columbia, SC 29250-5757
www.consumer.sc.gov | 800-922-1594



IDENTITY THEFT INTAKE FORM

Please complete this form to the best of your ability if you think you are an identity theft victim. If you are not a victim but would like information about identity theft, please contact us at the number above or visit our website.

Tell Us About Yourself

Name: Mr. Mrs. Ms. _____

Mailing Address _____ City _____

ST _____ Zip Code _____ County _____ Daytime Phone _____

Age Range: 17 or under 18-24 25-34 35-44 45-54 55-64 65-74 75-84 85+

Preferred Method of Contact Mail Telephone E-mail _____

Would you like to receive emails on consumer issues from SCDCA? Yes No

Types of Identity Theft

Financial – Misuse of ATM/debit/credit cards, new credit cards, loans opened, utility accounts, misuse of checks/checking account
Tax – Someone filed a tax return with your SS#, IRS withheld part of refund, ID theft notice from the IRS
Benefits – Denied disability, public assistance, social security, unemployment benefits
Medical Care – Received bill for services you have not received, insurance policy you did not sign up for
Criminal – Warrants or citations in your name for crimes/offenses you did not commit
Other – Incorrect information on credit report, someone used your information to get a job, apartment, etc.

Identity Theft Background Questions

How did you learn you were a victim of identity theft? Credit Report Collection Notice
 IRS Letter Bank Notice Other: _____

Have you received a data security breach notice from an organization? Yes No
 If so, please list the name of the organization and the *type* of personal information included in the breach, e.g. name, SSN, bank account number, etc. **(Please do not list your SS#, account numbers or other personal identifying information.)**

Have you filed a police report? Yes No If yes, when? _____

Filed with: _____

Have you reported this to the Federal Trade Commission? Yes No If yes, when? _____

If you lost money as a result of identity theft please list the amount \$ _____

Additional Information

Briefly describe your identity theft issues. Please include the name(s) of company(ies) and dates contacted, if applicable. **Please do not include any sensitive personal or financial information.**

READ THE FOLLOWING BEFORE SUBMITTING YOUR IDENTITY THEFT INTAKE FORM

I understand that the South Carolina Department of Consumer Affairs is not able to provide me with legal representation. I also understand that I may contact a private attorney with questions about my legal rights or responsibilities. THE SOUTH CAROLINA FREEDOM OF INFORMATION ACT MAY REQUIRE THE DEPARTMENT OF CONSUMER AFFAIRS TO RELEASE A COPY OF YOUR IDENTITY THEFT INTAKE FORM AS A MATTER OF PUBLIC RECORD.

Signature: _____ Date: _____

What Happens Now?
 After your form is reviewed by our ID Theft Unit we will contact you with the next steps you should take.

Information you provide may be used to identify violations of state and federal law. As a result, the information may also be shared with other agencies or law enforcement.

Any statistical information taken from this form (e.g. age range, city, type of identity theft, etc.) may be entered anonymously into a database to be used to educate the public about identity theft and common scams.

Did You Know...
 You can request a **FREE** copy of your credit report annually from each of the three credit reporting agencies by calling 877-322-8228 or visiting www.annualcreditreport.com.

Review all three credit reports closely for any information you do not recognize or that may be a result of identity theft.

Equifax – 800-525-6285
Experian – 888-397-3742
Transunion – 800-680-7289

Send a copy of this completed form by...

Mail: Identity Theft Unit, SC Department of Consumer Affairs, P.O. Box 5757, Columbia, SC 29250-5757
Email: IDTheftHelp@scconsumer.gov, with the subject line: "ID Theft Intake Form"

ID Theft Reports

-19.14%

359 REPORTS

TOP THREE CATEGORIES

- 1 Financial
- 2 Government
- 3 Medical



Financial

Financial ID theft includes the misuse of existing ATM/debit/credit cards or checks/checking accounts, or opening new credit cards, loans, or utility accounts using someone else's identifying information.



Government

Government ID theft includes tax fraud, being denied disability, public assistance, social security, unemployment benefits and license related fraud.



Medical

Medical identity theft is when someone steals or uses your personal information (like your name, Social Security number or Medicare number), to submit fraudulent claims to Medicare and other health insurers without your authorization.



