



California Health Advocates



# Senior Medicare Patrol

Monthly Educational Webinar

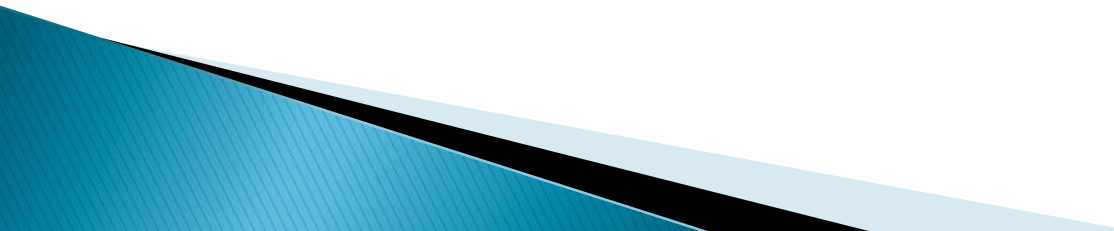
January 25, 2018

# ACL Discretionary Grant Product Disclaimer Notice

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Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions.

Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.



# California Health Advocates

- ▶ **Policy** – Conduct public policy research to support recommendations for improving rights and protections for Medicare beneficiaries and their families
- ▶ **Advocacy** – Bring the experiences of Medicare beneficiaries to the public, and especially legislators and their staff at federal and state levels, through media and educational campaigns
- ▶ **Training** – Provide timely and high-quality information on Medicare through our website, fact sheets, policy briefs and educational workshops
  - **Fact Sheet subscriptions:** [jsuo@cahealthadvocates.org](mailto:jsuo@cahealthadvocates.org)
- ▶ **Senior Medicare Patrol** – Senior Medicare Patrol empowers and assists Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors and abuse through outreach, counseling, and education

# SMP Monthly Educational Webinars

- ▶ January 25, 2018
  - Medical Board of California
- ▶ February 22, 2018
  - Medicare Part B Premium Update
- ▶ March 22, 2018
  - Financial Abuse and Senior Scams
  - Department of Business Oversight
- ▶ May 24, 2018
  - How Criminals Victimize Alzheimers' Patients
  - Elizabeth Landsverk, M.D.

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# Scam Pyramid

Report Scams for Optimal Outcomes

A Healthy Serving of Prevention

Red Flags: Stop! It's a Scam!

Common Scams



California  
**SMP**  
Senior Medicare Patrol  
Empowering Seniors To  
Prevent Healthcare Fraud  
[cahealthadvocates.org/fraud-abuse](http://cahealthadvocates.org/fraud-abuse)  
855-613-7080

## COMMON SCAMS

- **GRANDPARENT SCAM**  
The fraudsters call and claim your grandchild is in trouble and needs money to help with an emergency, such as getting out of jail, paying a hospital bill, or leaving a foreign country. Scammers play on your emotions and trick concerned grandparents into wiring money.
- **SWEESTAKES/LOTTERY SCAM**  
Scammers will generally contact victims by phone, mail, or email to tell them that they have won or have been entered to win a prize. Scammers then require you to pay a fee to either collect supposed winnings or improve the odds of winning the prize. Scammers may say that you have won a lottery or a brand new car and that you must wire a few hundred dollars for upfront processing fees or taxes for winnings to be delivered.
- **ROMANCE SCAM**  
Scammers create fake online profiles using photos of other people — even stolen pictures of real military personnel. They profess their love quickly and tug at your heartstrings with made-up stories about how they need money — for emergencies, hospital bills, or travel. They're looking to steal your money. Scammers may also reach out through your email or Facebook. An online love interest who asks for money is almost certainly a scammer.
- **IDENTITY THEFT/MEDICARE FRAUD**  
Someone gets your personal information and runs up bills in your name. They might use your Social Security or Medicare number, your credit card, or your medical insurance — along with your good name. How would you know? You could get bills for things you didn't buy or services you didn't get. Your bank account might have withdrawals you didn't make. You might not get bills you expect. Or, you could check your credit report and find accounts you never knew about.

