

# Unemployment Fraud Quick-Guide

Information and Resources to Help You and Your Employees

CSDSIP Risk Bulletin | January 2021

CSDSIP is aware that many Members may be dealing with a surge in fraudulent unemployment claims. So far, we have no reason to believe the fraudulent claims are the result of data breaches against Members and instead are being fueled by information that has been available on the dark web due to various other large data breaches that have occurred in past years.

Due to the influx in unemployment fraud claims, the Colorado Department of Labor and Employment (CDLE) compiled [information and resources](#) on unemployment fraud along with step-by-step instructions to follow if a fraudulent claim is filed in your name.



CDLE provides guidance for individuals who receive paperwork but did not file a claim, as well as those who believe they may be a victim of identity theft related to unemployment benefits. The guidance below can be found in more detail on the State's website, <https://cdle.colorado.gov/fraud-prevention>.

**TIP:** *Never give out personally identifiable information over the phone. CDLE will never contact you and ask for your social security number (SSN), bank account numbers, your PIN, account passwords, or any other personally identifiable information.*

- Complete a fraud report via the State's website listed above.
  - If an employee has received a U.S. Bank Reliacard for Colorado unemployment benefits but did not file a claim, an additional form will need to be completed. This additional guidance can be found on the State's website listed above.
- Contact the three consumer credit bureaus and put a fraud and identity theft alert on your name and Social Security number (SSN). Do not be surprised if you encounter an automated system that asks for your SSN and date of birth.

**Credit Bureau Contact Info:**

Equifax: 1-800-525-6285

Experian: 1-888-397-3742

TransUnion: 1-800-680-7289

*Discover incorrect or fraudulent information by regularly reviewing your personal credit report and disputing inconsistencies with the credit bureau immediately. Due to increased fraud and identity theft during the COVID-19 pandemic, each of the three credit bureaus is currently offering free weekly credit reports via [annualcreditreport.com](https://annualcreditreport.com).*

## | Unemployment Fraud Quick-Guide

- You can also report identity theft to the Federal Trade Commission at [identitytheft.gov](https://www.ftc.gov). The FTC's website includes [valuable resources](#) about how to recover from identity theft and protect your identity.
- Lastly, create a file where you can keep any records relating to this identity theft in one central place, in case you are notified of other fraud or breaches of your personal information.

This is a widespread issue that individuals and employers across the state are experiencing. As noted above, there does not appear to be any evidence the fraudulent claims have been caused by a Member data breach, but as always, when in doubt reach out! CSDSIP is here for you!

### **Additional Resources**

- Colorado Attorney General's [Identity Theft Repair Kit](#)
- Colorado Attorney General's [Website](#)