Step by Step: BENEFITS FRAUD

- 1
- 2
- 3
- 4

If someone is using your personal information to get government benefits, be sure to act quickly and contact the agency that issues the benefit.

HOW TO REPORT BENEFITS FRAUD

STEP BY STEP:

NOTES:

- | | |
|----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Contact the agency that issued the benefit. | <input type="checkbox"/> Send any information that supports your identity theft claim.
<input type="checkbox"/> Ask the agency to put a note in your file so no one else can get the benefit in your name. |
|----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Who you contact will vary based on the benefit. Look below for the different agencies you can contact to report the misuse of benefits in your name.

- | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <input type="checkbox"/> To report the misuse of your information to get employment benefits, contact the SC Department of Employment and Workforce. | <p>1 (803) 737-2400, option 7
www.dew.sc.gov/fraud</p> <p>SCDEW
Attn: Benefit Payment Control
PO Box 995
Columbia, SC 29202</p> <p>Contact the U.S. Department of Labor if you have problems reporting the fraud.</p> <p>Office of the Inspector General
1 (866) 487-2365
www.oig.dol.gov</p> <p>U.S. Department of Labor Office of Inspector General
Francis Perkins Building,
200 Constitution Avenue NW (Room S-5502)
Washington, DC 20210</p> | |
| <input type="checkbox"/> Contact the SC Department of Social Services if someone is receiving SNAP (Supplemental Nutrition Assistance Program) benefits using your information. | <p>1 (803) 898-7601
www.dss.sc.gov</p> <p>SC Department of Social Services
PO Box 1520
Columbia, SC 29202-1520</p> <p>Contact the U.S. Department of Agriculture if you have problems reporting the fraud.</p> <p>1 (800) 424-9121
www.usda.gov/oig</p> <p>U.S. Department of Agriculture
Office of Inspector General
PO Box 23399
Washington, DC 20026-3399</p> | |

-
- Report Medicaid fraud to the SC Department of Health and Human Services

1 (888) 364-3224
www.scdhhs.gov

Contact the U.S. Department of Health and Human Services if you have problems reporting the fraud.

1 (800) 447-8477
www.oig.hhs.gov

U.S. Department of Health and Human Services
Office of Inspector General
330 Independence Avenue, SW
Washington, DC 20210

-
- Report Medicare fraud to the Senior Medicare Patrol at the Lt. Governor's Office on Aging

1 (800) 868-9095
www.aging.sc.gov

Lt. Governor's Office on Aging
1301 Gervais Street, Suite 350
Columbia, SC 29201

ADDITIONAL STEPS

STEP BY STEP:

NOTES:

- | | |
|-------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Request your credit reports. | <input type="checkbox"/> Find additional information on page 1 of your toolkit. |
| <input type="checkbox"/> Place a fraud alert. | <input type="checkbox"/> Find additional information on page 2 of your toolkit. |
| <input type="checkbox"/> Consider a security freeze. | <input type="checkbox"/> Find additional information on page 1 of your toolkit. |
| <input type="checkbox"/> Update your files. | <input type="checkbox"/> Record the dates you made calls or sent letters.
<input type="checkbox"/> Keep copies of letters in your files. |

Remember to get written confirmation of resolutions made by phone.



Step by Step:

MEDICAL ID THEFT

- 1
- 2
- 3
- 4

If an identity thief gets medical treatments using your name, the thief's medical information could be added to your medical, health insurance and payment records. For example, pertinent information such as blood type, test results, allergies or illnesses can possibly become mixed with your medical file.

HOW TO CORRECT ERRORS IN YOUR MEDICAL RECORDS

STEP BY STEP:

NOTES:

Contact each doctor, clinic, hospital, pharmacy, laboratory, health plan and anywhere else the thief used your information.

Write a letter requesting copies of your medical records.

****You may need to fill out a form and pay a fee to get copies of your records.****

If the provider refuses to provide your records within 30 days of your written request, you may complain to the U.S. Department of Health and Human Services Office for Civil Rights at:

1 (800) 368-1019
www.hhs.gov/ocr
 Office of Civil Rights, DHHS
 61 Forsyth Street SW - Suite 16T70
 Atlanta, GA 30303-8909

Review your medical records and report any errors to the health provider.

Write to the health care provider to report mistakes in your medical records.

Include a copy of the medical record showing the mistake.

Explain why this is mistake and how to correct it.

Include a copy of your police report or Identity Theft Report.

Send the letter by certified mail and ask for a return receipt.

Your health care provider should respond to your letter within 30 days. It must correct the mistake and notify other health care providers who may have the same mistake in their records.

Notify your health insurer and all three credit reporting agencies about medical billing errors.

Send copies of your police report or Identity Theft Report to your health insurer's fraud department and the three nationwide credit reporting agencies.

Specific steps for blocking and disputing information on your credit report can be found on page 4 of your Toolkit.

Education/ Outreach

NEWS FROM SCDCA

South Carolina Department of Consumer Affairs



Brandolyn Thomas Pinkston, Administrator

April 18, 2008
Release #08-033
SCDCA Media Contact: Alice Brooks, 803.734.4190
1.800.922.1594 (toll free in SC)
Email: abrooks@dca.state.sc.us

FOR IMMEDIATE RELEASE

Department of Consumer Affairs Warns Consumers about Medicare Telephone Scam and Other Health-Related Fraud

Columbia, SC.....The Department has received several calls from the Upstate in the past week from consumers who were told their Medicare account numbers had been changed. Although the caller knew the persons' names and addresses (generally easy for scammers to obtain), the alert consumers became suspicious when asked for sensitive information such as Social Security and bank account numbers. Consumers should be aware that **no government agency will never contact you by telephone and ask for sensitive and identifying information.**

Seniors and caregivers of seniors are being targeted with this scam and others. Medicare fraud can take the form of many health-related scams. Senior citizens are frequent targets of Medicare schemes, especially by medical equipment manufacturers who offer seniors free medical products in exchange for their Medicare numbers. Because a physician has to sign a form certifying that equipment or testing is needed before Medicare pays for it, con artists fake signatures or bribe corrupt doctors to sign the forms. Once a signature is in place, the manufacturers bill Medicare for merchandise or service that was not needed or was not ordered.

The Federal Bureau of Investigation confirms that the threat to seniors is growing – and

South Carolina
DEPARTMENT OF CONSUMER AFFAIRS



NEWS FROM SCDCA

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

Carri Grube Lybarker, Administrator



November 27, 2012
SCDCA Media Contact: Juliana Harris, 803.734.4296
Email: JHarris@scconsumer.gov

Release #12-023
1.800.922.1594 (toll free in SC)

FOR IMMEDIATE RELEASE

Scam Alert: Medicare Phone Scam

Columbia, SC... The South Carolina Department of Consumer Affairs (SCDCA) is urging consumers to beware of a scam involving Medicare numbers and other sensitive personal information.

Consumers report a cold caller telling them that they will be receiving a new Medicare card in January. Before getting the new card, the consumer must verify their social security number or supply a bank account number. Many of these calls are originating from one phone number, 409-579-1214.

A variation of this scam involves a scammer telling the consumer that they qualify for free medical supplies. The scammer just needs the Medicare card number (which is also the consumer's social security number), insurance information and/or other personal identifying information.

Follow these tips to keep your information safe:

- Never give out your SSN, bank account number or other sensitive information to someone you do not know.
- Know who is calling. If you are suspicious about a caller, hang up and call a number that you know belongs to the organization/agency.
- Always be skeptical of anyone calling you regarding Medicare, especially when they're asking for personal information.
- Warn your family and friends about the scam, especially elderly loved ones, as they are often targets of this type of ruse.

Education / Outreach

COVID-19 TEST SCAMS

SELF TEST AT HOME!

**DELIVERED AT NO
COST TO YOU!**

Under the current Public Health Emergency, Medicare will cover at-home COVID-19 test kits every month with no out-of-pocket fees to you.

CLAIM YOUR TEST NOW ▲



Medicare will not contact you about ordering free COVID tests.



Beware of unsolicited messages asking for personal information.



Free tests are available at [covid.gov/tests](https://www.covid.gov/tests)

[CONSUMER.SC.GOV](https://www.consumer.sc.gov) | [#TELLDCA](https://twitter.com/TELLDCA)

Education / Outreach

COVID-19 TEST SCAMS

SELF TEST AT HOME!

