

## Guard Against Medicare Drug Plan FRAUD

Beginning in November, you will be asked to sign up for a new Medicare drug plan to help you pay for your medication. Private companies are working with Medicare to offer these plans, which will take effect in January of 2006.

Unfortunately, con artists are ready to take advantage of you. The solution to protecting yourself is simple:

- Never give out personal information to someone you don't know – including bank account numbers, social security numbers, credit card numbers, not even your mother's maiden name.
- Don't pay for assistance – there is a lot of free and reliable help available.

For help in understanding the Medicare prescription drug plans, or to report suspicious activity, call a trained counselor at **(800)699-9043**.

### **You, too, can help others.**

If you would like to volunteer to help fight health care fraud, contact the Senior Medicare Patrol Coordinator of the Suburban Area Agency on Aging at **(800)699-9043**.

## Suburban Area Agency on Aging *Connecting Older Adults with Community-based Resources and Options*

The Illinois Senior Medicare Patrol program is a statewide partnership of organizations and governmental agencies across the state. The goal is to enlist people with Medicare, and their family, friends and neighbors, to help fight waste, fraud and abuse, ensuring benefits are not exploited and people get the health care assistance they need.

The Suburban Area Agency on Aging is funded by the U.S. Administration on Aging to lead this program in Illinois. This partnership of agencies is part of the aging network of services funded by the Older Americans Act, Illinois General Revenue Funds, local funds and individual contributions.

#### Statement of Non-discrimination

The Suburban Area Agency on Aging does not discriminate in admission to programs or treatment of employment in programs or activities in compliance with appropriate State and Federal statutes. If you feel you have been discriminated against, call (800)252-8966 (voice and TTY) or Suburban Area Agency on Aging, (800)699-9043, (708)383-0258 (voice) or (708)524-1653 (TTY).

## Suburban Area Agency on Aging



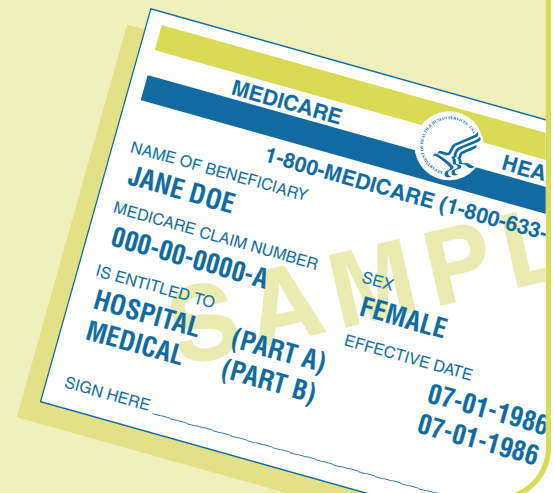
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[www.suburban-age.org](http://www.suburban-age.org)

**(800)699-9043**  
(708)383-0258  
(708)524-1653

**Toll-free number**  
Local number  
TTY

# Protect Yourself from Health Care FRAUD



## Help us control costs and safety.

Health care fraud is often not reported.

It is estimated that annual losses due to fraud range from 5-10% of all healthcare expenses – between \$80 and \$160 billion.\*

Medicare and Medicaid programs alone lost more than \$23 billion dollars last year due to simple errors – and – a few dishonest individuals. In dollar amounts, this means that \$1 of every \$7 spent on Medicare and \$1 of every \$10 spent on Medicaid is wasted. In other words, this money is never spent in the way it was intended – to provide for health care for older persons, people with disabilities and families.

\*Based on 2002 health care expenditures of \$1.6 trillion.

## Be active in the fight against fraud, waste and abuse!

Everyone pays the price for health care fraud, errors and abuse through:

- higher insurance premiums,
- increased costs for medical services and equipment, and
- greater spending by Medicare and Medicaid.

But most importantly, our health care services are at stake.

## Protect Yourself from Health Care Fraud

# 12 Steps to Safety and Savings

### Go to trusted sources.

1. Get medical help *only* from your personal doctor, hospital or clinic. They are the only ones who should make referrals for special equipment, services or medicine.
2. Talk first to your doctor or pharmacist before showing anyone your medical or prescription records.

### It's shrewd to be rude.

3. Hang up the phone if someone calls and tries to pressure you into providing medical information or buying medical equipment.
4. Shut the door on anyone who comes to your home, saying they are from Medicare or some other health care company.

### Do your homework.

5. Check with your health care provider before buying or investing in any Internet “cure-all” or “miracle” products or services.

### Safeguard personal information.

6. Collect your mail regularly. Don't leave your mail out for more than one day. Thieves can get personal information from your bills and correspondence.
7. Rip up or shred your Medicare and other health care papers – or other important documents – before throwing them away. Crooks can go through the trash to steal your identity information.

### Follow your instincts!

8. Treat your identity cards like credit cards. If someone offers to buy your Medicare or Social Security numbers, don't sell them. It's simply not worth it.
9. Be aware. Medicare does not sell anything. Do not be fooled by offers supposedly endorsed by Medicare or other health care authorities.
10. Remember – if it seems too good to be true, it usually is!

### Check charges for your medical care.

11. Always double-check your Medicare Summary Notices (MSN) and health care billing statements for accuracy. *(Your Medicare Summary Notice is mailed to you after you get medical care and is stamped “This is NOT a Bill.”)* Look for these things on your billing statement:

- Charges for special equipment, services or medicine that you did not get,
- Billing for the same service twice, and
- Services that were not ordered by your doctor.

### Take action!

12. If you suspect fraud, error or abuse related to health care, gather the facts and notify:

**Suburban Area Agency on Aging  
(800)699-9043**

