October 2026

SMP Senior Medicare Patrol

Preventing Medicare Fraud

'Care Share

AI Scams

Hello, Medicare Beneficiaries!

Scammers are using new voice-copying technology to sound like your family or like Medicare itself. Scary!

Reported fraud losses have grown four times over since 2020 according to the Federal Trade Commission.

When fraudsters bill Medicare for fake services after tricking you into sharing personal details, it drives up costs for everyone and puts your personal savings at risk.

Medicare Will Never

- Call, text, or email you out of the blue asking for your Medicare number, banks account, or credit card.
- Charge you for a Medicare card.
- Threaten to cancel your coverage over the phone.
- Require a phone call to "activate" any benefits, including the new drug cost cap.

Caller ID showing "Medicare" or a government name does not mean the call is real. Scammers can fake, or "spoof", any name or number on caller ID.

The Good News: You can Help Stop It

You don't need to be a fraud expert to stop fraud.

- **Hang Up on Unexpected Calls:** Immediately hang up on any unexpected caller asking for your Medicare number, bank details, or money. No matter how official or urgent they sound.

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- **Verify Family Emergencies:** If a caller claims a loved one is in trouble or needs money, hang up and call that family member directly using a phone number you already have.

- **Verify Your Coverage:** Check your plan directly with your plan or Medicare if you suspect your coverage was switched without your permission.

Medicare Schemes to Watch For

- **Medicare Card Replacement:** Callers asking for your Medicare number or payment for a new card.

- **Part D "Refund":** Callers offering refunds through bank transfers.

- **Coverage Suspension Threats:** Scammers threaten to cancel coverage unless you pay or verify details.

- **Free or "Extra" Medical Supplies:** Callers saying your eligible to get a free brace or other free item in exchange for your Medicare number.

If Something Seems Wrong

Reach out to these free, confidential resources:

- Montana Senior Medicare Patrol (SMP): Call **1-800-551-3191** to get local help reviewing statements, bills, and reporting fraud.

- 1-800-MEDICARE: Call **1-800-633-4227** (TTY: 1-877-486-2048) anytime to report lost cards, check claim statuses, or asked about suspicious activity.

The Senior Medicare Patrol (SMP) is ready to provide you with the information you need to PROTECT yourself from Medicare fraud, errors, and abuse; DETECT potential fraud, errors, and abuse; and REPORT your concerns. SMPs help educate and empower Medicare beneficiaries in the fight against health care fraud. Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It also provides information and educational presentations. To reach Montana Senior Medicare Patrol, call 1-800-551-3191 or visit www.smpresource.org.