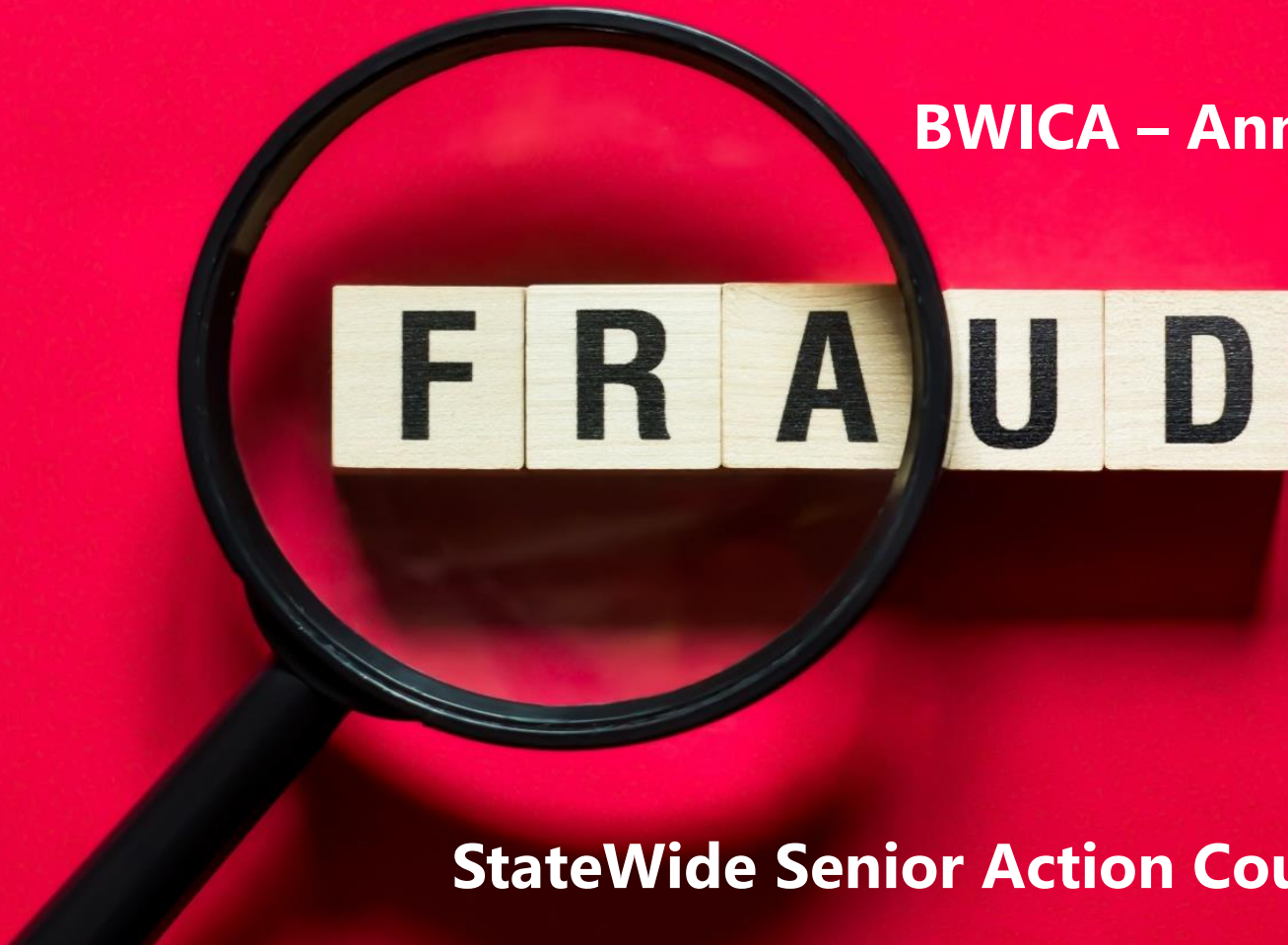


Fraud During Open Enrollment

October 25, 2023

BWICA – Annual Health Care Summit



**Speaker: Leslie Sierra,
StateWide Senior Action Council, Outreach Counselor**

This project was supported, in part by grant number 90MPPG01701, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201

