Tales From the Frontlines of Fraud Investigation: 
Interview with an OIG Special Agent

Remember the disheveled TV detective Lieutenant Columbo played by Peter Falk from 1968 until 2003? Known for his odd and meandering way of questioning suspects and witnesses, Columbo usually solved the case with his final question; his tagline was “Just one more thing…” Columbo was always asking questions when things just didn’t seem right.

Like Lt. Columbo, Medicare beneficiaries must be willing to ask questions about payments shown on their Medicare Summary Notices (MSN) that just do not seem right. According to a Chicago-based U.S. Department of Health and Human Services Office of Inspector General (HHS OIG) special agent, uncovering fraud can be that simple – pay attention and ask questions.

This Special Agent (who will remain unnamed to protect her identity) started her role following 10 weeks of training at a federal facility located in Brunswick, Georgia. She enjoys her job thanks to the variety – every day is different. A day of office work may be followed by a day in the field doing surveillance; the next day may be assisting another agent with an arrest. She also likes the fact that, unlike her counterparts in the FBI, her job hours are more regular – better for family life.

The HHS OIG is charged with, among other duties, investigating Medicare and Medicaid fraud, waste and abuse. The Chicago special agent we interviewed has been on the frontlines of the war against Medicare fraud for many years. We sought out her advice on how SMP volunteers can instruct beneficiaries about detecting Medicare fraud.

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AgeOptions and the Illinois SMP Program

AgeOptions, the Area Agency on Aging of suburban Cook County, coordinates the SMP (Senior Medicare Patrol) Program for the state of Illinois. AgeOptions and our partner agencies are funded by the U.S. Administration on Aging to provide outreach and education on health care fraud through the SMP program. For more information about the Illinois SMP Program, contact AgeOptions at (800)699-9043 or visit our SMP website: www.illinoissmp.org.
Our Illinois SMP volunteers have presented to some very interesting groups over the years. For example, Ken Stewart, an SMP volunteer for Catholic Charities Northwest, presented to 50 attorneys who specialize in elder law at the DuPage County Bar Association. What made this presentation interesting and very meaningful is the fact that Ken is a retired administrative law judge who worked for the Social Security Administration for 45 years. Ken felt up to the challenge of presenting to his peers because in his employment he had the privilege of serving as the first judge to hold Medicare Part B hearings on issues including durable medical equipment, coding and billing, and home health care when Medicare “borrowed” Social Security administrative law judges as Medicare appeals were starting. He remained in charge of the Medicare hearings program nationwide for several years.

SMP volunteer Bob Lapp presented to a group of retired chemists. After a local library presentation, a member of a retired chemists group approached Bob and asked him to consider presenting to their group of retirees. Bob attended the retirees’ monthly meeting at a local restaurant and presented the SMP message to the group after their dinner. Bob recalls some members of the group had specific questions about Medicare Advantage plans. Because Bob is also a SHIP (Senior Health Insurance Program) trained counselor, he was able to answer their questions.

Bob also took on the challenge to present the SMP message to more than 1,000 home health care aides from the Assyrian Universal Alliance Foundation. Bob’s presentation was part of two training sessions in Skokie at which the aides were required to learn about health care fraud. The sessions were interpreted in Assyrian.

Art Holmberg, an SMP volunteer for White Crane Wellness Center in Chicago, presented the SMP message to a group of seniors in New York State! Art lives in New York part of the year. He piqued the interest of a group there who requested he present on SMP, so Art teamed up with a county office on aging in New York and gave the presentation.

Thanks to our SMP volunteers for sharing their stories about outreach. Let us know about interesting groups you presented to on our next quarterly volunteer call. (See below for more information.)

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**2014 Statewide Quarterly Calls for SMP Volunteers**

Four times a year, Illinois SMP holds a phone call for all SMP volunteers to join. These calls include program updates, current fraud issues, a volunteer led discussion, what’s new in Medicare and other topics. All Illinois SMP volunteers are invited to sit in on these calls. Please save the following dates and times for our 2014 quarterly calls for SMP volunteers:

- **Tuesday, January 14, 10-11am**
- **Tuesday, April 15, 1-2pm**
- **Tuesday, July 15, 10-11am**
- **Tuesday, October 14, 1-2pm**

Details including the call-in number, will be given to SMP volunteers by their coordinators prior to each call date.
Teresa Keaton has always been an active volunteer in her community. Of course, when your husband is in the U.S. Air Force, “community” is a relative term as you move your family from assignment to assignment. Now that her husband, Mark, has retired after 23 years of duty in Air Force information systems, they have settled down in the small Illinois community of Fairview Heights as they build their dream retirement home.

Both of Teresa’s sons have followed their father into the Air Force. The youngest son is earning his M.D. at Louisiana State University on an Air Force scholarship. The older son is stationed in England and is married with two children. Teresa hasn’t seen her grandchildren in a year but is looking forward to traveling to visit them soon with her husband.

