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** – Fraud prevention education and outreach
COVID 19 Scams and Healthcare Fraud

California Health Advocates
California Senior Medicare Patrol
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Confusion
Uncertainty
Fear

Isolation
Loneliness
Language Challenges
Current COVID 19 Scams

• Offers for scam COVID 19 test kits
• Fraudulent COVID 19 testing billing
• Telehealth / telemedicine Fraud
• COVID 19 Contact Tracing Scam
• Fake websites, charities, products
• Government Stimulus Check Fraud
• Genetic Testing Fraud
• COVID 19 fraudulent hospice enrollment
• Sub-standard health plans resulting from COVID 19
Medicare COVID 19 Test Coverage

• Part B covers a Coronavirus COVID 19 test; no cost sharing
• Medicare covers tests at locations including some “parking lot” test sites
• Medicare Advantage plans can’t charge copays, deductibles, or coinsurance
• Medicare covers COVID 19 antibody tests with no cost sharing
• Beware scammers who:
  • Charge for the test
  • Say the government is requiring you to take an antibody test
  • Claim that you can get money for taking the tests
• Scammers want your name, birth date, Medicare #, Social Security #
• Best advice: Always check with your own doctor
COVID 19 Testing Fraud?

- California doctor advertised COVID anti-body testing at a drive-through
- TV interview promoting safe and accurate test
- Several seniors had blood drawn
- Had to pay $50+ each out of pocket
- Signed paperwork requiring payment in advance
- Seniors told they must submit bill to Medicare
- Seniors received Medicare statements
- The doctor billed for an office visit and other services
COVID 19 Test Billing Fraud

- California laboratories recruit marketers
- Marketers are paid based on $$ claims
- Marketer ‘accosted’ older gentleman in coffee shop
- Offered him a free COVID 19 test
- Drove 10 miles to facility
- Medicare statement showed:
  - $700 labs for pneumonia, mycoplasma pneumoniae
  - $570 ultrasound for head, neck, abdomen
  - $200 podiatrist removal for thickened skin
Medicare Telehealth Coverage

• **Telehealth** - office visits, psychotherapy, consultations by an eligible provider using an interactive 2-way telecom system

• Used for the treatment of COVID 19 from anywhere, including places of residence

• Part B covers certain telehealth services

• Beneficiary pays 20% of Medicare approved amount; Part B deductible applies

• **Virtual check-ins** allow you to talk to your doctor, nurse practitioners or physician assistants without going to the doctor’s office

• You must talk to your doctor or other practitioner to start these types of visits

• Your consent must be documented in your medical record
COVID 19 Telehealth Fraud

• California senior got call from a caller claiming to be from Medicare
• She provided caller with her personal information
• She received braces although not medically needed
• Medicare was billed for telehealth services
• She received a $25 COVID 19 telehealth bill from Florida company
• Medicare paid a Nebraska equipment vendor
• Her Medicare records falsified
• Potential for additional false charges on her Medicare #
COVID 19 Contact Tracing Scam

• Scammers pretend to be contact tracers
  • May email or text a message
  • Claim senior was in contact with someone who had COVID
  • Ask people to follow links to capture private information
• Real contact tracers will not ask for money, Social Security # or Medicare #
• Contact tracing does not involve your banking or credit card information
• Real contact tracers will not ask about immigration status
• Do not click on links or text messages
1000% Increase in Fake COVID Websites

- **Email** - “CoronaVirus Pandemic Survival Guide - Save Yourself and family.
- **Email** - “… supplier in China offering personal protective equipment ...
- **Text** – “Our truck was at your house today. You weren’t home. Due to COVID, we can’t leave your package. Please contact us immediately.”
- **Sites** appearing to come from CDC or charities
- Malicious **websites** offering COVID 19 maps, which may download malware
Government Stimulus Check Fraud

• Call, email, text or social media message:
  • “IRS needs money or personal information before sending your check”

• Text - “$2500 deposited on your bank for Emergency Relief www.stimuluscash.com”