**DELIVERED AT NO
COST TO YOU!**

Under the current Public Health Emergency, Medicare will cover at-home COVID-19 test kits every month with no out-of-pocket fees to you.

CLAIM YOUR TEST NOW



Medicare will not cover the cost of ordering free COVID-19 tests.

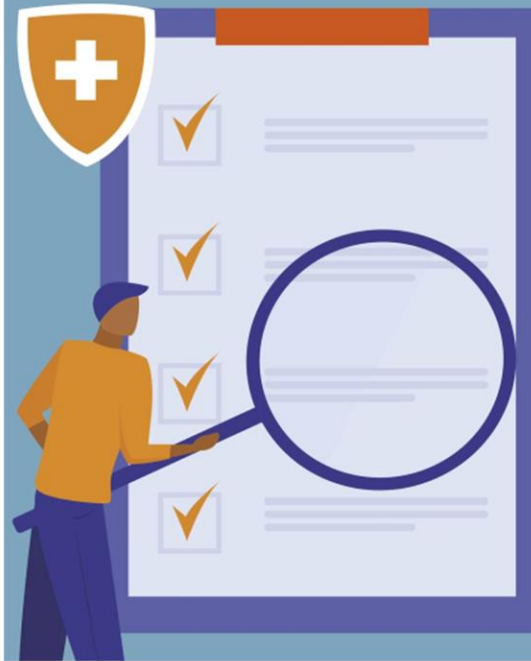


Beware of unsolicited calls or emails asking for personal information.



Free tests are available at [covid.gov/tests](https://www.covid.gov/tests)

[CONSUMER.SC.GOV](https://www.consumer.sc.gov) | #TELLDCA



SPOTTING MEDICAL ID THEFT

- Look for errors in your Explanation of Benefits statements.
- Review your credit reports for medical debt.
- Report errors to your provider and the credit bureaus.

[CONSUMER.SC.GOV](https://www.consumer.sc.gov) | (800) 922-1594 | #TELLDCA


Education / Outreach

COVID-19 TEST SCAMS

SELF TEST AT HOME!
DELIVERED AT NO COST TO YOU!

Under the current Public Health Emergency, Medicare will cover at-home COVID-19 test kits every month with no out-of-pocket fees to you.

CLAIM YOUR TEST NOW



Medical information will be shared with your provider about...



Beware of anyone asking for your Social Security number...



Free test kits available at [covid.gov](https://www.covid.gov)



SPOTTING MEDICAL ID THEFT

- Look for errors in your Explanation of Benefits statements.
- Review your credit reports for medical debt.

PREVENT FRAUD AND EXPLOITATION



- If a caller asks for your Social Security number, hang up.
- If someone is really in need, gift cards won't help.
- Protect your Medicare card and other health insurance info.

CONSUMER.SC.GOV | (800) 922-1594 | #TELLDCA

provider
IS.

#TELLDCA

PROTECT YOUR MONEY!

Protect Yourself or Someone You Love From Thefts, Scams and Fraud



SC Adult Protection Coordinating Council

in collaboration with

AARP and
SC Department of Consumer Affairs

Printed courtesy of AARP.
Brochure may be reprinted without permission.

South
DEPARTMENT OF

Important Numbers

If you suspect you or someone you love is being financially exploited, call:

SC Department of Social Services
803-898-7318

or

Local County DSS Office or Local Law Enforcement

If you suspect exploitation in a nursing home or another health care facility, report cases to:

State Long Term Care Ombudsman
1-800-868-9095

or

SC Medicaid Fraud Control Unit
Office of the Attorney General
1-888-662-4328

If the facility is operated or contracted for operation by SC Department of Mental Health or SC Department of Disabilities and Special Needs, call:

SLED ~ 803-896-7654

or

Medicare Fraud ~ 1-800-447-8477

If you feel you've been the victim of a scam or know of an ongoing scam contact:

SC Department of Consumer Affairs
1-800-922-1594

NOTE: Your calls can be made **anonymously** to the SC Department of Social Services and Long Term Care Ombudsman.

