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'Care Share Medical Identity Theft

Medical identity (ID) theft occurs when someone steals personal information, either by a provider, a supplier, or by someone posing as the real beneficiary, and uses the information to get medical treatment, medical equipment, prescription drugs, surgery, or other services and then bills insurance (such as Medicare) for it. When Medicare beneficiaries fall prey to consumer scams aimed at obtaining Medicare and/or health ID numbers, their Medicare and/or health ID number is "compromised" because of medical identity theft. A beneficiary whose number is compromised may be affected forever by false claims against his or her Medicare number.

Medical identity theft can also affect beneficiaries' medical and health insurance records. Every time a scammer uses a beneficiary's identity to receive or bill for care/supplies, a record is created with incorrect medical information about them.

Health Impact

Receiving health care from a fraudulent provider can mean the quality of the care is poor, the intervention is not medically necessary, or worse: The intervention is harmful.

A beneficiary may later receive improper medical treatment from legitimate providers

because of inaccurate medical records that contain:

- False diagnoses
- Records showing treatments that never occurred
- Misinformation about allergies
- Incorrect lab results

Additionally, because of inaccurate or fraudulent claims to Medicare, beneficiaries may be denied needed Medicare benefits. For example, some services have limits. If Medicare thinks such services were already provided, they will deny payment.

Personal Financial Losses

Medicare fraud, errors, and abuse can all result in higher out-of-pocket costs for beneficiaries, such as copayments for health care services that were never provided, were excessive, or were medically unnecessary. Beneficiaries may also find themselves stuck with bills for services from providers who should have billed Medicare but instead billed the beneficiary for the entire cost of that service.

If you believe your Medicare number has been misused, contact your local Senior Medicare Patrol (SMP) in Montana by calling 1-800-551-3191 or visit your closest office on aging.



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Report potential medical identity theft from fraud, errors, or abuse if:

You gave out your Medicare and/or health ID number:

Over the phone or internet to someone offering durable medical equipment, genetic testing, COVID-19 testing/supplies, back braces, etc.

At a fair or other gathering as a check-in or to receive free services

In response to a television or radio commercial, Facebook ad, postcard, or print ad requesting a Medicare number

You see on your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) charges for medical services or equipment that you did not receive

You are contacted by a debt collection company for a provider bill you do not owe

You received boxes of braces, testing kits, or other medical supplies in the mail that you did not request

You receive notice that Medicare and/or a Medicare Advantage plan denies or limits your coverage or benefits because of a medical condition you do not have

Read Your Medicare Statements

Medicare statements outline payments made on a beneficiary's behalf for Medicare covered services. There are two primary types of statements received by Medicare beneficiaries: Medicare Summary Notices (MSNs) and Explanations of Benefits (EOBs).

Beneficiaries enrolled in Original Medicare receive MSNs, while beneficiaries enrolled in Medicare Advantage (Part C) plans receive EOBs. Beneficiaries enrolled in Medicare prescription drug (Part D) plans receive EOBs.

MSNs and EOBs explain:

What the health care provider billed for

The amount approved by Medicare for payment

How much Medicare paid

What the beneficiary may be billed for

Detect Potential Fraud, Errors, or Abuse

Review yours or your loved ones' Medicare statements as soon as they arrive to ensure all the services listed were actually received. Keep a record of medical visits, tests, receipts for services, and equipment received. A My Health Care Tracker, available from your local SMP, can help you keep a record of these services.

Compare your statements to your receipts, records, and My Health Care Tracker. If you notice any mistakes, or have questions, call your provider or plan with your questions. If you still have questions or need further help, contact your local SMP.

Medicare's Medicare.gov website allows beneficiaries in Original Medicare to log into (or create) a secure Medicare account to view their most recent MSNs, track claims made on their behalf, and check payment status. Creating a free, secure account with Medicare allows you to review all bills processed within the past 36 months.