

Your Guide to **MEDICARE**

and **Common Medicare Scams**



SMP

Senior Medicare Patrol

Preventing Medicare Fraud

The content is intended to be a general summary of information which was obtained from the SMP Resource Center and Centers for Medicare and Medicaid Services (CMS).



WA state SMP
www.insurance.wa.gov
1-800-562-6900



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What is Medicare?

Medicare is health insurance for people who are:

- a U.S. citizen.
- age 65 and older.
- under 65 with certain disabilities.



**Medicare
& You** The official U.S. government
Medicare handbook

Will I Have to Sign Up for Medicare?

You will NOT need to sign up for Medicare if:

- you are getting Social Security benefits
- or*
- you are getting Railroad Retirement Board benefits.

Your Medicare benefits will start the month of your 65th birthday.

You WILL need to sign up for Medicare if:

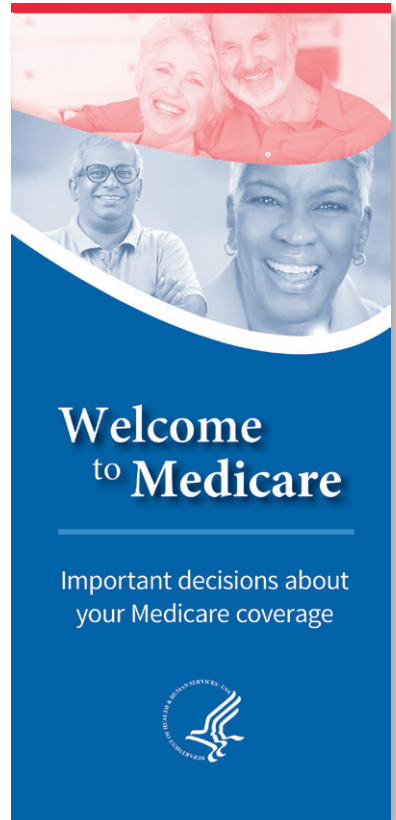
- you are close to turning 65.
- you are not getting Social Security benefits.
- you are not getting Railroad Retirement benefits.

To sign up, contact your local Social Security office three months before your 65th birthday.

Signing Up For Medicare

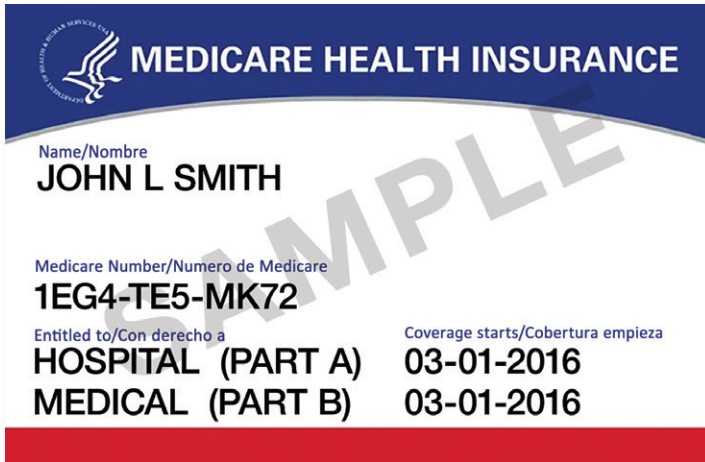
Look for your “Get Ready for Medicare” package.

- The package will be sent by the Center for Medicare and Medicaid Services (CMS).
- It will be mailed three months before:
 - you turn 65
 - or*
 - your 25th month of disability benefits.
- To refuse Part B, follow the instructions in your “Get Ready for Medicare” package.



Your Medicare Card

When you sign up for Medicare, you will get a card that looks like this:



- The card shows your Medicare coverage, including:
 - Part A and/or Part B
 - and
 - the date your Medicare started.

The Parts of Medicare



Part A
Hospital
Insurance



Part B
Medical
Insurance



Part C
Medicare
Advantage



Part D
Drug
Coverage

Medicare Part A

Part A Hospital Insurance helps pay for:

- hospital stays,
- inpatient rehab care,
- nursing home care,
- home health care,
and
- hospice care.



Medicare Part B

Part B Medical Insurance helps pay for:

- doctor visits,
- outpatient care,
- X-rays,
- labs,
and
- equipment – wheelchairs, walkers, braces, etc.

