

# California Health Advocates

[www.cahealthadvocates.org](http://www.cahealthadvocates.org)

*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

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California Health Advocates  
California Senior Medicare Patrol

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Confusion  
Uncertainty  
Fear

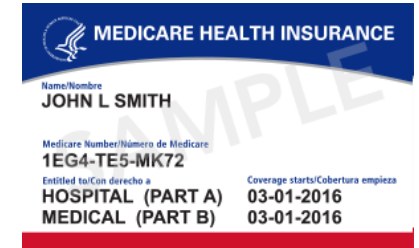
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Isolation  
Loneliness  
Language Challenges



# 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?

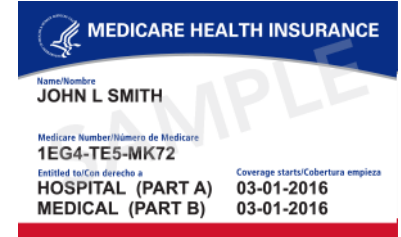


- California doctor advertised COVID anti-body testing at a drive-through
- TV interview promoting safe and accurate test
- Several seniors had blood drawn
- Had to pay \$50+ each out of pocket
- Signed paperwork requiring payment in advance
- Seniors told they must submit bill to Medicare
- Seniors 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



## WHY TESTING AND CONTACT TRACING?

Testing and contact tracing will help us slow the spread of COVID-19. The more people who answer the call, the more lives and jobs California saves.

[californiaconnected.ca.gov](https://californiaconnected.ca.gov)



# 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](http://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

NEW

# 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



**CASE**

- 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](http://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](http://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](http://www.charitynavigator.org)
- 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](http://www.cahealthadvocates.org)

# California Senior Medicare Patrol

855-613-7080

- 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