• Caller asks you to sign your check over to them

• E-mail, text or social media message saying that you need to verify your personal and/or banking information to “speed up your stimulus payment”

• You receive a fake check, and then the sender tells you to call a number to verify your personal information in order to cash it
Fraudulent COVID 19 Products

- FTC: Stop unsubstantiated claims (250+ companies)
- Products, therapies treat or prevent COVID-19
- Radish paste, vitamin therapy, drinkable bleach, disinfectants
- No approved COVID-19 cure or therapy
- Sharp increase in hand sanitizer products labeled to contain ethanol
  - But that have tested positive for methanol contamination
  - Methanol can be toxic when absorbed through the skin and can be life-threatening when ingested
Genetic Test Fraud Evolves

2019

• Labs offer genetic test/cancer screen; obtain Medicare #s at health fairs
• Simple cheek swab; Test on beneficiary record
• Medicare fraudulently billed $$$

2020

• Texas marketer charged with $millions in COVID 19 test fraud
• Hired recruiters to go door to door to solicit the elderly and the poor
• Paid recruiters $150 for every senior’s Medicare # and DNA swab
• Swabs sent to another company that colluded with a physician to obtain approval for the DNA tests
• The tests were then billed to Medicaid and Medicare for $30,000 each
Hospice Fraud with COVID 19 Diagnosis

• Hospice is new biller to Medicare
• Submitted hospice service claims for 41 beneficiaries with a diagnosis code of confirmed COVID-19
  • Only 3 actually had a COVID-19 test billed to Medicare
  • 38 of their beneficiaries were not tested for COVID 19
• Seniors enrolled in hospice using fake COVID 19 diagnosis suffer harm
  • Brie needs heart surgery but denied
  • Betty can’t see her primary doctor
  • John pharmacy denied his medications
COVID 19 Health Plan Scam

- Telemarketers sell plans to people who’ve lost jobs to COVID 19
  - “Looking for affordable health insurance with benefits from a company you know?”
- Promise consumers full-benefit coverage for bargain-basement prices
- Knowingly call consumers on the Do Not Call list; spoof their numbers
- We recommend contacting HICAP/SHIP:
  - Free, unbiased information on Medicare and Medicare Advantage Plans
  - 800-434-0222
  - www.SHIPTAcenter.org
Defense Tips – Please Share Widely

• Beware of robocalls and door to door solicitors selling virus test kits
  • Contact your own doctor
• Watch out for fraudulent cures, therapies
  • Check with www.ftc.gov
• Ignore offers for vaccines
  • No vaccine available
• Ignore contact tracing calls
  • If they ask for private, personal information
• Watch out for phishing emails, texts claiming to be from experts
Defense Tips – Please Share Widely

- Carefully research charities
  - www.charitynavigator
- Beware too good to be true investment opportunities
- Be cautious when ordering medical supplies
  - Remember, Medicare will never call and ask for Medicare # or SSN
  - Ask your own doctor to assess your condition and prescribe equipment
  - Never sign a blank form from healthcare provider or equipment supplier
  - Refuse equipment, supplies received from unknown source
Defense Tips – Please Share Widely

• Beware telemarketers selling health plans
  • Insurance companies with no former relationship can’t initiate a call
  • Contact HICAP/SHIP - unbiased, free Medicare, MA plan information
• Verify telehealth appointments with your doctor
• Review medical statements for errors, fraudulent billing
  • Date of service; provider name; service description
• Keep current with Medicare, COVID 19 scams and healthcare fraud
  • Self defense tips available at www.cahealthadvocates.org
What should I do if I suspect someone is trying to sell me a fake COVID 19 test kit, cure or vaccine or detect fraud on my MSN/EOB?

- **Report** it to Senior Medicare Patrol
- Keep current on Medicare; subscribe to [www.cahealthadvocates.org](http://www.cahealthadvocates.org)
- Fraud Alerts in 9 languages
- E-newsletter
- Monthly webinars
- To locate your SMP:
  - [www.SMPresource.org](http://www.SMPresource.org) (877-808-2468)
Q and A