

# **“Medicare Fraud Is a Crime Against Seniors and the Disabled”**

by Karen Fletcher and Micki Nozaki

Medicare Annual Enrollment is just around the corner, beginning October 15<sup>th</sup> and ending December 7<sup>th</sup>. You will be bombarded with ads soliciting for your Medicare benefits.

Did you see the ad for the free back brace in the newspaper? The one covered 100% by Medicare? Or, did you hear the TV infomercial claiming they will get you anything you need to ease your pain – “No money out of your pocket”?

If you did, it’s a scam! Medicare only covers durable medical equipment (DME) that is medically necessary with a doctor’s prescription. Scammers, however, hope you don’t know that. They just want your Medicare number to bill Medicare for equipment you never receive, or to bill Medicare for much more expensive equipment than you receive.

## **Medicare Trust Fund Loses Billions of Dollars Every Year**

Medicare loses an estimated \$60 to \$90 BILLION each year due to fraud, waste and abuse. And in many instances, Medicare beneficiaries, seniors and the disabled are the victims. But why should you care? Because this fraud not only steals taxpayers money, but can actually affect the healthcare you receive.

Criminal fraudsters and scammers exploit vulnerable Medicare beneficiaries to steal monies and jeopardize health care benefits. For example, when healthcare providers and suppliers submit inaccurate or fraudulent claims to Medicare, beneficiaries may be denied needed Medicare benefits. Many Medicare benefits have limits, for example, a wheelchair may only be covered by Medicare every 5 years. If Medicare thinks such services were already provided and reimburses for a fraudulent claim, they will deny payment for a legitimate claim at a later date. Further since in most instances the Medicare identifier is a person’s Social Security number, the theft or misuse of the Medicare number may lead to the compromise of credit card and banking account information.

Yes, Medicare scammers try all kinds of tactics to get your identity and Medicare’s money. Yet, while the color and flavor of these tactics may vary, if you follow these simple tips, you can spot and avoid most any Medicare fraud scheme.

## **Handy Tips to Avoid Medicare Fraud**

- Never give out your Medicare card information on the phone to strangers
- Guard your Medicare card as you would your credit card or ATM card
- Never return calls asking you to divulge your Medicare or social security number
- Asking for your bank account information is not part of Medicare
- Beware of anything Medicare-related which looks too good to be true
- Do not discuss Medicare with a door-to-door salesman
- Do not accept gifts in return for Medicare information

- Medicare will NEVER phone you or come to your home
- Always review Medicare Summary Notices and Explanation of Benefits

See the SMP/Medicare fraud section of our website, [www.cahealthadvocates.org](http://www.cahealthadvocates.org), for more information on ways to protect yourself from healthcare fraud and how to detect it. If you come across any suspicious activity, please report it at 855-613-7080.

#### **Free Fraud Prevention Education**

The California Senior Medicare Patrol offers free fraud prevention education throughout the state. Call 855-613-7080 to schedule a presentation.

The **Senior Medicare Patrol (SMP)** program is a national program which recruits and trains thousands of volunteers to teach Medicare beneficiaries, their families and caregivers how to avoid becoming victims of Medicare and financial fraudsters by protecting their personal identity, identifying errors on their healthcare statements and reporting deceptive or fraudulent billing practices and financial scams.

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