

**Frequently Asked Questions (FAQ)**  
**Fraudulent Unemployment Claims due to Identity Theft**  
**December 2020**

There has been a recent, significant increase in fraudulent unemployment insurance claims being filed across the country and in the State of Illinois.

According to the recent Society of Human Resources Management (SHRM) data, Illinois identified more than 120,000 counts of unemployment insurance fraud in August. Criminals obtain stolen identity information using a variety of techniques: online purchase of stolen personally identifiable information, previous data breaches, computer intrusions, or e-mail phishing schemes to name a few. There is no evidence of breach of information at Cook County.

We encourage all employees to be on alert and watch for mailings from the Illinois Department of Employment Security (IDES), the Internal Revenue Service (IRS), and/or the State of Illinois Comptroller Office for possible fraudulent activity and to work with your Human Resources office and the Department of Risk Management to report fraudulent claims. We also recommend you regularly monitor your credit reports and financial accounts for any unexpected activity.

**How do I know if I have been a target for unemployment insurance identity theft?**

If you receive any of the following but have not applied for unemployment benefits through IDES, you are likely a target for unemployment insurance fraud:

- A debit card from IDES.
- An unemployment insurance (UI) finding letter from IDES.
- IRS correspondence regarding unreported unemployment benefits.
- Notice of a State or Federal tax offset.
- Notification from your Human Resources office (HR) that a claim for benefits has been filed while you have active employment.

**What steps should I take if a fraudulent claim has been submitted using my information?**

1. Report the fraudulent activity by completing either the contact form on the [IDES website](#) or by calling IDES Benefits Payment Control Division at **(800) 814-0513**. You are advised not to use both methods as it may confuse the process and cause delays in reviewing your case.

If you elect to call, follow these prompts:

- o Select the English or Spanish language option
- o Select option 1 for claimants
- o Select option 5 to report identity theft

2. File a police report with your local police department.
3. Have your credit report checked for other possible fraudulent activity and request a fraud alert.

**What does Cook County do when a fraudulent claim is identified?**

If a claim is submitted and the employee is actively working for Cook County, Risk Management and/or your Human Resources office will reach out to the employee to confirm whether they have filed for unemployment. Upon confirmation that they have not filed for unemployment, Sedgwick, Cook County's

unemployment administrator will protest the claim as an imposter with IDES. HR will notify the employee of the next steps and information on how to report identity theft.

Risk Management provides a regular report of fraudulent activity to the Cook County Office of the Independent Inspector General.

**If you are the victim of identity theft, you have the right to:**

- create an [FTC Identity Theft Report](#)
- place a one-year fraud alert on your credit report
- place a seven-year extended fraud alert on your credit report
- get free copies of your credit report
- get fraudulent information removed (or "blocked") from your credit report
- dispute fraudulent or inaccurate information on your credit report
- get copies of documents related to the identity theft

**Credit Reporting Agency Phone Numbers and Website Information:**

- Equifax – (800) 685-1111 or [Equifax.com/personal/credit-report-services](#)
- Experian – (888) 397-3742 or [Experian.com/help](#)
- TransUnion – (888) 909-8872 or [TransUnion.com/credit-help](#)

**Will any funds paid on the fraudulent claim in my name be reported to the IRS as income? What if I reported the fraud but still received a letter stating that I must pay back an overpayment?**

Please visit the Illinois Department of Employment Security's website for instructions:

[https://www2.illinois.gov/ides/Pages/Reporting\\_Unemployment\\_Insurance\\_Fraud.aspx](https://www2.illinois.gov/ides/Pages/Reporting_Unemployment_Insurance_Fraud.aspx)