



ID Theft Information: Unemployment Insurance Fraud

When a fraudulent unemployment claim is filed in the name of an MIT employee, MIT will protest the claim as soon as it learns of it through our claims administrator.

If you are contacted by MIT or a state agency indicating that an unemployment claim has been fraudulently filed in your name, you should review and complete the following steps:

1. You should **submit a report** through the [Department of Unemployment Assistance fraud contact form](#) or to call the DUA customer service department at 877-626-6800.
 - Information on how to report fraud in other states is [available on the HR website](#).
2. **Apply for a credit freeze** at the three major credit bureaus ([TransUnion](#), [Experian](#), and [Equifax](#)). In addition to contacting your lenders, you can monitor information posted to your credit report by requesting their free weekly credit report at [AnnualCreditReport.com](#). For example, through myEquifax, consumers have access to an additional six free credit reports a year. The Fair Credit Reporting Act (FCRA) provides consumers with the ability to provide a 100-word statement to their credit report, and to dispute any inaccuracies on their credit report.
3. You may **file a police report** with your local police department (this is part of [MGL 93H](#), the Mass data security law). The police department will then create a record, which you or MIT can then provide to the Office of Consumer Affairs & Business Regulation, if needed.
4. **File your state and local taxes if you haven't already** in order to prevent fraudulent tax filings. [There are additional steps](#) for victims of a fraudulent tax filing.
5. If unemployment insurance payments are actually made to the person who fraudulently made the claim, it is possible that the money would be reported as your income and you would receive a 1099-G form at the end of the year. If you file the fraud form with the DUA as identified in Item #1 above, you will not receive a 1099-G.
6. Speak with a tax advisor to see if it is advisable to file an [Identity Theft Affidavit](#) (IRS Form 14039).

You may also want to:

7. Notify banks, credit cards, health insurance, and others with personally identifiable information.
8. Sign up for additional credit monitoring services.

More information is available:

- **Federal Trade Commission ID Theft:** [What to Do Right Away](#)
- [Consumer FTC Information](#)
- [FBI Internet Crime Complaint Center IC3](#)

Additional support:

MIT [MyLife Services](#) is a confidential and free counseling, consultation, and work-life resources benefit available 24/7 for all staff, faculty, postdocs, and family members. For additional information or to speak with a counselor, contact 844-405-5433 or info@MITMyLifeServices.com.

If you would like to speak to someone about the guidance outlined above, please contact your [Human Resources Officer](#).