

MAKING MEDICARE MAKE SENSE

Answers To Some of The Most Commonly Asked Medicare Questions

Q: What is Being Done to Help Prevent Fraud and Abuse of the Medicare Program?

A: Each year, criminals steal billions of dollars from government and private health insurance programs. Fraud takes money away from seniors and taxpayers, and pushes up health care costs for all of us.

That's just unacceptable.

What's the U.S. government doing about it? The Obama Administration has a zero-tolerance policy toward health care fraud and abuse, and it's paying off. Thanks to the Affordable Care Act, we have more tools and resources to stop fraud.

Last year marked the largest annual recovery of Medicare and Medicaid dollars in U.S. history. More than \$4 billion stolen from federal health care programs was recovered and returned to the Medicare Trust Fund, the U.S. Treasury, and other government programs.

Fraud no longer pays. The Health Care Fraud Prevention and Enforcement Action Team, also known as HEAT, and Medicare Fraud Strike Force prosecution teams in cities across the nation are actively going after thieves.

In fiscal year 2010, 140 fraud-related indictments were filed against 284 defendants who collectively billed Medicare more than \$590 million. And 146 defendants were sentenced to prison for an average of more than 40 months.

And now, through the Affordable Care Act, we'll be better able to stop fraud before it happens, as government is moving away from the old "pay and chase" system of paying health care claims.

For one thing, the new law created a rigorous screening process to keep crooked providers and suppliers out of Medicare and Medicaid.

By using advanced modeling software, Medicare and your state's Medicaid agency will be able to spot billing trends that may indicate health care fraud. This software is similar to what credit card companies use to detect credit card fraud. And Medicare and state Medicaid agencies now have the power to temporarily stop payments in cases of suspected fraud.

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

A: People often ask what they can do to protect themselves against fraud. There are several things you can do, both to protect yourself, and to help in the battle against thieves who are stealing from all of us.

- Start by protecting your personal information. Always treat your Medicare, Medicaid, and Social Security numbers like a credit card number. Never give these numbers to a stranger.
- Don't carry your Medicare or Medicaid card unless you'll need it. Only take it to doctor appointments, visits to your hospital or clinic, or trips to the pharmacy.
- If someone shows up at your front door, or tries to sell you something over the phone, don't give out your Medicare card number. Ever. If they say they represent Medicare, don't believe them.
- Medicare doesn't call or visit to sell you anything.
- Also, carefully read your Medicare Summary Notice when you get it each quarter. The summary shows what medical services and supplies have been billed to Medicare in your name. Make sure there is no billing for something you didn't receive. And make sure the same service you did receive wasn't billed for more than once.
- Read your Part D (Prescription Drug Plan) Explanation of Benefits carefully, too.
- When you no longer have any use for these documents, shred them. Don't just throw them in the trash where anyone can fish them out.

What should you do if you suspect fraud?

Keep in mind that most providers are honest, and like all of us, they sometimes make honest mistakes. So something that initially looks like fraud might be a simple error.

Call your doctor, health plan, or medical equipment supplier to see if the problem can be resolved. If the provider doesn't help you with questions or concerns, or if you can't contact them, you can do any of the following:

- Call 1-800-MEDICARE (1-800-633-4227). A Medicare representative can take a fraud complaint from you, and the line is open for your call 24 hours a day.
- Call the U.S. Health and Human Service Department's hotline at 1-800-HHS-TIPS (1-800-447-8477)
- Send an e-mail to the HHS Office of Inspector General at hhstips@oig.hhs.gov.
- Contact the Senior Medicare Patrol (SMP) program in your state. Call toll free and tell them you want to report a fraud complaint.

In Iowa: 1-800-423-2449

In Kansas: 1-800-432-3535

In Missouri: 1-888-515-6565

In Nebraska: 1-800-942-7830 (in state only)

If you don't want your name used during the investigation, just say so. We won't use it. Thanks for helping us fight fraud in the Medicare and Medicaid programs. Together, we can win this battle, and provide better care at lower cost for America.