

FAQ: Unemployment Benefits Identity Theft

Unemployment fraud help

The Ohio Attorney General's Office has been made aware of a high number of fraudulent claims regarding Unemployment Benefits issued through the state of Ohio. Although the Ohio Attorney General cannot make a determination as to the validity of a claim – that must be handled by the Ohio Department of Job and Family Services (ODJFS) – here are a few simple FAQs to address the situation.

Q: How do I know if someone has fraudulently filed for Unemployment Benefits in my name?

A: If you have received one or more of the following and you did not file for Unemployment Benefits in 2020, you may have had a fraudulent claim made in your name:

- A 1099-G tax form.
- A letter from ODJFS stating that Unemployment Benefits have been applied for in your name.
- A US Bank ReliaCard for funds you do not recognize or were not expecting.
- Notification from your employer that ODJFS is inquiring about Unemployment Benefits that you did not apply for.

Q: What should I do if I receive one of the forms/notifications listed above?

A: You should follow these steps, in order:

1. Contact ODJFS immediately.

You can report identity theft to ODJFS by completing an online form [here](#) or by visiting www.Unemployment.Ohio.Gov. You will need to enter personal information such as your Social Security number and your driver's license number. If you do not have access to the internet, you can call ODJFS at 877-644-6562; please note wait times may be long.

Once you've successfully filed your report, ODJFS will send a confirmation email, investigate the claim and issue a correction to the IRS if fraud is determined.

Please note: There is not a mechanism in place for the Ohio Attorney General to contact ODJFS on your behalf to either start or expedite the process.

2. Check your credit report.

Visit www.AnnualCreditReport.com or call 877-322-8228 to do so. A credit report will show all credit-related accounts open in your name, such as mortgages, credit cards and car loans. Credit reports are free through April 2021, and after that date, you are entitled to one free credit report per year from each of the main three credit reporting agencies. On your report, look for accounts and inquiries that you do not recognize.

If you find anything suspicious, contact the Ohio Attorney General's Office (800-282-0515 or www.OhioAttorneyGeneral.gov).

3. Consider placing an Initial Fraud Alert on your credit report.

A fraud alert makes it harder for an identity thief to open credit accounts in your name and lasts for one year. You need to contact only one of the credit agencies listed below to place the alert; the one you contact will share the information with the other two. The agencies are:

- Experian: www.experian.com/fraud (888-397-3742)
- Equifax: www.equifax.com (800-525-6285)
- Transunion: www.transunion.com (800-680-7289).

There is no charge to place an Initial Fraud Alert.

4. Consider placing a permanent Security Freeze on your credit report.

A Security Freeze will prevent others from opening credit in your name; such a freeze is free to place and is permanent. (You must pause or end it to open a new account.) Unlike an Initial Fraud Alert, for a Security Freeze, you must contact all three of the credit reporting agencies. Use the contact information listed above to do so.

Q: Can the Ohio Attorney General's Office resolve my Unemployment Benefits claim?

A: Although the Ohio Attorney General's Office provides many services to help victims of identity theft, the office cannot resolve Unemployment Benefits claims; only ODJFS can make an eligibility and/or fraud determination. However, if after checking your credit report, you find accounts that do not belong to you, you are encouraged to contact the Ohio Attorney General's Identity Theft Unit (800-282-0515 or www.OhioAttorneyGeneral.gov).

Q: Can the Ohio Attorney General help me with other tax-related issues, such as providing guidance on how to file my taxes in light of receiving a fraudulent 1099-G?

A: The Ohio Attorney General's Office cannot help with filing taxes, but the following websites may be helpful:

- The state of Ohio answers tax questions [on this webpage](#).
- The IRS answer tax questions [on this webpage](#).

Q: How can I protect myself from identity theft moving forward?

A: There are many ways in which you can protect yourself from further identity theft:

- Never share personal information with someone who contacts you unexpectedly.
- Place an Initial Fraud Alert or permanent Security Freeze on your credit reports.

- Never carry unnecessary personal information, such as your Social Security card, in your wallet or purse.
- Don't conduct private business on personal WiFi.
- Use hard-to-guess passwords, especially for websites in which you have personal information stored.

You can find the Ohio Attorney General's Identity Theft Basics flier [here](#).