California Health Advocates
Our Focus

Providing quality Medicare and related healthcare coverage information, education and policy advocacy

- **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.

- **Policy** – Conduct public policy research to support recommendations for improving rights and protections for Medicare beneficiaries and their families

- **Education** – Provide timely and high-quality information on Medicare through our website, fact sheets, policy briefs and educational workshops
Senior Medicare Patrol (SMP)

- SMP is a federally funded project
- Established in 1997
- SMPs 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
- 54 SMPs across the country
SMP Message:

- **Protect** Medical Identity
  by guarding the Medicare card

- **Detect** Fraudulent Billing
  by reviewing Medicare Summary Notices and Explanation of Benefits

- **Report** Medicare Fraud
  by calling SMP at 1-855-613-7080
Current trends this month:

1. Allegations of Agent Misconduct & Plan Marketing Violations via TV commercials, mail, and telephone
2. Durable Medical Equipment (DME)/Back Brace Scams
3. New Medicare card related phone scams
Agent Misconduct

- CMS Marketing Rules Do Not Allow:
  - Unsolicited phone calls, emails, home visits
  - Offering prizes or cash to enroll
  - Enrolling beneficiary in MA and Supplement

- Beware of:
  - Agents warning ‘you must change plans every year’
  - Limited offers, early bird discounts
  - Agents gaining access to housing complexes
  - Agents collecting Medicare numbers

- **If you have a Medicare beneficiary who needs assistance, SMP will need:**
  - Beneficiary’s name, address, date of birth, Medicare number and a good contact number
  - Copy of business card if available
DME/Back Brace

- Beware of:
  - Unsolicited home visits and phone calls offering Medicare approved DME
  - TV commercials and newspaper ads offering “free” Medicare approved braces to alleviate pain
  - Urgently marked postcards notifying beneficiaries of pending eligibility for free Medicare-covered back and/or knee braces
  - DME billed to Medicare that was not provided
- Reports received by multiple HICAPs, beneficiaries, family members and caregivers throughout CA.

- If you have a Medicare beneficiary who needs assistance, SMP will need:
  - Beneficiary’s name, address, date of birth, Medicare number and a good contact number
  - Copy of Medicare Summary Notices if applicable- VERY IMPORTANT
New Medicare Cards

- **Beware of:**
  - Unsolicited calls
    - Offering to send the new Medicare card and asks for the Medicare number
    - Saying beneficiary needs to get a temporary card, which costs between $5-$50 and you need to give them some personal information
    - Offering free genetic testing to screen for cancer followed by getting your new Medicare card
    - Offering to send the new Medicare card along with a complimentary brace Medicare is giving away to alleviate pain
  - Reports received by HICAPS, beneficiaries, family members and caregivers throughout CA.

- **If you have a Medicare beneficiary who needs assistance, SMP will need:**
  - Beneficiary’s name, address, date of birth, Medicare number and a good contact number
  - Copy of Medicare Summary Notices if applicable - **VERY IMPORTANT**
PROTECT - Guard Your Card

Treat your Medicare card like a credit card number.

✔️ Don’t carry your Medicare card unless you need it.

✔️ Only take it to doctor’s appointments, visits to your hospital or clinic, or trips to the pharmacy.

✔️ Never give your Medicare number to a stranger.
As you can see from the attached photos, the SHIP logo and California HICAP 800# is on one side and the SMP logo and 855# is on the other side.

The card holder fits the new Medicare card at 4.25" by 2.75" - and is translucent plastic.

Please send your order to Jasmine at jsuo@cahealthadvocates.org - limit 500 at this time.
Beware of Agents Pressuring You to Switch Plans

We’re getting reports of aggressive behavior from some insurance agents who are pressuring people to switch plans. These agents tell beneficiaries they “must” change plans to keep their doctor, and/or that they must change plans each year. This is false information and is a red flag. Such aggressive behavior comes from having more interested in making a commission, rather than serving the person’s

New Medicare Cards Coming in 2018 ~ Beware of Scams

Have you heard you’ll be getting a new Medicare card? Wondering when or why? This isn’t happening until April 2018 but scammers are already jumping on the confusion as an opportunity for fraud.

WHY:
Due to Congress’ passage of the Medicare Access and CHIP Reauthorization Act (MACRA) in 2015, the Centers for Medicare and Medicaid Services is required to remove Social Security numbers from all Medicare cards.

This change is to help prevent fraud and protect your identity. Currently, most people’s Social Security number is their Medicare number, which makes collecting Medicare numbers an easy target for scammers to steal your identity, open new credit cards or take out loans in your name. The new number, however, will not be tied to your Social Security number and is therefore more secure.

SMP Fraud Alerts are available in different languages including:

You may access these fraud alerts by visiting our California Health Advocates website at: https://cahealthadvocates.org/fraud-abuse/medicare-fraud-alerts/
Medicare Summary Notice (MSN)

- Statement that shows what providers and suppliers billed Medicare in a 3-month period
- Accessible 24/7 via mymedicare.gov

Explanation of Benefits (EOB)

- Medicare Summary Notice (MSN)
- Explanation of Benefits (EOB)
REPORT-Suspicious Charges

Call the SMP Hot Line
(855) 613-7080
SMP placemats available in English and Spanish.

To place an order, contact Jasmine at jsuo@cahealthadvocates.org
FIGHT FRAUD IN YOUR COMMUNITY

Tips you can share:

◦ “Protect your Medicare #”
◦ “Review your MSN, EOBs for accuracy”
◦ “Report your concerns”

Outreach and Education:

◦ Share and post our CA-SMP fraud alerts
◦ Call SMP to schedule a no-charge presentation to your group
◦ Refer cases to your HICAP SMP Liaison