Avoid Scams & Fraud: WATCH OUT FOR THESE POSSIBLE SCAMS

MAIL FRAUD

- You can't win a contest or prize if you didn't enter.
- You should never have to pay to claim a prize.
- Never mail checks or cash in an unsecured mailbox such as your home mailbox.
- Shred incoming mail that you don't need.

HEALTH FRAUD

- Be aware of false ads for **free** medical services or products.
- Medicare and Medicaid will **never** call and request your personal information over the phone.
- If called, **do not** agree to enroll in health insurance plans over the phone.

SHAM INVESTMENTS

- Legitimate offers will not disappear overnight. **Do not feel pressured.**
- Involve a family member or professional when a stranger promises a large profit on an investment.

COMPUTER FRAUD

- Make sure you are on a secure website before making a purchase. Secure websites are identified by **https://** in the address bar and a padlock icon on the screen.
- Beware of e-mails from persons you don't know. Do not open attachments to e-mails unless you know who sent them.
- Be sure to have virus protection on your computer and updated regularly.

CREDIT CARD FRAUD

- Pre-approved usually means you're pre-approved to be approved: **don't be fooled!**
- Identify all annual fees, transaction fees, APR, and hidden charges upfront.
- Hold on to receipts to review charges when your bill arrives.
- Check your balance regularly for unauthorized charges.

FAKE CHARITIES

- The Secretary of State's Office has a list of good and bad charities. Call 803-734-1791 or visit www.scsos.com for a copy.
- Avoid charities soliciting door-to-door.

DEFEND AGAINST OTHER POPULAR SCAMS

SECRET SHOPPER

- Steer clear of offers that come through the mail with a check included.
- Look for a legitimate secret shopper job through the Mystery Shopper Providers Organization of North America by visiting mspa-na.org.
- Never cash a check from someone you don't know and wire the money.

JURY DUTY

- Information about jury duty will come through the mail, not a phone call.
- Courts and law enforcement officers will not call or email you asking for personal information or money.
- Don't trust your caller ID; scammers can easily spoof their phone number to look like it is a local call.

HEALTH FRAUD

- Be aware of false ads for free medical services or products.
- Medicare and Medicaid will never call and request your personal information over the phone.
- If called, do not agree to enroll in health insurance plans over the phone. Ask for information in writing.



DITCH THE PITCH

a guide for guarding against scams

Education / Outreach

- *Comment Letter to Social Security Administration*



Carri Grube Lybarker
Administrator/
Consumer Advocate

South Carolina
DEPARTMENT OF CONSUMER AFFAIRS
293 Greystone Boulevard Suite 400
P. O. BOX 5757
COLUMBIA, SC 29250-5757

PROTECTING CONSUMERS SINCE 1975

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January 24, 2022

Via Electronic Submission

Faye I. Lipsky, Federal Register Liaison
Office of Regulations and Reports Clearance
Social Security Administration
3100 West High Rise Building, 6401 Security Boulevard
Baltimore, Maryland 21235-6401

RE: Docket No. SSA-2021-0006
Addressing Certain Types of Fraud Affecting Medicare Income Related Monthly
Adjusted Amounts (IRMAA)

Dear Ms. Lipsky:

The South Carolina Department of Consumer Affairs ("SCDCA"/"Department") is pleased to offer comments in response to the Social Security Administration's ("Administration") advance notice of proposed rulemaking ("ANPRM") to address certain types of fraud affecting Medicare income related monthly adjusted amounts ("IRMAA").

Established in 1974, SCDCA is South Carolina's consumer protection agency. SCDCA helps formulate and modify consumer laws, policies, and regulations; resolves complaints arising out of the production, promotion, or sale of consumer goods or services in South Carolina, whether or not credit is involved; and promotes a healthy competitive business climate with mutual confidence between buyers and sellers. SCDCA is responsible for the administration and enforcement of over 120 state and federal laws. A large part of our authority stems from Title 37 of the South Carolina Code of Laws, the Consumer Protection Code, of which the Financial Identity Fraud and Identity Theft Protection Act¹ is a part. Overall, SCDCA protects consumers while giving due regard to those businesses acting in a fair and honest manner.

¹ S.C. Code Ann. § 37-20-110 *et seq.*, Consumer Identity Theft Protection.

QUESTIONS?

