



'Care Share

Medicare Fraud Happens

But You Can Stop It

Medicare fraud is the most common type of government fraud. However, it is very possible for the person on Medicare to put a stop to.

First, let's talk about the new Medicare card. In October of 2019, all Montanans should have received their new Medicare card. The new card was designed to protect you from identity theft and now uses a unique but random combination of letters and numbers instead of a Social Security number. This does not protect Medicare however, and it certainly has not stopped the criminals.

Medicare fraud happens when someone bills Medicare for claims they know to be false to obtain payment to which they are not entitled. Medicare abuse is similar which is where it directly or indirectly results in unnecessary costs to Medicare. Every single one of those fraud or abuse claims comes across somebody's MSN (Medicare Summary Notice).

This is where you come in. The first line of defense is to protect your Medicare card. Only give your number to trusted providers and hang up immediately if you get an unsolicited call from someone who asks for your number. If unscrupulous providers do not have the Medicare number, they cannot bill Medicare. If you accidentally give it out, call 1-800-Medicare right away to report it.

That brings us to the second line of defense which is for everyone on Medicare to read their MSNs diligently. Look for any items, services, or other details that do not look correct. If you see a questionable charge or service call your provider or call MT SMP.

Some of the most common examples of Medicare fraud to watch for include *overbilling for services*. It is illegal to charge twice for a service or procedure that was only performed once.

Billing for services that were not provided would be something that should be easy to detect. Look for providers you don't recognize, dates that are wrong, and services you didn't get.

Manipulating billing codes to receive a higher reimbursement is another example. This is where reading the descriptions under Service Provided on your MSN will help you determine if something might be wrong.

Physician kickbacks for referring, recommending, or arranging for the purchase of items paid for by Medicare and *billing for unnecessary services* are two more types and might be harder for you to detect, but remember, Medicare is fighting fraud too.

Think of protecting your Medicare card and reading your MSN's as locking your front door to keep the burglar from getting inside and stealing from you. If you do your part by stopping criminals at the front door, Medicare will continue to do its part by catching the rest who got away from you. Together we can put a stop to all Medicare fraud.

If you have any questions or would like to report Medicare fraud or abuse, please call your local Montana SMP office at 1-800-551-3191. Read the tips on the next page to help keep you safe from these as well as other common scams.

10 TIPS TO HELP KEEP YOU SAFE FROM COMMON SCAMS

1 Treat your Medicare number like it is a credit card. Don't give it out except to your doctor or other Medicare provider.

2 Medicare only pays for lab tests or supplies that are medically necessary and are ordered by your doctor. Do not accept unnecessary supplies such as genetic test kits or braces and report to your local SMP at 800-551-3191 if you see charges on your MSN.

***MSN is the Medicare Summary Notice**

3 If you receive an unsolicited call, NEVER give your Medicare number, bank account numbers or any personal info if asked.

4 Social Security will never:

- Suspend your card
- Threaten you with arrest unless you pay a fine
- Require a payment by gift cards, etc.

***No one legitimate will ask for this**

- Email you with or without attached letters.

5 If an email seems odd, hover over the address to make sure it is from the sender BEFORE you open, and delete if not. Do not click on links unless you know the sender. Don't be afraid to check with sender by phone first if you're not sure.

6 Thieves "phish" for your personal and bank info by tricking you into clicking on a link in an email or text. They often send very legitimate looking emails or text messages. See #5.

7 Caller ID spoofing is how crooks make a phone call or email look legitimate. It can look like any number they want it to, including a local one even when they are calling from outside of the country. See #3.

Do not answer your phone if you do not recognize the number. If it is important, they will leave a message. If it is not someone you know well, independently look the number up before calling them back.

It could be a robocall that is created electronically. If you answer you will be logged as a "live line" and will stay on rotation. Do not answer, block the calls, and over time you will receive less calls.

The "Your grandchild is in jail" robocall is never true. If you answer, hang up immediately. Then call your grandchild or a family member to be assured your loved one is safe.

8 Avoid high-pressure offers that require you to act immediately and avoid making purchases that involve money order, wire transfer, gift cards, etc.

9 Shred all papers or invest in an identity theft roller to black out any personal information before tossing.

10 Report healthcare scams to Montana SMP at 1-800-551-3191, lost or stolen cards to Medicare at 1-800-Medicare, and general scams to the AARP Fraud Watch at 877-908-3360. Find the latest scams on www.aarp.org/fraudwatchnetwork.