



'Care Share

Paying Medical Bills- The Do's and Don'ts

Before you pay another medical bill, please consider a few things first.

If you receive a bill showing you owe an amount due, double-check first that they billed your insurance and that insurance was billed correctly. If you receive a bill before insurance has paid on it, do not pay the bill. If there is any question that insurance wasn't billed correctly or insurance information is incorrect, call your provider right away. Once insurance information is verified, wait to see what is paid before you pay the bill. Note, if you are on a Medicare Advantage Plan, you may be charged a co-pay at the time of service. Know your co-pay amounts and ensure you pay the correct amount.

If you received multiple services or had a stay in a hospital and see a lump sum total, ask for an itemized bill. Providers should send a line item breakdown that explains each cost. Make sure everything makes sense to you and you don't see any duplicate charges or charges for services you didn't receive. A duplicate charge can be as easy as accidentally hitting the return button in some medical billing programs. If you see something that doesn't add up, call your provider right away.

If you see something on your bill you don't understand, call your provider for help. Errors are commonplace and it may help uncover one. If there is an error the provider can resubmit the claim correctly. It could be you were charged for a private room when you were in a shared room. Even if Medicare and your supplement cover the

entire cost, if the charges are in excess, they need to be addressed.

If you receive assistance through a Medicare Savings Program such as QMB (Qualified Medicare Beneficiary), and are charged for a Medicare covered service, call your provider. Providers are not allowed to balance bill someone on QMB.

If the medical services you received were due to an accident where another insurance is primary, such as a work comp claim or a motor vehicle accident, make sure the provider documents it as such and submits the claims to the correct insurance. This is paramount. Often, if Medicare gets bills they will pay the bill conditionally. If this happens, you could find out three years later they expect to be paid back and by then the motor vehicle claim has been long closed. This could result in thousands of dollars out of pocket. So read through your insurance statements and Medicare Summary Notices, making sure to line everything up with what is being billed, to ensure the correct insurance gets billed for the correct services. There are times you have co-occurring charges and you will need to call your provider right away if something has been billed to the wrong insurance.

Montana SMP has tools you can use to help you get organized. This includes an envelope that keeps your documents in one place and allows you to write down and line up all medical bills. Once you check for errors and verify insurance is billed correctly and can't find anything suspicious or incorrect, you can pay the bill. If you need any help, or think you may have bills as a result of waste, fraud or abuse, please **contact your local SMP office at 1-800-551-3191.**

10 ELDER FRAUD SCAMS TO WATCH OUT FOR

Financial fraud is the fastest-growing form of elder abuse, as scammers find seniors easy prey. Here are ten scams everyone should be wary of, adapted from tips originally published by Nancy Moore, Indiana SMP, in KIT Indy Magazine.

DURABLE MEDICAL EQUIPMENT SCAMS

Be Skeptical of companies that offer medical equipment at reduced prices, or claim Medicare will cover the cost. More than likely, the product will be inferior and will need to be replaced. Not only that, you may receive more items than you ordered or have your information sold to other DME companies. If you need an item, talk to your doctor or a local DME provider, not an unsolicited telemarketer. If you receive equipment you didn't order, call SMP.

GENETIC TEST KITS

If you are approached, receive a phone call, or view a Facebook ad to purchase a genetic test kit that will be billed to Medicare, walk away, hang up, and don't respond. Medicare only covers medically necessary genetic testing that is ordered by your doctor.

PHISHING EMAILS

Phishing is designed to steal your identity. The messages look authentic and may feature corporate logos, but if they ask for credit card or account information, delete, delete, delete, and never click on a link you don't trust.

FAKE DEBT COLLECTORS

Scammers will send urgent letters or call and try to collect payments for "overdue accounts." Be wary of these calls or letters if you don't recognize a debt.

"FREE" TRIAL OFFERS

Free trial offers may seem risk free, but it's common for seniors to be repeatedly billed every month. It can be extremely difficult to cancel, too.

HOME REPAIR SCAMS

Door-to-door sales are a favorite among home repair scammers. Be skeptical of anyone who pressures you to accept an offer, or who says they can do the work that day.

GRANDPARENT SCAMS

Scammers like to take advantage of your sentimentality. In this case, someone may call, claim to be your grandchild, and ask for money. Talk to your family before taking action.

"CAN YOU HEAR ME?" SCAM

If you receive a phone call from someone asking, "Can you hear me," hang up. If you say the word "yes," a scammer can record it and use your voice to authorize unwanted charges.

PHONE SPOOFING

Scammers can change the caller ID to a number other than the calling number, including your own. If you don't recognize the name or number, let it go to voicemail. If you recognize the number but it's not the same person on the other end, hang up.

LOTTERY SCAM

If you receive an email that claims you are the winner of a foreign lottery, don't believe it. Don't shell out your hard-earned money for "winnings" you'll never receive. Regardless of the type of scam, you never need to pay fees upfront in order to receive money.

The business of scamming the elderly is so prevalent that it has become one of the leading industries in this country. Staying abreast of trends can help protect you. Also, this information is not a secret, please share with your friends and neighbors!

The Senior Medicare Patrol (SMP) helps to educate Medicare beneficiaries about ways to prevent, detect, and combat Medicare fraud. For more information about Medicare fraud, visit the Stop Medicare Fraud website at www.stopmedicarefraud.org.