Medicare Fraud: Beyond COVID-19

Presenter: Sandy Morales
Outreach Specialist and Case Manager
smorales@cahealthadvocates.org
The mission of the SMP program is to 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.

Located in all 50 states plus:
- District of Columbia
- Guam
- Puerto Rico
- U.S. Virgin Islands

To Find your state SMP:
- Toll Free: 877-808-2468
- Visit: www.smpresource.org
Three Roles of SMP

• Provide Medicare fraud prevention education via health fairs, presentations, etc.
• Address complaints reported via our SMP State-wide fraud hotline 1-855-613-7080.
• Refer potential Medicare fraud cases to appropriate investigative entities.
Providing quality Medicare and related healthcare coverage information, education and policy advocacy.

• **Advocacy & Policy** – Improving rights and protections for Medicare beneficiaries and their families

• **Education** – Website, fact sheets and educational workshops

• **Senior Medicare Patrol** – Fraud prevention education

California Health Advocates

www.cahealthadvocates.org
SMP Message:

- Protect
- Detect
- Report
PROTECT

“Guard the Medicare card.”
• Keep track of medical appointments
  → Use journal or calendar

• Medicare Summary Notice (MSN)
  → Sent to FFS Medicare beneficiaries
  → List of charges by providers & suppliers that billed Medicare in a 3-month period.
  → Accessible 24/7 via Medicare.gov.

• Explanation of Benefits (EOB)
  → Sent to MA members and beneficiaries with a prescription drug plan
  → List of services and medications charged to the insurance

Check your statements for:

- Charges for services not rendered
- Charges for services different than those rendered (upcoding)
- Services/items charged twice
- Charges for services not ordered by primary care physician
To place an order, e-mail jsuo@cahealthadvocates.org.

Health Care Trackers w/pages for appt. details, notes & important phone numbers (2 sizes to choose from and available in English and Spanish).
# Red Flags on an MSN

Help prevent Medicare fraud by checking these things

<table>
<thead>
<tr>
<th>November 28, 2019</th>
<th></th>
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<tbody>
<tr>
<td><strong>Leo Zygelman, CH, (555) 555-123</strong></td>
<td></td>
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<tr>
<td>200 West Center St, Manchester CT 06040-0000</td>
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<tbody>
<tr>
<td>Chiropractic manipulative treatment, 3 to 4 spinal regions (98941-GA)</td>
<td>NO</td>
<td>$40.00</td>
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<table>
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<tr>
<th>Total for Claim #02-11040-307-640</th>
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<tr>
<td></td>
<td>$0.00 $0.00 $40.00</td>
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<table>
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<tr>
<th>December 25, 2019</th>
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<tbody>
<tr>
<td><strong>Joshua Richards, M.D., (555) 555-1234</strong></td>
<td></td>
</tr>
<tr>
<td>848 Scioto St, Urbana, OH 43078-2255</td>
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<tr>
<td>Established patient office or other outpatient visit (98213-GA)</td>
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</tbody>
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<tr>
<th>Total for Claim #02-11040-517-100</th>
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<tbody>
<tr>
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<td>$0.00 $0.00</td>
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- Is this a provider you know?
- Did you receive services on this day?
- If you live in CT, did you really receive services in OH?
- Do any services appear twice when they shouldn't?
Report

855-613-7080
Cases in 2021...so far
Current trends:

1. Medicare Advantage
2. Hospice
3. Billing
4. Braces

*COVID-19, genetic testing & new Medicare card under radar
Medicare Part C/D Communications & Marketing Violations

Negative impacts:

- Medicare may stop paying claims.
- No access to see PCP and/or specialists.
- Out-of-network bills.

Solicitation letter offering Medicare Advantage (MA) plan information in an area that does not offer MA plans.

Online ads & e-mails about 2021 benefits.

Cold calls that offer attractive benefits & misinform the beneficiary about keeping their current providers.

Beneficiary responded to a TV ad that offered benefits in dental, vision and hearing and agreed to enroll because she was told she could keep her PCP and specialist, but this did not happen.
Hospice Complaints

• Daughter says her parents were told by a friend about a program that offers nurse visits at home and money to low-income seniors, only to discover that her mother had been enrolled in hospice even though she does not meet hospice criteria. Her father is expecting a $200 deposit.

• SMP Liaison for the SF HICAP reports about Tagalog speaking seniors who are targets of suspicious hospice enrollment where they accept free items such as diapers, OTC meds, braces, visiting nurses, etc.

• Provider’s office says their patient’s Medicare record shows hospice status, but patient does not qualify for hospice. They are having issues with the MA plan’s services and payments.
Medicare now covers:
cooking & cleaning services

Additional benefits:
DME, shakes, bus coupons

COVID:
nurse visits at home, free hand sanitizer, gloves, and masks

Age:
You’re old enough to qualify for hospice.