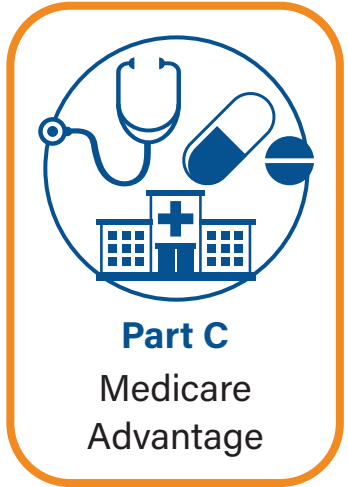


Medicare Part C

Part C Medicare Advantage is another way to get Medicare that is managed by private insurance companies.

Part C:

- combines Medicare Part A and Part B. You will still pay your Part B premium.
- may cover prescription drugs.
- may have extra benefits such as dental and vision. These might cost you extra money.



Medicare Part D

Part D Prescription Drug Insurance helps you pay for prescription drugs.

- You can make changes during open enrollment, which is October 15 – December 7.
- You should review your Part D plan every year.
- To make changes, you can contact Medicare or your state health insurance program.



Part D
Drug
Coverage

Your Medicare Options

Original Medicare

Part A



Part B



You will need to buy a Part D plan.

Part D



or Medicare Advantage (also known as Part C)

Part A



Part B



Some plans include:

Part D



Some extra benefits

Medicare Fraud (Scams)

It is important to know about the latest scams so you can protect yourself.



New Medicare Card Scams

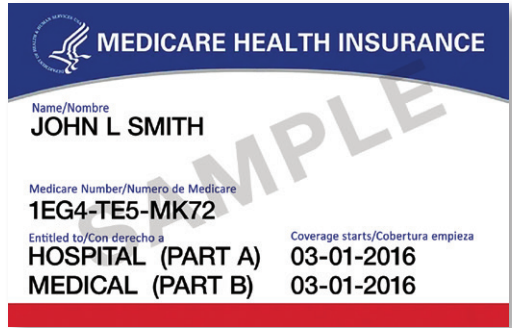
Scammers may pretend to send you a new Medicare card.

Medicare does NOT:

- call beneficiaries to mail new cards.

Medicare does NOT:

- mail a black and white card.
- mail a microchipped card.
- mail a red or white and black card.
- mail plastic cards with a strip.
- mail a new "gold" card.

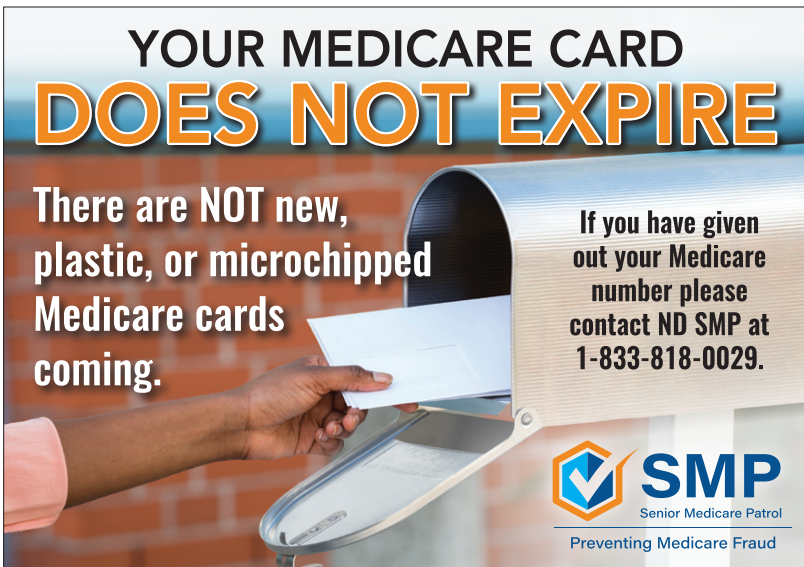


MEDICARE WILL NOT CALL YOU

MEDICARE IS NOT ISSUING NEW CARDS

How to Prevent New Medicare Card Scams


- Do not give out your or your spouse's Medicare number.
 - Medicare does NOT call unless you called them first and asked them to call you back.
 - Treat your Medicare and Social Security cards like credit cards.
- Do not pay for a new Medicare card. If someone claims you owe a fee for a card, hang up.



