



## MAKING MEDICARE MAKE SENSE

*Answers To Some of The Most Commonly Asked Medicare Questions*

**Q: What is Medicare Doing to Help Prevent Fraud and Abuse of the Program? Also, are there some Simple Tips for Medicare Beneficiaries to be Aware of to Help Prevent Medicare Fraud?**

**A:** The Medicare Program has had a fraud and abuse detection program for quite some time to help protect taxpayer dollars from being stolen that should be used for Medicare covered services, and to protect Medicare beneficiaries as well.

Most providers that bill Medicare are good stewards of the program. However there are a few that are not and they may assume provider numbers in order to bill Medicare illegally to steal program dollars.

The current Administration is committed to reducing payment errors and eliminating waste, fraud, and abuse in Federal programs. On March 10, 2010, the Administration expanded the use of “Payment Recapture Audits,” a process of identifying improper payments where highly skilled accounting specialists and fraud examiners use state-of-the-art tools and technology to examine payment records and uncover problems such as duplicate payments, payments for services not rendered, overpayments, and fictitious vendors.

In every state including, the District of Columbia, Guam the U.S. Virgin Islands and Puerto Rico there is a SMP program (formerly called the Senior Medicare Patrol program) that 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.

For more information or to find your local SMP Program, visit [www.smpresource.org](http://www.smpresource.org) or call 1-877-808-2468.

Here are some tips to guide you in helping to detect Medicare fraud. Remember, though that most providers are good stewards of the program and sometimes what might appear to be Medicare fraud might be a simple billing error on the part of a provider.

- **Guard your Medicare and Social Security Numbers.** Treat them like you would treat your credit cards. **If your Medicare card is lost or stolen, report it right away.** Call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) for a replacement. If you get benefits from the Railroad Retirement Board, call 1-877-772-5772, or visit [www.rrb.gov](http://www.rrb.gov).

- **Don't give out your Medicare or Social Security information over the web, or to anyone who comes to your home (or calls you) uninvited. Only give personal information to doctors or other providers approved by Medicare.** Call 1-800-MEDICARE (1-800-633-4227) if you aren't sure if a provider is approved by Medicare. TTY users should call 1-877-486-2048. **You can always give personal information if you call or contact the following organizations:**

Medicare

Social Security

Medicare health or prescription drug plans

Your State Health Insurance Assistance Program (SHIP)

- **Be suspicious of anyone who offers you free medical equipment or services and then request your Medicare number.** – If it is free, they don't need your number.
- **Do not let anyone borrow or pay to use your Medicare ID card or your identity.** It's illegal, and it's not worth it.
- **Don't allow anyone, except appropriate medical professionals, to review your medical records or recommend services.**
- **Watch out for these common fraud schemes:**

People who approach you in parking lots, shopping centers, or other public areas and offer free services, groceries, transportation or other items in exchange for you Medicare number. ***Just walk away!***

People who call you claiming to be conducting a health survey and ask for your Medicare number. The Medicare agency may conduct surveys but they will never ask you for your Medicare number in order to conduct the survey. ***Simply hang up the phone!***

Telephone marketers who pretend to be from Medicare or Social Security and ask for payment over the phone or internet. ***Don't do it. They may want to steal your money.***

- **Be suspicious of doctors, health care providers, or suppliers that tell you the following:**

The equipment is free; it won't cost you anything, they only need your Medicare number for their records

Medicare wants you to have the item or service

They know how to get Medicare to pay for the item or service

The more tests they provide the cheaper the tests become

- **Be suspicious of doctors or health plans that do the following:**

Don't charge copayments without checking on your ability to pay

Advertise "free" consultations to people with Medicare

Maintain they have been endorsed by the Federal government or by Medicare

Use pressure or scare tactics to sell you high-priced medical services or diagnostic tests.

Bill Medicare for services you didn't get.

Tell you that an item or service is not usually covered but they know how to bill Medicare to get it.

Use telephone calls and door-to-door selling as marketing tools.

Offer non-medical transportation or housekeeping as Medicare approved services.

Put the wrong diagnosis on the claim so that Medicare will pay.

Bill home health services for patients who aren't confined to their home, or for Medicare patients who still drive a car.

Bill Medicare for medical equipment for people in nursing homes.

Ask you to contact your doctor and ask for a service or supply that you don't need.

Bill Medicare for tests you received as a hospital inpatient (the hospital will do this), or within 72 hours of admission or discharge.

Bill Medicare for a power wheelchair or scooter when you don't meet Medicare's qualifications

Finally, to help protect yourself and Medicare, you should report all suspected instances of fraud and identity theft.

Remember, whenever you get a payment notice from Medicare, review it for errors. The notice shows what Medicare was billed for, what Medicare paid, and what (if anything)

you owe. Make sure Medicare wasn't billed for health care services or medical supplies and equipment you didn't get.

### Report errors and concerns

If your doctor, health care provider, or supplier doesn't help you with your questions or concerns or if you can't contact them, you can do any of the following and explain the issue: Call 1-800-MEDICARE (1-800-633-4227) or call the HHS Office of Inspector General Hotline at 1-800-HHS-TIPS (1-800-447-8477). TTY users should call 1-800-377-4950. You can also send an e-mail to the HHS Office of Inspector General at [hhstips@oig.hhs.gov](mailto:hhstips@oig.hhs.gov).

Medicare won't use your name, during the investigation, if you ask that it not be used.

Before you contact the provider, Medicare, or the Inspector General's hotline, carefully review the facts, and have the following information ready:

- The provider's name and any identifying number you may have
- The service or item you are questioning
- The date the service or item was supposedly given or delivered
- The payment amount approved and paid by Medicare
- The date on your Medicare Summary Notice
- Your name and Medicare number (as listed on your Medicare card) so that they can track the suspected fraudulent claim or claim submissions.
- The reason you think Medicare shouldn't have paid
- Any other information you have showing why Medicare shouldn't have paid for a service or item
- If the suspicious activity turns out to be fraud, you may be eligible for a reward of up to \$1,000. To be eligible for a reward, all of the following conditions must be met:
  - You report your suspicion
  - Your suspicion is referred to the Inspector General's office for review
  - The fraud you report isn't already being investigated
  - Your report leads directly to the recovery of at least \$100 of Medicare money
  - You are not related to people who work for certain federal agencies

If you want to know more about this reward program, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.