



MAKING MEDICARE MAKE SENSE

Answers To Some of The Most Commonly Asked Medicare Questions

Q: Are There Some Simple Tips for Medicare Beneficiaries to be Aware of to Help Prevent Medicare Fraud?

A: Yes, and these are also listed on the back two pages of the 2009 Medicare & You handbook. Each year, in the fall, an updated Medicare & You handbook goes out, one to each Medicare household. Here is a long list of “Dos,” and a short list of “Don’ts,” to help prevent fraud of the Medicare program.

DOs

1. DO protect your Medicare number (on your Medicare card). Treat your Medicare card like it is a credit card. Don’t ever give it out except to your doctor or other Medicare provider. Never give your Medicare or Medicaid number in exchange for free medical equipment or any other free offer. Dishonest providers will use your Medicare number to get payment for services they never delivered.
2. DO remember that nothing is ever “free.” Don’t accept offers of money or gifts for free medical care.
3. DO ask questions! You have a right to know everything about your medical care including the costs billed to Medicare.
4. DO educate yourself about Medicare. Know your rights and know what a provider can and can’t bill to Medicare.
5. DO use a calendar to record all of your doctor’s appointments and what tests or X-rays you get? Then check your Medicare statements carefully to make sure you got each service listed and that all the details are correct.
6. DO be cautious of any provider or plan representative who says he has been approved by the Federal government.
7. DO be wary of providers who tell you that the item or service isn’t usually covered, but they “know how to bill Medicare” so Medicare will pay.
8. DO make sure you understand how a plan works before you join.
9. DO always check your pills before you leave the pharmacy to be sure you got the full amount. If you don’t get your full prescription, report the problem to the pharmacist.
10. DO report suspected instances of fraud. You can call the Fraud Hotline of the HHS Office of the Inspector General at 1-800-HHS-TIPS (1-800-447-8477).
11. DO review your Medicare payment notice for errors. The payment notice shows what services or supplies were billed to Medicare, what Medicare paid and what you owe.

Make sure Medicare wasn't billed for health care services or medical supplies and equipment you didn't get. If you spend time in a hospital, make sure the admission date, discharge date and diagnosis on your bill are correct.

DON'Ts

1. DON'T allow anyone, except your doctor or other Medicare providers, to review your medical records or recommend services.
2. DON'T contact your doctor to request a service that you don't need. Don't let anyone persuade you to see a doctor for care or services you don't need.
3. DON'T accept medical supplies from a door-to-door salesman. If someone comes to your door claiming to be from Medicare or Medicaid, remember that Medicare and Medicaid don't send representatives to your home.
4. DON'T be influenced by certain media advertising about your health. Many television and radio ads don't have your best interest at heart.

The Medicare & You 2009 handbook also has a small section on the Senior Medicare Patrol Program (SMP). The SMP can help you. The SMP educates and empowers people with Medicare to take an active role in detecting and preventing health care fraud and abuse. There is an SMP Program in every state, the District of Columbia, Guam, U.S. Virgin Islands and Puerto Rico. For more information or to find your local SMP Program, visit www.smpresource.org.