



'Care Share

Older Americans and Medicare Scam Calls – Federal Communications Commission

Read on for info on Medicare scam calls from a recent article by the FCC. As always, read your statements and call MT SMP at 1-800-551-3191 to report Medicare fraud.

<https://www.fcc.gov/older-americans-and-medicare-scams>

Robocall scams can often seem random, but that's not always the case. Sometimes they are highly targeted - as with older Americans whose Medicare eligibility opens the door to health insurance fraud.

Be aware that bad actors may spoof the number that appears on your caller ID so that an incoming call seems to be from a government agency or a health provider that you already know and trust. They do this to entice you to answer.

When you pick up, a scam caller usually starts chatting you up to engage you, asking you conversational questions to put you at ease. Whatever scam scenario follows, the caller is trying to get your personal information, such as your Medicare card number, your Social Security Number, or other health insurance identification.

For your awareness

- Medicare does not call you uninvited and ask you for personal or private information.
- You will usually get a written statement in the mail before you get a phone call from a government agency.

- Calls requesting health insurance information should not be trusted.

[Medicare.gov](https://www.medicare.gov) advises that you **take the following precautions:**

- Never give your Medicare card, Medicare Number, Social Security card, or Social Security Number to anyone except your doctor or people you know should have it (like insurers acting on your behalf or people who work with Medicare, like your State Health Insurance Assistance Program (SHIP). [Get the contact information for your local SHIP.](#)
- Do NOT accept offers of money or gifts for free medical care.
- Don't allow anyone, except your doctor or other Medicare providers, to review your medical records or recommend services.
- Never Join a Medicare health or drug plan over the phone unless YOU called Medicare.
- If someone asks you for your information, for money, or threatens to cancel your health benefits if you don't share your personal details, hang up and call 1-800-MEDICARE (1-800-633-4227) or visit [medicare.gov](https://www.medicare.gov).

Be vigilant. Scammers can be very convincing, and they may know a little – or a lot – about you, especially if they have access to some of your personal information already. Follow [these simple tips to avoid spoofing scams:](#)

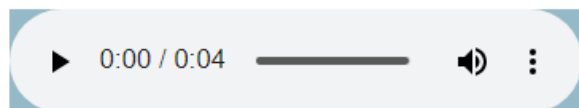
- Don't answer calls from unknown numbers.
- If you answer and the caller isn't who you expected, hang up immediately.
- Never give out personal information such as account numbers, Social Security numbers, mother's maiden names, passwords or any other self-identifying response to an unexpected call.
- Use caution if you are being pressured for information immediately.
- If a caller claims to represent a health insurance provider or a government agency, simply hang up. You can then call back using a phone number on an account statement, in the phone book, or on an official website to verify the caller's authenticity.

Stay informed

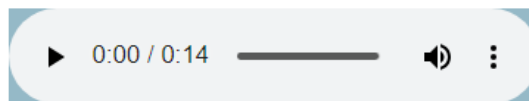
"[Medicare & You: Preventing Medicare Fraud](#)," a video from the Centers for Medicaid and Medicare Services, advises you to "hang up the phone if someone calls and asks for your Medicare number." It also urges you to guard your Medicare number like you would your credit card numbers.

* *The FCC does not endorse any commercial product or service.*
To read the full article or listen to the audio of scam calls, go to <https://www.fcc.gov/older-americans-and-medicare-scams>

Hear How a Medicare Scam Begins



Audio transcript: *Hi, this is Casey. I'm a Medicare advisor calling on a recorded line. How are you today?*



Audio transcript: *This is Shelly in the Medicare enrollment center, on a recorded line, and I see here in the past you inquired about your Medicare supplement coverage. Can you hear me OK?*

Audio provided by Nomorobo*

Medicare covers more vaccines for free!

Good news! Thanks to a new prescription drug law that went into effect last year, as of January 1, 2023, your Medicare Part D drug plan now covers most vaccines at no cost to you.

All adult vaccines recommended by the CDC's Advisory Committee on Immunization Practices are now covered with no out-of-pocket costs. Your Medicare drug plan won't charge you a copayment or apply a deductible for vaccines you get for things like shingles, whooping cough, tetanus, and more.

It's important to stay up to date with vaccines to protect yourself from disease and severe illness. You can also get other vaccines for free with Medicare B and Medicare Advantage, such as seasonal flu, COVID-19, and others. Talk with your doctor about which recommended vaccines are right for you.

Visit [Medicare.gov](https://www.medicare.gov) or call 1-800-MEDICARE (1-800- 633-4227) for more information about Medicare coverage and costs.

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.