**YOUR MEDICARE CARD
DOES NOT EXPIRE**

There are NOT new, plastic, or microchipped Medicare cards coming.

If you have given out your Medicare number please contact ND SMP at 1-833-818-0029.

 **SMP**
Senior Medicare Patrol
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At-Home Genetic Testing Scams

Scammers may try to get you to buy/pay for an at-home test to tell if you have a sickness like cancer or heart disease.

- At-home genetic tests do not tell you if you have cancer or heart disease.
- Scammers will say they are “free” but will ask for your Medicare number.
 - If your doctor did not order it, Medicare may not pay for this.
 - You could be stuck paying hundreds, even thousands, of dollars.
- You might even receive one of the tests in the mail.
- If you get a test in the mail do not accept it, try to send it back to the person who sent it.

How to Prevent Genetic Testing Fraud

- Do not do a test that you got in the mail.
 - Only agree to doing a genetic test for a doctor that you know.
 - These tests can sound too good to be true. That is because they often are.



Protect yourself against

GENETIC TESTING FRAUD

Always read your Medicare Summary Notice (MSN) and report charges for questionable genetic services to WA state SMP at 1-800-562-6900.

Telehealth Scams

Telehealth is when a doctor talks to you over the phone or on a computer.


- Scammers may try to use your Medicare number to pay for telehealth services (over the phone or on the computer with a doctor).
- You might not have even seen a doctor for these services.
- Common telehealth scams may include:
 - medical supplies,
 - medications,
 - or
 - wellness visits.



How to Prevent Telehealth Scams

- Be sure to check with your insurance to see if they will pay for the telehealth visit.
 - Scammers will tell you that your health insurance will cover the bill.
- Only get prescriptions for braces or medication from your doctor.
- Always read your Medicare Summary Notice (MSN). Look for charges for things you did not get or never requested.
 - If you see questionable charges call your doctor to see if they made a billing error.

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Medicare Summary Notice for Part A (Hospital Insurance)

The Official Summary of Your Medicare Claims from the Centers for Medicare & Medicaid Services

THIS IS NOT A BILL

JENNIFER WASHINGTON
TEMPORARY ADDRESS NAME
STREET ADDRESS
CITY, ST 12345-6789

Notice for Jennifer Washington	
Medicare Number	1A23BC4DE56
Date of This Notice	September 15, 2020
Claims Processed Between	June 15 - September 15, 2020

Your Claims & Costs This Period	
Did Medicare Approve All Claims?	YES
<small>See page 2 for how to double-check this notice.</small>	
Total You May Be Billed	\$2,062.50

Your Deductible Status
Your deductible is what you must pay each benefit period for most health services before Medicare begins to pay.

Part A Deductible: You have now met your \$1,184.00 deductible for inpatient hospital services for the benefit period that began May 27, 2020.

Be Informed!
Welcome to your new Medicare Summary Notice! It has clear language, larger print, and a personal summary of your claims and deductibles. This improved notice better explains how to get help with your questions, report fraud, or file an appeal. It also includes important information from Medicare!

Si desea que pueda recibir este aviso y otro tipo de ayuda del Medicare en español? Llame y hable con un agente en español.
如需帮助或了解详情，请按电话或网络在线咨询，请致电“2020”，或点击“Más Idiomas”。

1-800-MEDICARE (1-800-633-4227)

Durable Medical Equipment (DME) Scams

Scammers may offer you free medical equipment or supplies.

- Durable medical equipment is medical equipment and supplies ordered by a doctor that you use at home.
- Scammers want to use their doctors, not yours, to order the medical equipment.

Examples of durable medical equipment include:

- knee, back, or neck braces,
- oxygen,
- wheelchairs or scooters,
- crutches,
- walkers,
- canes,
- blood testing strips for diabetes, and
- blood sugar meters.



It's NOT free, it's a SCAM!

Protect yourself from back and knee brace scams.



For more information contact ND SMP at **1-833-818-0029**

Brace Scams

Brace scams are one of the most common scams.

