MEDICARE FRAUD DURING THE ANNUAL ENROLLMENT PERIOD

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SMP
Senior Medicare Patrol
Preventing Medicare Fraud

STATE WIDE
New York StateWide Senior Action Council, Inc
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NYS SENIOR MEDICARE PATROL (SMP)

The SMP mission is…

- To empower and assist Medicare beneficiaries, their families, and caregivers;
- To prevent, detect, and report health care fraud, errors, and abuse;
- Through outreach, counseling, and education.

Call our Medicare Helpline at 800-333-4374

WHAT IS THE SENIOR MEDICARE PATROL (SMP)

SMPs

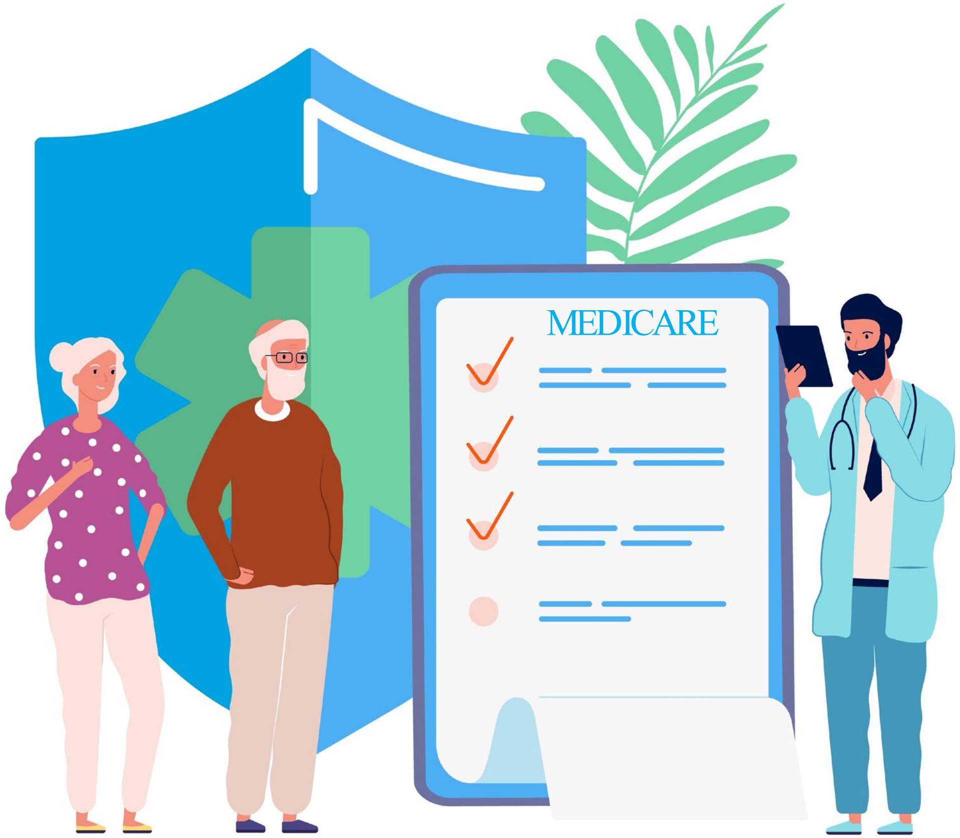
Help Medicare beneficiaries prevent, detect, and report health care fraud

