Tips for Older Consumers to Stop Illegal Robocalls

NATIONAL CENTER ON LAW & ELDER RIGHTS

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Robocalls, the persistent automated telephone calls to cell phones and landlines, are a favorite tool of telemarketers, debt collectors, and scammers. Older adults anticipating important calls from medical providers and others may be reluctant to answer the phone due to excessive or unwanted telephone calls. There is no completely effective method to stop unwanted robocalls, and real solutions require that the Federal Communications Commission use the laws effectively to regulate robocallers and require phone companies to authenticate all calls. Yet, the following tips can help consumers take some control:

- 1. File complaints with the Federal Communications Commission (FCC): Complaint data is the best tool federal agencies have to gauge the extent of the robocall epidemic. While filing a complaint may not prompt an immediate response, complaint data may prompt the FCC to take action. The Telephone Consumer Protection Act (TCPA) is the only legal defense to robocalls and texts made without your consent, and the FCC is tasked with upholding and strengthening the TCPA's rules and regulations. File a complaint here.
- 2. Add your number to the Do-Not-Call List: While the Do-Not-Call list does not stop all robocalls, it is a valuable resource for removing your number from the call lists of companies that do not want to violate the law. Sources of robocalls that you do business with, such as banks or loan servicers, and sources of scam calls that ignore the law, will still get through. Add your number here.
- **3. Revoke consent:** If you are receiving robocalls from a bank, lender, or other company you do business with, they likely have your consent (hidden in the fine print) to robocall you. While they like having the option to robocall, it isn't their right, and you can revoke your consent at any time. Tell the caller you "revoke consent." If the calls continue, contact customer service and tell them that you do not consent to receive calls and that you want your number to be added to their "do not call" list. This won't stop illegal scam calls but it will reduce the volume of robocalls you receive.
- **4. Don't engage with the caller:** Most autodialed robocalls include a prompt to press a key or give a voice command. DON'T! Pressing a key, even if the recording says it's to remove your number from the list, tells the caller that your number is active and that you'll likely answer future calls. Even worse, the voice commands can be recorded and used against you by scammers to represent consent to purchase products or services.
- **5.** If possible, block or do not answer calls from unknown numbers on your mobile device: Easier said than done, taking this action will help avoid robocalls. But important calls can come from unknown numbers and most landline phones don't have call-blocking features. Plus, listening to voicemails left by robocallers can be just as annoying, and costly (if you purchase phone service by the minute), so use this method as a last resort.
- 6. Install call-blocking apps: Various call-blocking apps, like YouMail and NoMoRobo, provide a free or low-cost service to mobile smart phone users that filter out identified scam robocalls and allow users to block specific numbers and report the calls. However, typically these apps don't help landline users.

- 7. Let them know they are calling you at a nursing home or other medical facility: The TCPA prohibits robocalls to a patient or guest room at a nursing home, hospital, or similar health facility.
- 8. Find out what type of debt collector is calling: Collectors can call about debts owed or guaranteed by the federal government without your consent. There are exceptions to this rule in some states. In those states, robocalls to cell phones from debt collectors collecting federal debt can only be made with consent, as is the rule for all other robocalls to cell phones.
- **9.** Sue the caller: A lawsuit can be challenging, but the TCPA allows consumers to file a lawsuit to stop the robocalls. If successful, the consumer can receive money, either actual damages or \$500 per violation, whichever is greater. The damages can be tripled for knowing or willful violations.

This Tip Sheet accompanies NCLER's <u>webcast</u> and <u>Chapter Summary</u> on Protecting Older Adults Against Abusive Telemarketing Scams. You can also find more information at the National Consumer Law Center's <u>Robocalls and Telemarketing</u> page.

Case consultation assistance is available for attorneys and professionals seeking more information to help older adults. Contact NCLER at <u>ConsultNCLER@acl.hhs.gov</u>.