OVERVIEW

Medicare Fraud, Errors and Abuse Affect... Everyone

- **Billions** of taxpayer dollars lost to improper claims
- Medicare trust fund at risk

Medicare Beneficiaries

- Higher premiums
- Less money for needed benefits
- Quality of treatment



Call our Helpline at 800-333-4374

WHAT IS FRAUD?

Intentionally billing Medicare for services that were not received or billing for a service at a higher rate than is actually justified.

WHAT IS ABUSE?

Providers supply services or products that are not medically necessary or that do not meet professional standards.

WHAT IS AN ERROR?

Health care services and billing are complicated, which can lead to errors.



FRAUD DURING OPEN ENROLLMENT

- Medicare beneficiaries are particularly vulnerable to identity theft as well as the tactics of dishonest brokers during the Open Enrollment Period.
- Unauthorized Enrollments and how to check your coverage.



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COMMON ENROLLMENT FRAUD TACTICS

- Contacting potential enrollees directly **without prior permission.**
- **Pressuring enrollees with false time limits,** “limited time offers’ or non-existent early bird discounts.
- **Cherry picking** – plans only enrolling healthy candidates.
- Dishonest brokers **enrolling beneficiaries in plans without their knowledge,** for example by colluding with nursing home or retirement community administrators.



ENROLLMENT FRAUD TACTICS

▪ Inundated with ads

- ✓ During a 9 week stretch in 2022, brokers aired 650,000 ads nationwide. MA accounted for 85%.*
- ✓ Beneficiary complaints- largely about brokers and other third-party marketing orgs using aggressive sales tactics and misleading claims - increased from 15,497 in 2020 to 39,617 in 2021*

*Source: Kaiser Family Foundation Study, news.yahoo.com, 10/9/2023



MEDICARE COVERAGE HELPLINE

Get
Dental Care
Dentures
Eyeglasses
In Home Aides

Plans vary and premiums, co-pays and co-insurance may apply. Plans that have no premiums, no co-pays, and no deductibles may require qualifying for low income subsidies or SMI plans.

CALL THE
Calls answered 24 hours a day, 7 days a week.

1-800-919-6200
www.MedicareCoverageHelpline.com

TTY: 711
Call To Speak To A Licensed Insurance Agent



Plans May Include:

- FREE** Eyeglasses
- FREE** Wellness Check-ups
- FREE** Gym Memberships
- FREE** Rides to Appointments
- In-Home Safety Devices and Modifications

CALL NOW! 800-765-9166 TTY: 711

Benefits may be subject to limitations and annual maximums. Not available with all plans. Availability varies by carrier and location. Transportation to plan-approved locations.

Call our Helpline at 800-333-4374

NEW RULES TO REGULATE ADVERTISING

Center for Medicaid and Medicare Services (CMS) has rolled out new rules designed to regulate advertising. Advertisers cannot:

- Use the Medicare name or CMS logo in a misleading way.
- Make unsubstantiated claims.
- Advertise benefits that aren't available in a particular service area.



*Source: Kaiser Family Foundation Study, news.yahoo.com, 10/9/2023

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HOW ENROLLEES CAN PROTECT THEMSELVES

- Keep a **healthy sense of skepticism**.
- **Find a trusted source** to help you find the best healthcare plan for your needs.
- **Don't let anyone pressure you**, you have time to make the best decision for you.
- **Contact your Senior Medicare Patrol** with questions 800-333-4374.



Call our Helpline at 800-333-4374

KNOW YOUR RIGHTS

- Agents must give you information **only about items listed in the scope of an appointment form you filled out** when you asked for an appointment.
- Agents can't talk about other **Medicare or insurance products that you didn't ask to talk about.**
- **Agents can't set their own time limits for you to sign up for a plan.** Everyone has until December 7 to enroll, and there aren't any extra benefits for signing up early.