$: You can earn $400/month if you agree to enroll into our program.
Hospice Fraud Harms Beneficiaries

- Prescriptions placed on hold
- No access to specialists
- Medical visits cancelled
- Surgeries postponed
- Medicare stops paying for claims
- Beneficiaries left with expensive medical bills
• “My provider is billing me, but my MSN shows I have a zero-patient responsibility.”

• Beneficiary's son reports: “The facility where my dad resides was on COVID-lockdown on the dates of services that the provider claims she provided monthly earwax removal. There is no way he received these services.”

• “I saw the neurologist twice, but my MSN shows additional visits that did not occur and added charges on the visits I did have. How can I correct this?”
Back Brace Complaints

- Cold calls offering braces covered by Medicare that can help alleviate pain.

- “My MSN shows charges for braces by a company out-of-state. I don’t know the referring physician listed.”
Beneficiary and her husband had a COVID test done prior to going on a trip. They paid $20 each and an inappropriate claim for a new patient outpatient visit, total time 30-44 minutes (99203) was billed to Medicare and their supplement. Billing dept. claims that they bill COVID tests as low-level office visits, 99203.
Genetic Testing Complaints

• Cold calls offering a free DNA testing kit will be sent in the mail.
• Daughter reports about a genetic testing kit her mother recently received that contained her doctor's name on the paperwork.

New Medicare Card Complaints

• Cold calls offering a plastic Medicare card and if the beneficiary does not verify their Medicare #, benefits will be suspended.
NON-HEALTHCARE SCAMS
Imposter scams:
• Government officials
• Predatory lenders
• Romantic interest
• Lotteries, sweepstakes
• Investments

Online shopping:
• Purchases not delivered
• Phony websites
• COVID-19

FTC's Consumer Response Center: 1-877-FTC-HELP (1-877-382-4357)
National Do Not Call Registry: May register by phone at 1-888-382-1222
Welcome to CHA’s homepage:
Scroll down on CHA’s homepage:
Click on the Fraud & Abuse tab:
CA HEALTH ADVOCATES

CALIFORNIA SENIOR MEDICARE PATROL WARNING!

Beware of Fraudulent Hospice Enrollments
Individually promoting hospice enrollment for Medicare beneficiaries who are not terminally ill through cold calls, meetings, and educational sessions could be using the hospice benefit to commit Medicare fraud and abuse.

855-613-7080
For additional information on healthcare fraud, visit:
cahealthadvocates.org

CALIFORNIA SENIOR MEDICARE PATROL WARNING!

Individuals offering Medicare-free or low-cost" beds, back, and other orthotic braces could be using the medical equipment benefit to commit Medicare fraud and abuse.

855-613-7080
For additional information on healthcare fraud, visit:
cahealthadvocates.org

Avoid Medicare Fraud & Scams!

Betty & the Medicare Health Plan
Making the Right Choice

Weekly from October 15 to December 31st, Medicare offers its beneficiaries the opportunity to make an informed decision about their health plan by offering the Medicare Advantage Open Enrollment Period (OEF) for 2020.

(510) 454-2015

Senior Medicare Patrol

(855) 613-7080

cahealthadvocates.org

For additional details on this fraud alert on the reverse side.
COVID 19 Scams Warning Door hangers
Health Care Trackers w/pages for appt. details, notes & important phone numbers (2 sizes to choose from)
COVID 19 Vaccine Scams Flyers with Spanish on backside

jsuo@cahealthadvocates.org
Medicare Fraud Alert
Beware of Scams

1. Do not respond to offers for free medical equipment or services.
2. Check your medical statements routinely for services not provided.
3. Share your Medicare number only with your trusted providers.
4. Report Medicare Fraud to California Senior Medicare Patrol
   855-613-7080

Call us for a FREE fraud prevention presentation or for guidance if you suspect you may be the victim of fraud.

This project was supported in part by grant number 90MPPG0019-02-00, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.
Vaccine Card Holders are in!

To place your order, e-mail: jsuo@cahealthadvocates.org
SMP webinar schedule
Open to the Public - www.cahealthadvocates.org

• August 4 at 11a-12:30p Pacific
Health Equity and Low-Income Assistance for Medicare Beneficiaries
Center for Medicare Advocacy

• August 26 at 10a-11:30a Pacific
Medicare Marketing Basics and 2021 Updates
Justice in Aging

• October 28 at 11a-12:30p Pacific
Spotlight on the Medicare Savings Programs
Center for Medicare Advocacy
Services Offered

- Presentations
- Fraud Alerts, e-Newsletter
- Billing Research
- Fraudulent billing referred for investigation

Please share this information

www.cahealthadvocates.org

855-613-7080