



Information Partners Can Use on: **PREVENTING FRAUD**

Medicare Prescription Drug Coverage

As of October 6, 2006

The Centers for Medicare & Medicaid Services (CMS) is dedicated to reducing fraud and abuse in the Medicare system. When open enrollment begins on November 15, there are a number of steps you can take to help protect the people you counsel from potential scams.

Safeguard All Personal Information

People should guard their Medicare number as closely as they would their credit card information, and never give out any personal information to anyone who comes to their home (or calls them) uninvited. Personal information can include a person's Social Security, Medicare, bank account, or credit card numbers. This information should also never be sent over the web, unless a person is enrolling in a Medicare drug plan or using the Medicare Prescription Drug Plan Finder on www.medicare.gov.

People can always call 1-800-MEDICARE (1-800-633-4227) to verify that a Medicare provider, representative, drug or health plan is legitimate. For questions or concerns about any suspicious activity regarding the Medicare prescription drug program, call 1-877-7SAFERX (1-877-772-3379).

Know Medicare's Rules

Medicare has implemented a number of rules governing plan marketing activities. Understanding Medicare's rules regarding what plans are and are not allowed to do can help people be alert to potential fraud or scams.

People who are really working with Medicare:

- Can NOT charge a fee to enroll a person in a plan.
- Can NOT come to a person's home uninvited to sell or endorse any Medicare-related product.
- Can call to tell people about Medicare drug plans, but they can NOT call if a person has listed their telephone number on the FTC's Do Not Call Registry. Call 1-888-382-1222 or visit www.donotcall.gov on the web for more information about the registry.
- Can NOT enroll a person into a drug plan over the telephone unless the person called the plan, or unless the person is adding prescription drug coverage to a Medicare Advantage Plan or other Medicare Plan they already have.
- Can NOT ask for payment over the telephone or web. The plan must send a bill. People can arrange to pay their plan premiums through a monthly withdrawal from their Social Security check or a bank account, but they must call their plan or respond to a mailed payment request from the plan to do this.
- Can NOT send a person unwanted emails.
- Only Medicare prescription drug plans approved by Medicare are allowed to use this seal on their materials:

Medicare_{Rx}
Prescription Drug Coverage

Note: Medicare Health Plans that are offering demonstrations or pilot programs are allowed to call potential participants to see if they want to join. Call 1-800-MEDICARE (1-800-633-4227) for more information about demonstrations and pilot programs.

If You Suspect Fraud

People should never respond to anyone or any material that breaks Medicare rules. If someone calls asking for personal information, or if a call doesn't seem right for some other reason, a person should hang up the phone and contact Medicare at 1-877-7SAFERX (1-877-772-3379) or the local law enforcement or consumer protection agency.

To report misuse of personal information or identify theft, call any one of the following:

- 1-800-MEDICARE (1-800-633-4227); TTY users should call 1-877-486-2048
- Fraud Hotline of the HHS Office of the Inspector General at 1-800-447-8477
- Federal Trade Commission ID Theft hotline at 1-877-438-4338 to make a report; (TTY users should call 1-866-653-4261
- If you feel like you are in danger for any reason, call your local police department immediately.

Other Resources

Medicare is working with other government agencies to protect people with Medicare from being victimized by scams involving the Medicare program.

The U.S. Administration on Aging (AOA) has Senior Medicare Patrol (SMP) programs in many communities that train volunteers to detect and report fraud related to Medicare prescription drug coverage. SMP volunteers are equipped to address a variety of beneficiary inquiries and complaints, either by resolving matters directly or by referring issues to state and national fraud control/consumer protection entities. For more information or to locate the SMP program in your state, visit www.smpresource.org on the web or call toll-free 1-877-808-2468.

For more information about how to protect yourself and the people you counsel from identity theft, look at www.consumer.gov/idtheft on the web. You can also visit ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). The Federal Trade Commission works for consumers to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them.