Call our Helpline at 800-333-4374

KNOW YOUR RIGHTS (cont.)

- Agents can't threaten to **take away your benefits if you don't sign up for a plan** or **offer you gifts if you agree to sign up.**
- Agents **cannot suggest** that **Medicare endorses or prefers their plan.**
- After you pick the plan that's right for you, be sure you **get all the details in writing before you sign up.**
- Take your time to **read all information and verify details.**



PROTECT YOUR PERSONAL INFORMATION

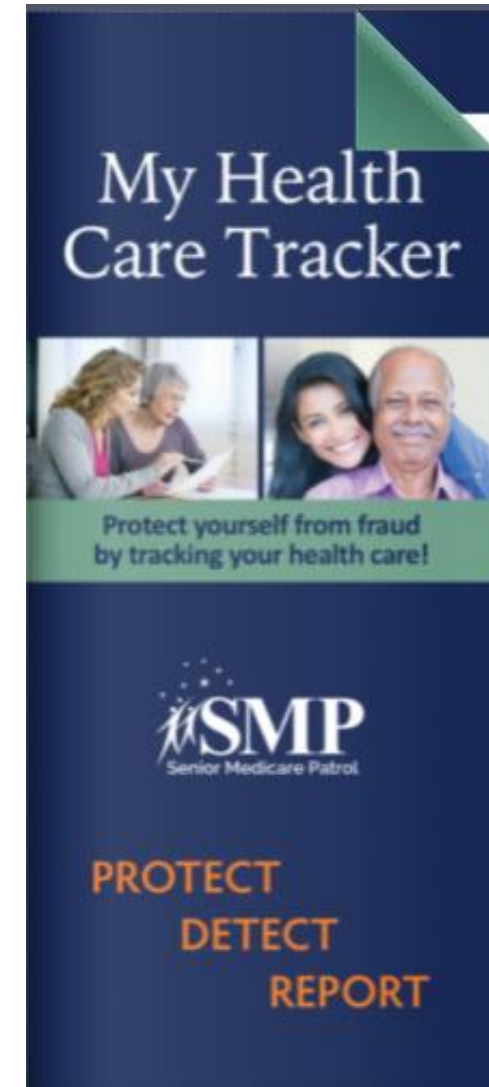
- Scammers might call and **pretend to be Medicare representatives or agents to steal your Medicare number** or other personal information.
- They can use a **fake Caller ID name to impersonate Medicare** or another organization you know.
- **Don't trust the name displayed on your phone's Caller ID screen.** If anyone calls and asks for your Medicare, Social Security, or bank or credit card information, **HANG UP!**



Call our Helpline at 800-333-4374

DETECT MEDICARE FRAUD & ABUSE

- Use your Health Care Tracker
- Review Medicare Summary Notices (MSNs) and other statements for:
 1. Services you didn't receive
 2. Double-billing
 3. Services not ordered by your doctor
- Call us for your FREE Health Care Tracker
800-333-4374
- Access your Medicare information at www.medicare.gov.



Call our Helpline at 800-333-4374

REPORT SUSPECTED MEDICARE FRAUD & ABUSE

Contact the NYS Senior Medicare Patrol

This is a free and confidential service!

NYS SMP Phone Number 1-800-333-4374



JOIN THE SMP PROGRAM AND BECOME A VOLUNTEER TODAY!

Help Medicare
Beneficiaries Protect,
Detect, and Report



Make Group
Presentations

Staff Exhibits and
Table at Events



Share and Distribute
information to your
community

Call our Helpline at 800-333-4374

**Contact your SMP:
New York StateWide Senior Action Council**

Visit us online: (www.nysenior.org)
For more information

Call Toll-free: (800-333-4374)
To report suspected fraud/abuse
For training, speakers, and/or materials

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