

Protecting Yourself 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 misappropriation of 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:

- An individual attempts to file an unemployment claim and one already exists for them.
- An individual receives an IRS statement of benefits collected (Form 1099G) from Unemployment Insurance.
- An individual is notified by their employer that a claim for benefits has been filed when the individual is still employed.

Other signs that an individual may have been affected:

- Request for information from Unemployment Insurance.
- 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 an individual files a claim for unemployment insurance, they will receive Form UIA 1575C, *Monetary Determination*. If you receive Form UIA 1575C 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 Unemployment Insurance Agency immediately online at michigan.gov/uia through the *Report Fraud* or *Report Identity Theft* link or call the UIA Fraud hotline at 1-855-UI-CRIME. Reporting an incorrect Form UIA 1575C 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 online at michigan.gov/uia through the *Report Fraud* or *Report Identity Theft* link or call the UIA Fraud hotline at 1-855-UI-CRIME.
- Complete UIA Form 6349 Statement of Identity Theft and submit the form either in-person at a Problem Resolution Office (PRO), by mail (Unemployment Insurance, PO Box 169, Grand Rapids MI 49501), or by fax (517-636-0427).
- Place a fraud alert and get your credit reports. A fraud alert is free. It will make it harder for someone to open new accounts in your name. To place a fraud alert, you only need to contact one of the three credit bureaus listed below. The company that you contact must tell the other two.
 - Experian.com/fraudalert
 - TransUnion.com/fraud
 - Equifax.com/CreditReportAssistance
- Get your free credit reports from Equifax, Experian and TransUnion at annualcreditreport.com or call 1-877-322-8228.
- In instances where it is **confirmed that a payment has been made** as a result of unemployment identity theft, report the payment to the IRS as a fraudulent payment by completing an IRS affidavit, Form 14039. Obtain the form online at irs.gov . Click on 'Forms and instructions'.

More Resources for Victims of Identity Theft

Visit the Federal Trade Commission's web site at IdentityTheft.gov for the most up-to-date information on combatting identity theft. The site provides detailed advice to help you fix problems caused by identity theft along with the ability to:

- Get a personal recovery plan that walks you through each step.
- Update your plan and track your progress.
- Print pre-filled letters and forms to send to credit bureaus, businesses, and debt collectors.
- Report it to the Federal Trade Commission.