



Unemployment Fraud Guide



If you are enrolled in IDShield and think you are a victim or are concerned about fraudulent unemployment claims please call to speak to an IDShield identity theft specialist.

Unemployment fraud is a common form of identity theft. The steps below can guide you through this identity theft matter.

1. Contact your states unemployment office. A visit to <https://www.dol.gov/agencies/eta/UIIDtheft#state-directory> will provide an easy way to find contact information to state's employment offices and provide as much information to your state's unemployment office.
 - a. If an employer notified you that the claim was filed, you should get the claim ID that is printed on the letter the employer received.
 - b. If you were notified by mail, your name, address, and the employer account numbers will be most helpful.
 - c. If you were notified by mail, your name for unemployment but were denied because a claim has been filed already, the member will need to just provide as much information as possible.
2. Additionally, you will be well advised to create an account at <https://www.ssa.gov/> and review their earnings statement. Discrepancies in this report could be a great indicator that fraudulent income is being reported in your name.
3. You should also pull a copy of their credit report from all three of the national bureaus and make sure the information on the reports is accurate. (ACR allows access to all three bureaus once per week at the moment).
 - a. If the information on the reports is accurate, a fraud alert is suggested. A fraud alert can make it harder for an identity thief to open more accounts in your name. When you have an alert on your report, a business must verify your identity before it issues credit, so it may try to contact you. The alert stays on your report for one year. You can get a new alert after one year. It also allows you to order one free copy of your credit report from each of the three credit bureaus. Be sure the credit bureaus have your current contact information so they can get in touch with you.
 - b. If you have fraudulent entries on the report a credit freeze may be in order. A security freeze is another step you can take to help prevent a thief from opening new credit accounts. Each bureau will need to be contacted in order to have a freeze placed at all three bureaus. A security freeze must be lifted each time you applies for credit.
 - i. Equifax - <https://www.equifax.com/personal/credit-report-services/>
800-685-1111
 - ii. Experian - <https://www.experian.com/freeze/center.html>
888-EXPERIAN (888-397-3742)
 - iii. Transunion - <https://www.transunion.com/credit-freeze>
888-909-8872
4. Filing IRS Form 14039 is another recommended step. Taxpayers file Form 14039 to inform the Internal Revenue Service that they think they may be a victim of tax-related identity theft. This form can be found at: <https://www.irs.gov/pub/irs-pdf/f14039.pdf>.
5. Anytime an identity theft is reported, a complaint should also be filed at: <https://www.identitytheft.gov/>.

FOR MORE INFORMATION, CONTACT YOUR INDEPENDENT ASSOCIATE:

