

## 'Care Share

## Wave 6 Mailing for the new Medicare Card is happening now in Montana

The Centers for Medicare & Medicaid Services (CMS) started mailing new Medicare cards to people with Medicare who live in **Wave 6** states: Arizona, Colorado, Idaho, **Montana**, Nevada, New Mexico, Texas, Utah, Washington and Wyoming. This will continue through mid-October.

People on Medicare can access <u>Medicare.gov/NewCard</u> for information about the mailings and can access a "New Card, Same Guard" fraud ad posted on <u>YouTube</u> and accessible from the <u>Your Medicare Card</u> and <u>Medicare fraud</u> pages (Related Resources à <u>Guard your Medicare card</u>).

It is important to know you do not have to do anything to get your new Medicare card. There is no charge for new cards and Medicare will never ask you to give out personal or private information to get your new Medicare number and card.

Once you get your new card, destroy your old card and start using your new card right away. Though Medicare is removing Social Security Numbers from Medicare cards, people will continue to try and steal your new Medicare number. Always read your Medicare Summary Notice to make sure no one is billing for services in your name.

If you receive a suspicious call with someone trying to get personal information, like your current Medicare Number, hang up and call your local Montana SMP at 1-800-551-3191.



## **National Headlines**

Click on the links for more information. These are great stories to share.

Clearwater doctor agrees to give up license in Medicare fraud case

WFLA

CLEARWATER, Fla. (WFLA) - Questions about pain prescriptions and **Medicare fraud** have dogged Dr. Jayam Krishna Iyer for 18 years. Iyer, who runs ...

Clinic Operators, Physician Found Guilty of **Medicare Fraud** 

**Pharmacy Times** 

In addition, Nwoko was convicted of 3 counts of **health care fraud**, Shepherd was convicted of 6 counts of **health care fraud** and Ramirez was ...

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.

## The Importance of Reading your MSN and EOB's

The MSN is a Medicare Summary Notice. An EOB is the explanation of benefits from your insurance company like a Medicare Supplement or Medicare Advantage Plan. They are not bills, but simply explanations of how your benefits were billed and paid for.

Both of these provide you with a summary that explains costs, as well as claim detail pages that explain how much you owe or may owe.

There are times when claims get resubmitted and it may look like the provider is billing again for the same service, however upon closer inspection you should be able to tell whether it is a new claim or a resubmitted claim to provide corrections.

When you get a bill from a doctor, hospital, lab or other health care facility for services, always compare it to your MSN or EOB. This will ensure you are getting billed for the correct service and are only paying as much as you owe and nothing more.

Common scenarios could include balance billing where your provider bills you for more than what your insurance approved, or a denied service that may simply be coded incorrectly. By looking at and questioning your statements, you can make sure you don't pay more than you should. You can also see if someone is billing for services in your name that you weren't aware of, which could be a red flag for medical identity theft.

If someone uses your name and health insurance numbers to see a doctor, get prescription drugs, or anything else, it will show up on your MSN or EOB. If you see signs of medical identity theft you will need to report it.

Warning signs can include a bill for medical services you didn't receive or a call from a debt collector about a medical debt you don't owe. Medical identity theft and fraud is much harder to spot than financial fraud, and is easier to hide for a longer time. This is because there is no centralized system for your medical records.

To keep your information from falling into the wrong hands, be sure to protect it like you would a credit card. If you think you've given your Medicare number out or your insurance cards are lost or stolen, make sure to report it. Also, any time your identity is stolen, such as your license and insurance cards, make sure to file an identity theft report with the local police. This will offer additional protections down the road if indeed someone intends to use your information.



Three simple steps can protect yourself and Medicare: PROTECT DETECT REPORT



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