



Connecting Older Adults with Community-based Resources and Options

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Medicare Beneficiaries: Watch Out for Medical Equipment Fraud

Mrs. Smith is 65 years old and is new to Medicare. Shortly after her Medicare coverage began, she started receiving phone calls from a salesperson offering her free glucose meters and other diabetic testing supplies. She gave the salesperson her Medicare number to order the supplies. Shortly thereafter, Mrs. Smith started receiving multiple boxes of diabetic testing strips and lancets every month – far too many for a person to use in a month’s time. When she tried to return the strips and cancel the orders, the company ignored her calls. The boxes just stacked up in her apartment.

A few months later, when Mrs. Smith received her Medicare Summary Notice, she saw that Medicare was being billed thousands of dollars for all of these supplies that she wasn’t even using.

The name in this story is fictional, but unfortunately this problem is very real. Medicare beneficiaries in Illinois and other states are receiving countless phone calls from companies offering “free” equipment or supplies. These calls are illegal, and many of them are scams. Real medical equipment companies that work with Medicare must abide by certain rules, including no unsolicited telemarketing.

Durable medical equipment* suppliers may only contact you if:

- You have given the supplier written permission to contact you
- The contact is about an item that the company already provided to you
- The supplier has provided you with at least one item in the last 15 months

This rule also applies to solicitations through email, instant messages, in-person contact or Internet advertising.

To protect yourself from medical equipment scams, follow these tips from the Illinois SMP (Senior Medicare Patrol) program at AgeOptions:

- Do not give your Medicare number to anyone you do not know, especially someone who calls on the phone, comes to the door or offers “free” services or supplies in exchange for your Medicare number. “Free” services do not require your information.
- Do not accept equipment or supplies from someone who calls on the phone or visits you unexpectedly, even if they say your doctor sent them.
- Do not sign contracts or other forms without reading them, and never sign blank forms.
- If you think you may need medical equipment or supplies, contact your doctor. Your doctor should order any supplies that you need.
- Before ordering equipment, ask the supplier if they accept Medicare “assignment.” If a supplier is enrolled in Medicare, but does not accept “assignment,” they can charge you whatever they want. If a supplier is not enrolled in Medicare, Medicare will not pay for the supplies.
- Read your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) from your insurance company. Watch for claims of services or supplies that you did not get or were not ordered by your doctor. If you have questions about claims on your Medicare Summary Notice or you suspect fraud, contact the Illinois SMP (Senior Medicare Patrol) program at AgeOptions for assistance: (800)699-9043.

*Durable Medical Equipment is medical equipment that is ordered by a doctor (or, if Medicare allows, a nurse practitioner, physician assistant or clinical nurse specialist) for use in the home.

AgeOptions is a nonprofit organization located in Oak Park, IL, that has served the older adults of suburban Cook County and their caregivers as an Area Agency on Aging since 1974. For more information, please visit the Agency website at www.ageoptions.org.

AgeOptions connects adults age 60 and over with resources and service options so they can live their lives to the fullest and remain in their homes as long as possible. As the Area Agency on Aging, AgeOptions serves suburban Cook County, which includes 130 communities within 30 townships and a diverse population of 460,000 older adults. **AgeOptions**, a nonprofit organization, advocates, plans, develops and funds programs and coordinates a network of community-based senior service agencies to ensure an effective and efficient system of service delivery is available. In fiscal year 2009, AgeOptions distributed \$12,641,000 to these agencies. Support is provided through the Older Americans Act, Illinois General Revenue Funds, local funds and individual contributions. **AgeOptions** and its network of agencies are the principal source of information regarding senior services in suburban Cook County.