

Beyond Medicare: Health Care Fraud Don't Become a Victim

Health care fraud affects thousands of individuals across the country each year. It is estimated that billions of dollars are lost each year because of scams and errors. Luckily, Minnesota does not experience a lot of fraud. However, there are ways fraud or error can occur within the health care system and Medicare in Minnesota. Fraud occurs when an individual or organizations **intentionally** deceives others to gain benefit. Errors are simply mistakes and are not the result of physicians, providers or suppliers trying to take advantage of the Medicare system. Some examples include inappropriate marketing practices by plans, billing for services that were never received, identity theft and more. The good news is that you can protect yourself so you don't fall victim to health care fraud.

The annual enrollment period for Medicare Advantage and Medicare Part D is a prime time for certain types of fraud to occur. There are strict guidelines in place which outline marketing practices that Prescription Drug Part D Plans and Medicare Advantage Plans must follow. Most agents in Minnesota comply with the rules, but sometimes there are exceptions. If you feel an agent or plan violates any of the marketing practices listed below call the Senior LinkAge Line® to report the issue.

Prescription Drug and Medicare Advantage Plans must:

- Only use marketing materials that have been reviewed and approved by the Centers for Medicare & Medicaid Services (CMS)
- Comply with the "Do Not Call" registry
- Provide information in a professional manner
- Use Minnesota licensed, certified or registered individuals to market plans
- Medicare approved Prescription Drug Plans use this seal on their materials



Prescription Drug and Medicare Advantage Plans may not:

- Solicit door-to-door, unless invited
- Send unsolicited email
- Enroll people by phone unless the person calls them
- Offer cash payment as an incentive to enroll
- Pressure or scare a person to enroll in a plan

If you have a complaint or concern regarding an insurance agent selling a Medicare Advantage plan or a Medicare Supplemental policy, you may call the Minnesota

Department of Commerce Consumer Response Team (CRT) at 1-800-657-8602.

Other types of fraud can occur throughout the year. Some examples of health care scams that are common in Minnesota include:

- a. Free Medical Tests or Supplies:** Organizations advertise for free tests, medical services or medical supplies, such as diabetic supplies. In return, they ask for your Medicare, Social Security or insurance numbers. Within a few weeks, Medicare or your insurance will be charged for expensive services you never received or your identity will be stolen. This may also affect how much Medicare will cover should you choose to receive these services or items in the future.
- b. Telemarketing Scams:** Scammers will pay a lot of money for a list that contains names of individuals on Medicare. They then call people from the list pretending to be someone from Medicare. When they call you, they will state you need a new Medicare card or they need to check on your benefits. They will ask you for all of your personal information including Medicare number, Social Security number, sometimes even bank account information. Soon, your identity, and maybe your money, is stolen. To report telemarketing scams, call the Minnesota Fraud Enforcement Partnership at 1-866-347-0911. More information is available at www.mnscams.org.
- c. ObamaCare Scams:** Health care reform opened the door for a new take on a common type of fraud. Scammers posing as Medicare staff go door-to-door or make telephone calls to Medicare beneficiaries informing them that their Medicare coverage will end if they do not buy the new ObamaCare policy. Please remember, Medicare is not ending and it is not necessary to buy a new insurance policy to replace Medicare. There is no such thing as an ObamaCare policy. The Senior LinkAge Line® can address concerns and questions related to Medicare coverage and concerns about scams and fraud. Just call 1-800-333-2433.

Knowing how to protect yourself and your personal information is the best way to avoid billing errors or identify theft. Here are some tips to help you protect yourself and others:

- Treat your Medicare and Social Security cards like a

credit card number. Never give these numbers to a stranger.

- Do not carry these cards with you unless you will need it.
- Remember, Medicare does not call, visit or sell you anything.
- Record doctor visits, tests and procedures in a calendar or journal.
- Read your Medicare Summary Notice (MSN). Compare this to what you have recorded in your calendar or journal. If you are being billed for services you never received or billed twice for a service, call the Senior LinkAge Line® to report it.
- If a product or service is free, you should not have to provide any personal information.
- Never sign a blank form or a form you do not understand. Read all forms and don't hesitate to ask for help from someone you trust if you do not understand the form. You cannot be required to sign up for a plan or service the same day it is offered to you. Take time to get your questions answered.
- Shred documents with personal information when no longer useful.

Consumers who want to reduce the amount of junk mail, telemarketing calls or emails they receive may register with the Do Not Mail List and Do Not Call Registry. Decreases will occur approximately 30 – 60 days from registration. You may reverse the process at any time by calling or emailing a second time. These lists must be renewed periodically.

- Do Not Mail: 1-888-567-8688
- Do Not Call: 1-888-382-1222
- Do Not Email: www.dmchoice.org
- www.consumerfraudreporting.org
- www.ftc.gov

If you feel you are the victim of fraud, want to file a complaint, would like to learn more about how to protect yourself, or would like to help fight fraud in Minnesota, please call the Senior LinkAge Line® at 1-800-333-2433.

Beyond Medicare: Living Well with Chronic Conditions Workshop

Would you like to have the tools to live a healthier and more productive life? Would you like to be able to do the things that are important to you? Are you an adult with an ongoing health condition or a caregiver for someone with an ongoing health condition?

If you answered **yes** to one or more of those questions then it's time to consider attending a Living Well with Chronic Conditions Workshop, a highly successful model developed at the Stanford University School of Medicine (<http://patienteducation.stanford.edu/programs/cdsmp.html>).

In this workshop you'll find information about and practical skills for managing pain and fatigue, healthy eating, physical activity, making informed treatment choices, and talking with your doctor and family about your health concerns. Most importantly, individually and together participants will gain confidence, motivation and find the practical solutions they need to manage the challenges of living with a chronic health condition.

If you have conditions such as diabetes, arthritis, high blood pressure, heart disease, chronic pain, or anxiety, the Living Well with Chronic Conditions Workshop can help you take charge of your life.

- Join a 2 hour Living Well with Chronic Conditions Workshop, held each week for six weeks
- Learn from trained facilitators, one or both of whom have chronic health conditions
- Set your own goals and make a step-by-step plan to improve your health – and your life

Feel Better! Be in control! Do the things you want to do!

The Living Well with Chronic Conditions Workshop has many proven results. Those who have taken the workshop report:

- significant improvements in exercise
- better symptom management
- better communication with physicians
- less health distress and fatigue
- fewer limitations on social activities

Here is a success story from a recent Living Well with Chronic Conditions Workshop:

"As we went around the room doing introductions, we got to a mother-daughter pair. The daughter introduced herself and immediately said she was attending because her mother wanted her to come to be with her, but she didn't intend to be a participant. However, each class she did participate as we encouraged her to, and she became excited about the action plans. At the end of our 6 week session, she was the person that achieved the most in her weekly action plans. She had been able to clean her closets, begin an exercise program and had lost a few pounds. She was extremely grateful for the class."