## SCAM PREVENTION TIPS

- **Don't answer the phone** if you don't recognize the number. If it's someone who needs to talk to you for a legitimate reason, they will leave a message.
- **Don't wire money** to cover travel, medical emergencies, hotel bills, hospital bills, visas, losses from a temporary financial setback. In fact, it's a good idea to never wire money period, unless you know for sure that your family or friend is abroad and needs it.
- **Don't send money** to tide someone over after a mugging or robbery, and don't do anyone a favor by making an online purchase or forwarding a package to another country for them.
- **Don't use public Wi-Fi** to check sensitive financial information, or to make purchases using your credit card.
- **Social media:** If you are on sites like Facebook, make sure that your privacy settings don't allow strangers to view your information.
- **Reach out:** Get involved in your community. Call a friend. Talk to your neighbors.
- **Ask someone:** Run offers and deals by people you trust to see if they are legitimate.
- **Check your statements** including credit cards and Medicare statements to ensure that there are no unauthorized charges or service not provided.



[cahealthadvocates.org/fraud-abuse](http://cahealthadvocates.org/fraud-abuse)  
855-613-7080

## SCAMMED? REPORT IT!

- **Local Law Enforcement**  
It's important to report all scams to your local police or sheriff's station.
- **FBI**  
Takes reports on all scams.  
[www.ic3.gov](http://www.ic3.gov)
- **Federal Trade Commission (FTC)**  
Takes reports on all types of scams.  
1-877-382-4357
- **US Postal Inspectors**  
Takes reports on scams that use the mail.  
1-877-876-2455
- **Senior Medicare Patrol (SMP)**  
If your Medicare account information has been misused.  
1-855-613-7080
- **Department of Consumer Affairs**  
Report any suspected incidents of scams.  
1-800-952-5210

SMP placemats are available in English and Spanish  
2-sided; 12" x 18" ; reusable

To place your free order today, please contact

[jsuo@cahealthadvocates.org](mailto:jsuo@cahealthadvocates.org)

# Current trends

## 1. Beware of Postcards Advertising “Free” Braces to Relieve Pain

- ▶ Urgently marked postcards with a special notice of pending eligibility to receive a Medicare-covered back brace or knee support system.

## 2. Hospice Fraud

- ▶ Enrolling patients who do not have a terminal illness with 6 months or less to live.

## 3. Agent misconduct

- ▶ In violation of CMS marketing guidelines



## Medicare Fraud Alert

October 2016

### Beware of Postcards Advertising "Free" Braces to Relieve Pain

We're getting several reports of Medicare beneficiaries receiving urgently marked postcards with a special notice of pending eligibility to receive a Medicare-covered back brace or knee support system.

We urge you NOT to respond to these mailers and advise you to talk to your doctor FIRST about any pain you are experiencing. Medicare only covers braces and other durable medical equipment (DME) that is medically necessary with a doctor's prescription. Scammers, however, hope you don't know that. They just want your Medicare number to bill Medicare for equipment you never receive, or to bill Medicare for much more expensive equipment than you receive. We've seen cases where the Medicare beneficiary is stuck with a \$200 bill. Protect yourself and guard your Medicare card!

If you or someone you know is receiving a postcard like this, please call the number on the postcard. Together we can stop fraud! Call the

## Medicare Fraud Alert

January 2016

### Beware of Fraudulent Hospice Enrollments

We're getting several reports about a hospice company that is giving presentations and visiting seniors at their home, and enrolling them into hospice even though they do not have a terminal illness with 6 months or less to live. The hospice company misleads people into enrolling in hospice by offering beneficiaries housekeeping, home health, nurse visits and/or medications for "free". The hospice company is claiming they are a different branch of hospice and that services are covered by Medicare through "Obama Care".

Some things to watch for:

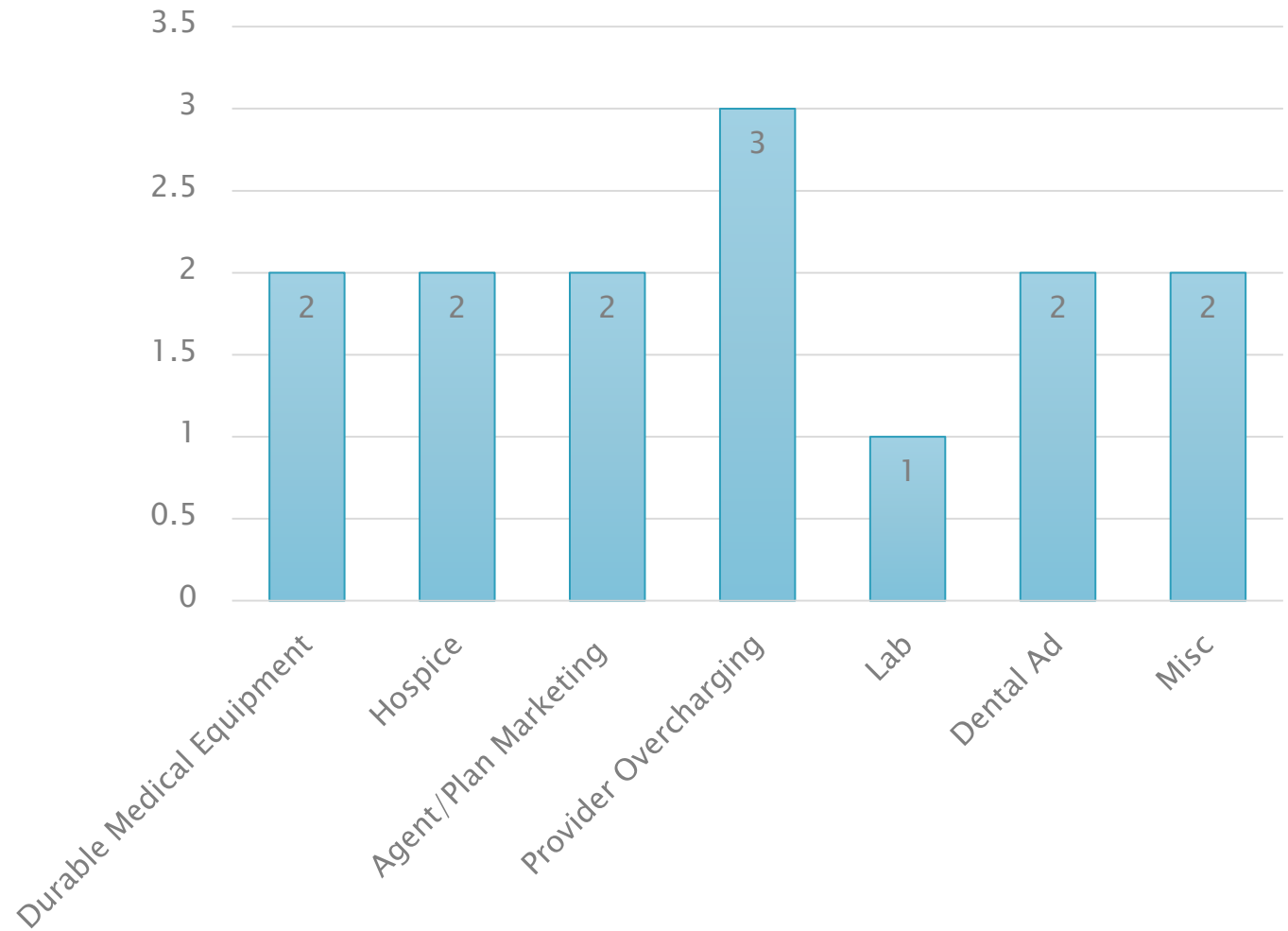
- Beware of hospice companies enrolling patients who do not have a terminal illness with 6 months or less to live.
- Beware of people who say they know how to get Medicare to pay for services that are not covered by Medicare. This is based on a misunderstanding of Medicare rules. Medicare only pays for services you really need for your medical condition. Also, most durable

**SMP Fraud Alerts are available in different languages including:  
English –Chinese –Spanish –Vietnamese –Korean –Russian –Farsi**

**You may access these fraud alerts by visiting our California Health Advocates website at:**

<https://cahealthadvocates.org/fraud-abuse/medicare-fraud-alerts/>

# Cases 1/1/18 to 1/23/18





# Examples of complaints not handled by SMP:

1. Beneficiary believes Medicare should not have paid the provider because the provider did not do a “good job” and/or left the person worse than before service(s) were rendered.

➤ Possible malpractice

2. Beneficiary is unsatisfied with provider’s services and believes provider is negligent.

3. In general, cases dealing with quality of care issues that do not involve Medicare payments and/or eligibility.

# Kimberly Kirchmeyer

- ▶ Executive Director
- ▶ Medical Board of California