Once Teresa and her husband settled in Illinois, it was natural for her to seek out volunteer opportunities. While her two boys were growing up she volunteered for activities involving children. Now she wanted to turn her attention to seniors. So Teresa did a search on the Internet.

She came across the Area Agency on Aging of Southwestern Illinois located in nearby Belleville. The Agency offers a wide range of programs for seniors, from Meals on Wheels to respite for caregivers and transportation. The program appealed to Teresa, and she especially liked the idea of educating seniors about Medicare and fraud prevention. In addition, Teresa wanted to learn more about Medicare in order to help her parents, who were approaching Medicare eligibility.

Teresa completed the SMP training program as well as SHIP (Senior Health Insurance Program) training. She also spent some time “shadowing” Tamara and learning as she conducted presentations. She helped out by answering questions while at a table set up by the Area Agency on Aging at local community events. All of this gave her plenty of practice answering questions before giving her first solo SMP presentation. (While she enjoys doing presentations, Teresa points out that there are also SMP volunteer opportunities for someone who would prefer to avoid public speaking.)

In addition to the intrinsic values of becoming a volunteer for a good cause, Teresa found several other benefits to being a SMP volunteer:

- She enjoys meeting people and SMP gives her plenty of opportunities for that
- She loves hearing other peoples’ stories and talking with them, answering their questions and being a valued resource
- Finally, she found the information useful for her parents when the time came for them to enroll in Medicare

Teresa is typical of SMP volunteers who look for ways to make their communities better – even if “community” is a relative term!

Contributed by Jim Sullivan, SMP Volunteer at AgeOptions for over three years.
The Illinois SMP recently created two advertisements, using two of our volunteers as models. One ad was for volunteer recruitment, and the other ad was created to share the SMP message to prevent, detect and report health care fraud. If you would like to use these ads, contact SMP at AgeOptions (800)699-9043. SMP volunteers can talk to their local SMP coordinators as well.

The agent began by recommending that either the beneficiary or a family member review the quarterly Medicare Summary Notice (MSN) carefully. Often beneficiaries throw the MSN out because at the top there is a statement that says “this is not a bill”, and they lose interest. In reality, it is the best place to start reviewing for errors. “Just one more thing…”

Furthermore, the agent said that durable medical equipment (DME) is one area especially susceptible to fraud. For example, criminals will often sell a beneficiary a scooter that costs $2,500 for example. The scooter is delivered as promised, but Medicare is billed for $5,000 – the cost of a motorized wheelchair. The beneficiary may not realize the difference between the cheaper scooter and the more expensive motorized wheelchair, thinking the difference in terminology is just that. “Just one more thing…”

Finally, you may wonder what has changed during her tenure as a special agent. She points out that the HHS OIG does more data analysis now. “Outliers”, such as home health agencies that cumulatively bill much more than other agencies in their area, “stick out” and may be investigated she said. By itself, being an outlier does not mean fraud is taking place, but it raises questions that need to be asked.

Contributed by Jim Sullivan, SMP Volunteer at AgeOptions for over three years.
NEW Illinois SMP Volunteer Handbook

We rolled out our new SMP Volunteer Handbook in late May and want to make sure every Illinois SMP volunteer received one either in hard copy form or by using this link to get an electronic copy: http://ageoptions.org/documents/ILSMPVolunteerHandbook_May2013.pdf. It is our hope that the information in the handbook is meaningful and useful to our volunteers in their SMP roles. The last page of the handbook is a verification form showing the handbook has been received and read. We ask each volunteer to sign and return the form to the Illinois SMP office as soon as possible.

Medicare Summary Notice (MSN) Presentation Resources

Illinois SMP has a new “How to Read a Medicare Summary Notice (MSN)” presentation and accompanying handout that can be used separately or together to inform beneficiaries about the recent redesign of the MSN. These resources were created by SMP volunteer Bob Lapp and SMP staff member Peg Tully. We encourage volunteers and coordinators to use these resources in their SMP outreach efforts. Both resources can be found online:

- **PowerPoint:** http://www.ageoptions.org/documents/HowtoReadMSN_8.28.13.ppt
- **Handout:** http://www.ageoptions.org/documents/HowToReadMSNJune2013.pdf

If you are an SMP volunteer, please use these resources in outreach and remember:

- Each PowerPoint slide has a script in the notes section to aid in the presentation
- Both resources were written with easy-to-understand wording and ideas to help the presentation go smoothly
- Volunteers can seek help from SMP staff or their coordinator before presenting
- These resources can serve as the sole presentation content because they include the general SMP message to prevent, detect and report health care fraud

If anyone would like to have an SMP volunteer give this MSN presentation at their site, contact the Illinois SMP at (800)699-9043 to set up a date and time.

The mission of the Illinois SMP is to empower Medicare and Medicaid beneficiaries to prevent, detect and report error, fraud and abuse in the Medicare and Medicaid programs through community outreach and education.