

## **FREQUENTLY ASKED QUESTIONS: NATIONAL UNEMPLOYMENT FRAUD SCHEME**

Back in June 2020, the College first alerted the community to the nationwide unemployment fraud scheme. With growing unemployment rates due to the COVID-19 pandemic and the establishment of the joint state-federal Pandemic Unemployment Assistance program, criminal enterprises have attempted to file large numbers of illegitimate unemployment claims. This has resulted in many employed individuals who did not file for unemployment benefits receiving information via mail, e-mail, or through their employer, about a claim filed in their name. If this has happened to you, a member of Human Resources will help support you through reporting the fraud and taking preventative measures to secure your personal information.

Please see the MA.gov prior press release communications here:

[Initial Release: 5/27/2020](#)

[Updated Release: 7/7/2020](#)

### 1. Who is impacted by fraudulent unemployment claims?

Individuals throughout the nation have been impacted by fraudulent unemployment claims that have been falsely filed in their name. In July, the Massachusetts' Department of Unemployment Assistance (DUA) reported over 58,000 detected unemployment fraud cases. In October, the City of Worcester reported that over 500 out of the city's 6500+ employees have had false claims filed in their name. In November Governor Baker announced that 30,000 of the 31,000 claims received in the week starting November 16, 2020, were believed to be fraudulent. And HR has confirmed with other Boston Consortium and AJCU schools that their employees are being impacted at similar rates to Holy Cross employees.

### 2. How will I know if someone has falsely filed a claim in my name?

There are various ways you may become aware that a claim has been falsely filed in your name. Most commonly:

- You receive a letter (via email or mail) from DUA referencing "your Unemployment Claim"
- HR reaches out to you to report that DUA has sent the College a Request for Information for a claim that was filed in your name, or in some cases, that the College has been charged for unemployment benefits in your name. When we are told that a claim has been filed we will alert you to the claim and ask if you filed it.

### 3. What personal information do they have? How was this information obtained?

In order to file for unemployment benefits, DUA requires name, date of birth, home address, and social security number. **We have no reason to believe that any information obtained by the fraudsters is the result of a breach of information**

**through Holy Cross.** This a national scheme that has impacted individuals across all states and industries. DUA believes the information was obtained “[By] criminal enterprises using stolen information from earlier national data breaches...[as] part of a national unemployment fraud scheme.”

4. I am a victim of unemployment fraud - what should I do?

Please **report the fraud to the DUA** by completing the [fraud reporting form linked here](#) and ensure Kim McCullen in HR is made aware of the claim. Kim can be reached at , [kmcculle@holycross.edu](mailto:kmcculle@holycross.edu) or 508-793-2756.

The DUA also recommends taking the following steps as precautionary measures:

- Read the [fraudulent reporting guidelines](#) at Mass.gov and file a fraudulent claim with the DUA with the [fraud contact form](#) or by calling the DUA customer service at (877)-626-6800.
- Apply for a credit freeze at major credit bureaus ([Transunion](#), [Experian](#) and [Equifax](#)). In addition to contacting any lenders you have, you may find online services that will provide you with additional credit checks. For example, through myEquifax, you have access to an additional 6 free credit reports a year. The Fair Credit Reporting Act (FCRA) provides you with the ability to provide a 100-word statement to your report and also dispute any inaccuracies. You may also want to consider additional credit monitoring services.
- File a police report with your local police department (this is part of the Massachusetts’s General Law 93H, the Massachusetts data security law). Once the report is received, the police department creates a record, which you can use to report to the Office of Consumer Affairs and Business Regulation.
- You may also wish to notify banks, credit cards, health insurance and other locations where personal, identifiable information resides.
- Read the additional information and [helpful tips here](#).

As a reminder, you can always contact KGA, our Employee Assistance Program at [info@kgreer.com](mailto:info@kgreer.com), the 24/7 toll free number at 800-648-9557, or [visit the website](#) and use company code "holycross." KGA offers legal and financial support that can help with identity theft and have counselors that are assigned to deal with this specific unemployment fraud.

5. Are there other consequences related to having an unemployment claim falsely filed in my name?

At this time, there has not been any reported consequences to personal accounts, credits, or finances related to the unemployment fraudulent claim. DUA still recommends taking the precautionary measures listed in Question 4, but believes the criminal enterprises filing the claims are solely trying to receive unemployment benefits.

For individuals who have filed a legitimate claim, there may be delays in benefit payments and DUA may require additional verification and information from you and the College, or other places you have worked.