- A caller claims to be from Medicare and offers you a “free” or “low cost” knee or back brace. The caller asks for your Medicare number and bills Medicare for the brace.
 - Scammers may send you a cheap brace but bill Medicare for a more expensive brace.
- Because your Medicare benefits were used, you might not be able to get the right braces later.

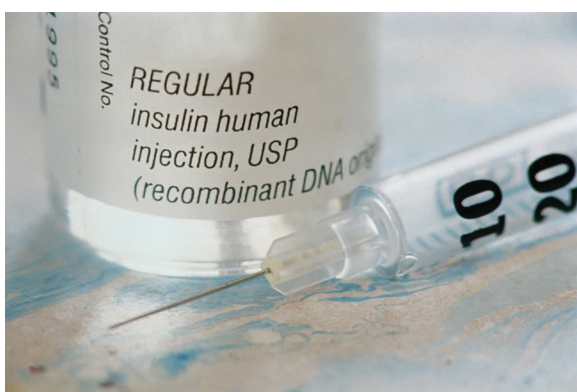
**Your doctor
did not ask
someone to
call you to
offer you
braces.**



Diabetic Supply Scams

Diabetic scams are another common DME scam.

- Diabetic supplies are things like blood sugar monitors, test strips, and needles.
- Someone may call pretending to be from the government, Medicare, or a fake diabetes support group.
- The caller offers “free” diabetic supplies.
- The caller may also offer other supplies such as heating pads, lift seats, foot care products, or braces.



How to Prevent DME Fraud

- Talk to your doctor if you think you need medical equipment.
- Do not accept products or services from strangers who call or knock on your door.
- DO NOT give out your personal information to someone who calls offering free DME.
 - No one from Medicare will call you with offers of free or discounted medical supplies.
- Always read your Medicare Summary Notice (MSN). Look for charges for things you did not get or never requested.
 - If you see suspicious charges call your doctor to see if they made a billing error.
- Be careful of offers that seem too good to be true.

Remember...

- If you receive a call from anyone claiming to be from Medicare, hang up. **It's a scam!**
- If someone threatens to stop your Medicare benefits or promises to increase your benefits, hang up the phone. **It's a scam!**
- Never give callers any personal information or money.
- Never let a caller make you pay with gift cards or cash.
 - Government agencies and law-enforcement won't ask for gift cards as payment.
- Never give a caller your bank or credit card information.
- Ask for the caller's contact information. Often this will make the caller hang up, which means it was a scam!
- Even if a caller knows your Medicare or Social Security number, don't give in to their bullying.
- Scammers will hide their real phone numbers so it looks like the call is coming from a number that you will trust.

How to Report Medicare Fraud

- WA state SMP can help you with your questions, concerns, or complaints about potential fraud. Call WA state SMP at 1-800-562-6900. The WA state SMP is within the SHIBA program at the Office of the Insurance Commissioner.
- You can also call 1-800-Medicare (1-800-633-4227).

Information you will need when you call to report fraud:

- your name and Medicare number,
- the name of the doctor,
- the date of the service,
- the service or item you are questioning,
- the amount that Medicare approved and paid, and
- the date on the Medicare Summary Notice or Explanation of Benefits.

Where to Report Scams

Here are some websites to look at and numbers to call if you need to tell someone about a scam.

WA state SMP

- www.insurance.wa.gov
- 1-800-562-6900

Statewide Health Insurance Benefits Advisors (SHIBA) program

- www.insurance.wa.gov
- 1-800-562-6900

National Resources for Reporting Scams

Centers for Medicare & Medicaid Services (CMS)

- [medicare.gov](https://www.medicare.gov)
- 1-800-633-4227
- 1-800-447-8477 (to report Medicare fraud)

Federal Trade Commission

- [ftc.gov](https://www.ftc.gov)
- 1-877-438-4338 (to report identity theft)

Social Security Administration

- [ssa.gov](https://www.ssa.gov)
- 1-800-772-1213

To Stop Junk Mail and Telemarketing Calls

Do Not Call Registry

- [donotcall.gov](https://www.donotcall.gov)
- 888-382-1222 or
- TTY: 866-290-4236

Direct Marketing Association

(to opt out of junk mail lists and credit card offers)

- [dmchoice.org](https://www.dmchoice.org)
- 888-567-8688