Help preserve the integrity of the Medicare program

Rely on volunteers to help perform SMP work

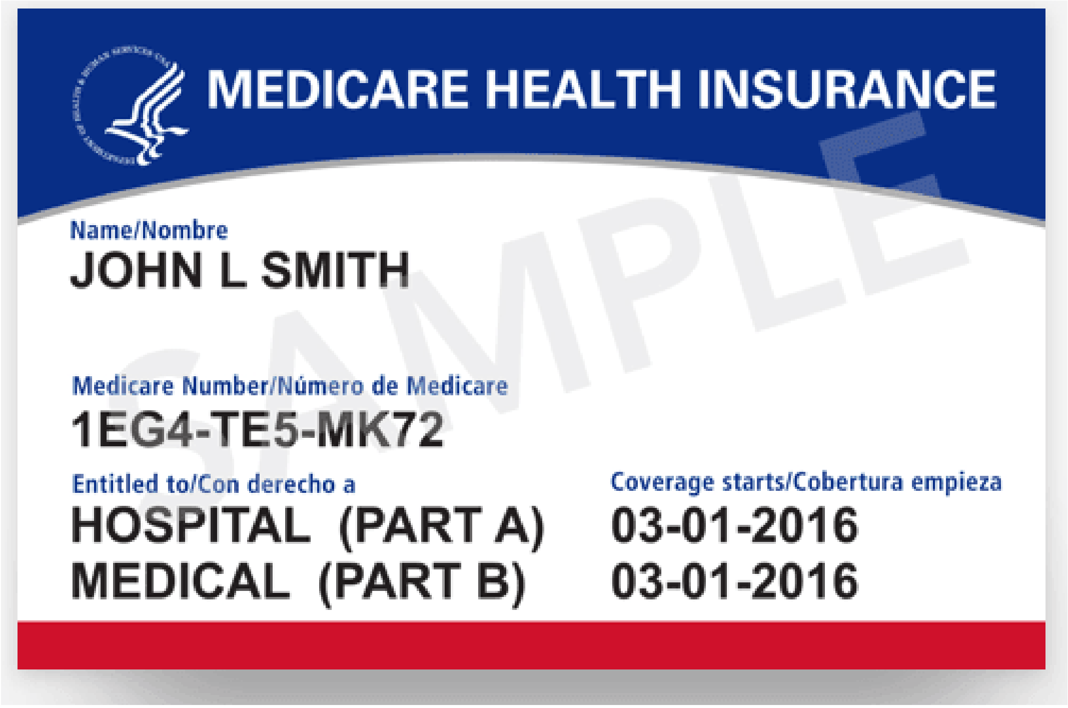
WHAT IS MEDICARE?

- Federal health insurance program created in 1965
  - ✓ For people ages 65 and older
  - ✓ Some people with disabilities under 65
  - ✓ And a few others
- Not designed to pay 100% of all medical bills
- Covers over 63.8 million people



MEDICARE NUMBERS AND CARDS

- All Medicare beneficiaries are issued a Medicare number and card upon enrollment.
- A Medicare number is as valuable to identity thieves as a credit card number.



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

WHAT IS FRAUD?

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

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.

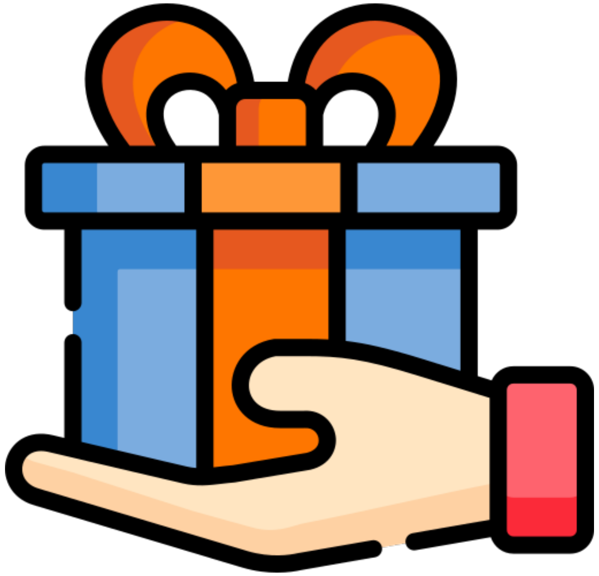
HOW ENROLLEES CAN PROTECT THEMSELVES

- 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.

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.

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 (over $15) 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**!

DETECT MEDICARE FRAUD & ABUSE

- Use your Personal Health Care Journal
- 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 Journal
  800-333-4374
- Access your Medicare information at <u>www.medicare.gov</u>.

JOIN THE SMP PROGRAM AND BECOME A VOLUNTEER TODAY!

Call 800-333-4374

- Distribute information to your community
- Make Group Presentations
- Staff Exhibits and Table at Events
- Help Medicare Beneficiaries Protect, Detect, and Report

FOR QUESTIONS & CONTACT INFORMATION

Call StateWide's ***Medicare***, ***Medicare Fraud***, and ***Patients' Rights*** Helpline

1-800-333-4374

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Email: info@nysenior.org

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