



FACT SHEET # 166 APRIL 2016

Protecting Unemployment Benefits from Identity Theft

Identity Theft is on the rise in both the private and public sector. Identity theft occurs when someone uses another person's information to take on his or her identity. Identity theft can include wage and employment information as well as credit card and mail fraud. In the case of unemployment benefits, it could mean using another person's information such as name, Social Security Number and employment information.

Identity theft is often discovered when:

- The victim attempts to file an unemployment claim and one already exists for them.
- The victim receives an IRS statement of benefits collected (Form 1099G) from the Unemployment Insurance Agency (UIA).
- The victim's federal or state income taxes are intercepted.
- The victim's employer is notified that a claim for benefits has been filed when the victim is still employed.

Other signs that you may have been affected:

- Request for information from the UIA.
- IRS letters about underreporting of benefits you've supposedly received.

Unemployment identity theft not only causes inconvenience and the temporary loss of funds, it could result in wages being garnished, tax refunds being intercepted by the state or the IRS and much more.

How Can You Protect Yourself From Becoming a Victim?

- When a person files a claim for unemployment, they will receive from the UIA Form UIA 1575C, *Monetary Determination*. Reviewing this form may be the best way to stop a fraudulent claim from being paid. The monetary determination will provide information about whether or not the person is entitled to receive benefits, when the claim was filed, and information about wages and the reasons for unemployment. If you receive a monetary determination and you have not applied for unemployment benefits, or the name on the form is not yours, you may be a victim of identity theft. If this happens, contact the UIA immediately. Reporting an incorrect Form 1575 may be the best way to stop a fraudulent claim from being paid.
- Guard your Social Security number. Give out the number only when absolutely necessary, and don't carry your Social Security card with you.
- Don't respond to unsolicited requests for personal information (your name, birthdate, social security number, or bank account number) by phone, mail, or online.
- Shred receipts, credit offers, account statements, and expired cards, to prevent "dumpster divers" from getting your personal information.
- Review your credit report at least once a year to be certain that it doesn't include accounts that you have not opened. Check it more frequently if you suspect someone has gained access to your account information.

What Should I Do If I Am A Victim of Unemployment Identity Theft?

- Contact the Unemployment Insurance Agency immediately to report the fraud. Report fraud to the UIA online at michigan.gov/uia through the *Report Fraud* link or call the UIA Fraud hotline at 1-855-UI-CRIME.
- Report in person to the nearest UIA Problem Resolution Office with a government issued Photo ID and one other form of identification (social security card, official name change documentation, official marriage license, or official U.S. Citizenship and Immigration Services document) to complete form UIA 6349, *Affidavit of Identity Theft*.
- File a police report. Get a copy of the report to submit to your creditors and others that may require proof of the crime.
- Report the payment to the IRS as a fraudulent payment by completing an IRS affidavit, Form 14039. Obtain the form online at <https://www.irs.gov/pub/irs-pdf/f14039.pdf>.