



'Care Share

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Christmas is a Time for Fraud – Know How to Protect Yourself

With the annual holiday rush, Santa's back is acting up again. He sees an ad on TV for a back brace, and the announcer says that anyone with a Medicare card can get one. Santa thinks this might be just the ticket and decides to order one. Will Medicare pay for it?

- Of course, anything for Santa during the Christmas season!
- Not unless his doctor says it's medically necessary.
- Probably, if the company selling the brace can convince Medicare that Santa needs the brace. After all, their ad says "anyone" with a Medicare card can get one.
- Probably, if three elves write a letter of support to Medicare saying that Santa needs it.

Since he's so busy, Santa asks Mrs. Claus to call the toll-free number about the back brace. Is this a good idea?

- Yes, because she needs more information on exactly which style of brace to order for Santa.
- Yes, because she wants to make sure she and Santa get into the company's database so they hear about special offers in the future.
- No, because the offer is misleading and now the company has permission to contact her and Santa relentlessly.
- No, because there are several companies that have these types of back braces and she should use the internet to do research first before making the call.

Rudolph has always wondered if his red nose was produced by a genetic mutation. One day, his mail contains an offer from a DNA testing company to do a genetic screening. He just needs to send them a cheek swab, and Medicare will pay for the test. What could be the harm if he does this?

- None at all. The company will bill Medicare and he will have his questions answered at last.
- Possible harm if Rudolph has the test done and the results are inconclusive because Medicare will have paid but Rudolph will be no closer to an answer.
- Possible harm because if the test results show that Rudolph's genes aren't the culprit then his wife may want to be tested and her insurance may not cover the test.
- Very serious harm if Rudolph gives this unknown company his Medicare number because it exposes him to identity theft.

Ebenezer Scrooge is scrutinizing the recent batch of Medicare Summary Notices he received and carefully comparing them to the records he diligently keeps on his medical visits and tests. He notices an amount of \$6.19 is listed twice on one of the MSN's, for which his co-pay is 13 cents. "Those fraudsters", he first thinks when he sees this. What should he do?

- Contact the service provider and inquire about the apparent duplicate charge.
- Nothing. Just unclench his jaw and try to maintain the Christmas spirit.
- Call the US Attorney General. It must be fraud!
- Call Medicare and demand to know why their shoddy contractors don't catch things like this.

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.gov.

Christmas Is A Time For Fraud (cont.)

George Bailey is sitting at home feeling very depressed when the telephone rings. A cheery voice on the other end of the line tells him it's his lucky day because he is eligible for a free medical screening courtesy of Medicare. All he has to do is give his Medicare number and birthdate and they'll sign him right up. George should:

- a. Thank the caller profusely and provide the requested information.
- b. Engage her in a lengthy conversation and then tell her he'll think about her offer.
- c. Hang up immediately.
- d. Get the caller's information, hang up and call the police. It must be a scam!

Answers: 1-b 2-c 3-d 4-a 5-c

All I Want For Christmas Is Help Paying My Medicare Costs

Are you or a family member struggling to pay for health care costs? The Medicare Savings Program(MSP) may be able to help with premiums, coinsurance, co-pays and deductibles.

The Medicare Savings Program is a state program that assists seniors and the disabled with their Medicare costs. There are actually three MSP's, each with its own income and asset eligibility limits.

- Qualified Medicare Beneficiaries (QMB)
 - Income at or below 100% of the Federal Poverty Level (\$990 per month for an individual or \$1,335 for a couple) and resources of no more than \$7,390 for an individual or \$11,090 for a couple
 - MSP will pay for:
 - Medicare Part A premiums of \$413 per month (2017) for those who do not have enough quarters of work to qualify for premium-free Part A

Help Paying My Medicare Costs (cont.)

- Medicare Part B premiums
- Medicare Part A and B deductibles
- Medicare coinsurance, or the amount the beneficiary would otherwise have to pay out of pocket
- Specified Low-Income Medicare Beneficiaries (SLMB)
 - Income 101-120% of the Federal Poverty Level (\$1,188 per month for an individual or \$1,602 for a couple) and resources of no more than \$7,390 for an individual or \$11,090 for a couple
 - MSP will pay for:
 - Medicare Part B premiums
- Qualifying Individuals (QI)
 - Income 121-135% of the Federal Poverty Level (\$1,337 per month for an individual or \$1,803 for a couple) and resources of no more than \$7,390 for an individual or \$11,090 for a couple
 - MSP will pay for:
 - Medicare Part B premiums

To learn if you qualify for an MSP, contact your State Health Insurance Assistance Program (SHIP) at your local Office on Aging 800-551-3191.

REMINDER: New Medicare Cards Are Coming!

Just a reminder that new Medicare cards are coming. Starting in April 2018, the cards will be mailed automatically to people on Medicare. The new cards will no longer contain your social security number but instead will have a random identifier with numbers and letters for providers to use when they bill for services and supplies.

Remember, Medicare will not ask you to pay for the card or to provide any information before receiving it. If anybody contacts you and says you must pay for the new card or provide information like your social security number, it's a SCAM. Don't be a victim!

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