Beware of Medicare Scams

Medicare fraud has become a real, and unfortunate, source of income for scammers and phony providers. Medicare is scammed, conned and fraudulently exploited to the tune of around $60 billion a year.

How does it happen? It can occur a variety of ways including mailings, telemarketing calls, email and even through improper provider billing. If one way doesn’t work for the scammer, they will try another and another. But think about this, it must work at least some of the time because it continues to take place.

- You get a phone call from “the Medicare office” explaining that you are getting a new Medicare card and they need your Medicare number to verify your information.
- You may get a call or letter stating that because of recent changes in the law (such as the Obamacare or the new Health Care law), you must update your personal information.
- Your Medicare account is being billed for fake medical equipment or medical procedures that never occurred.

These are just a few examples of Medicare fraud. Remember, other than working to close the Medicare Part D (Prescription coverage) doughnut hole, provider changes and emphasis on detecting Medicare fraud, the Health Care law does not affect Medicare.

Two things to consider:

1. Your Medicare number is your Social Security number, so guarding one means guarding both;
2. Once scammers have your number, they have access to all kinds of your personal information, which can lead to all kinds of bad things that could happen to you.

What you can do:

- Keep your personal numbers (Medicare, Social Security and bank accounts) PERSONAL.
- The delete function on your phone is called “hanging up.” It is shrewd to be rude.
- Sharing and letting others know what they can do to prevent fraud.
- Read your Medicare Summary Notice (MSN) and review the activity to see that charges are legitimate.
- Call the ND SMP office if you have questions about Medicare fraud or think you may have given out your Medicare number to an imposter.

The information provided is intended to be a general summary only. Source of information: Olympic Area Agency on Aging: Doug Sheaffer, June 19, 2015