PREVENTING MEDICARE FRAUD

SMP
Senior Medicare Patrol
Preventing Medicare Fraud

Did you know?

Medicare loses an estimated $60 BILLION each year due to fraud, errors, and abuse.

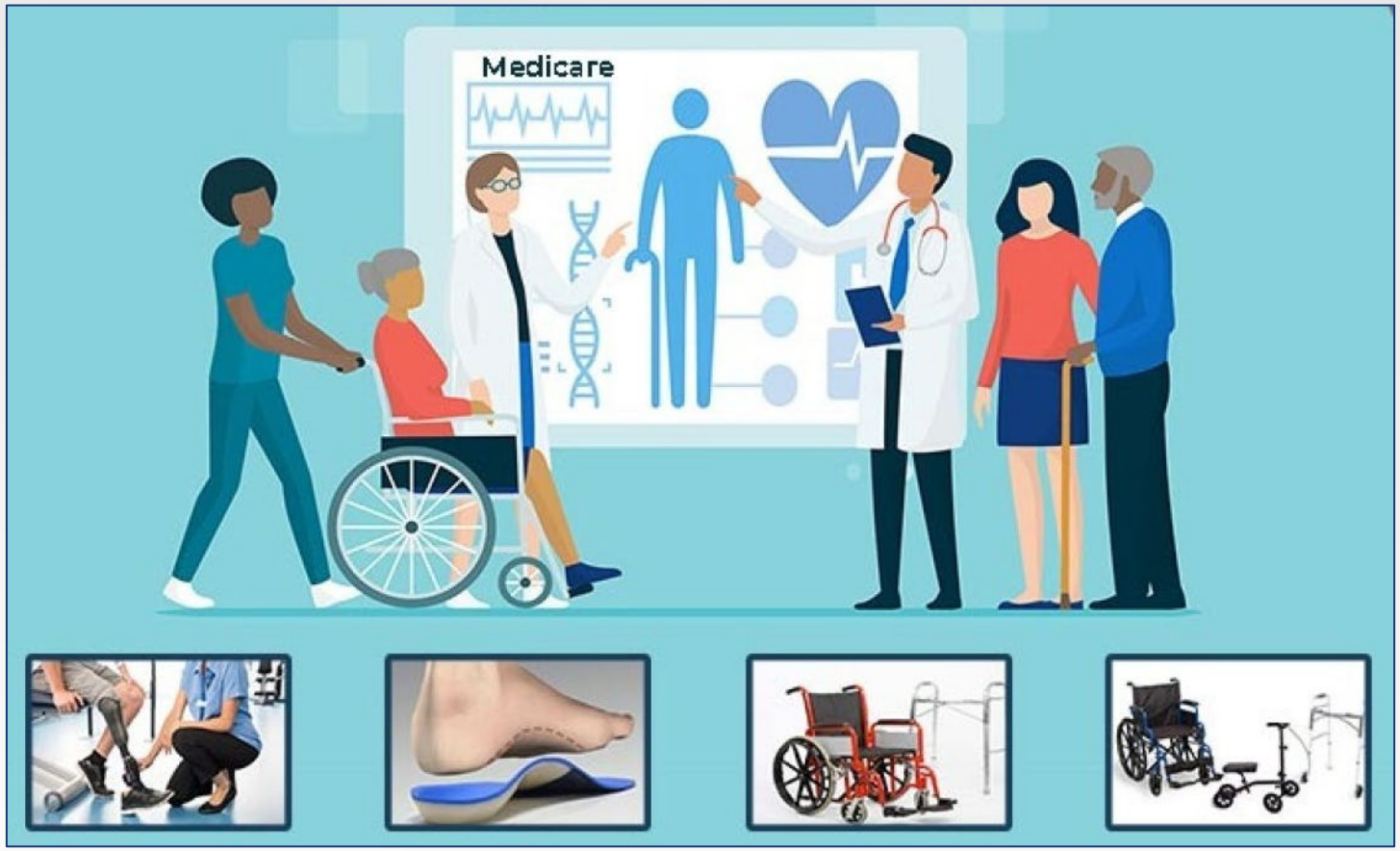
ACL
Administration for Community Living

SMP
Senior Medicare Patrol
Preventing Medicare Fraud

Illinois SMP PSA

MOST FREQUENT TYPES OF MEDICARE FRAUD IN ILLINOIS

DURABLE MEDICAL EQUIPMENT SCAMS



DURABLE MEDICAL EQUIPMENT SCAMS

Part B covers any medically necessary durable medical equipment.

DME is equipment and supplies ordered by a health care provider for everyday or extended use.

Typical DME Scams involve back braces, knee braces, walkers, canes, oxygen tanks and more.

HOW THE SCAM WORKS

1

A beneficiary receives a call from a fraudster claiming to be from Medicare.

2

The fraudster offers a free knee brace in exchange for a Medicare number from the beneficiary.

3

The fraudster then sells the information to a DME company who pays a doctor to sign off the brace prescription.

4

A few months later, the beneficiary will receive a charge ranging from $500 to $10,000.

GENETIC TESTING SCAMS

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Genetic testing fraud happens when Medicare is billed for a test that was not medically necessary.

Scammers are offering Medicare beneficiaries cheek swabs for genetic testing at senior fairs and through the mail.

They bill Medicare thousands of dollars for ranging from $5,000 to $25,000 for these unnecessary tests.

HOW THE SCAM WORKS

1

You attend a health fair or presentation where people offer “free” genetic testing. Then they take your Medicare number.

2

What the business will do next is charge your Medicare account for the genetic testing services.

3

You may or may not receive your test results, but if you read your MSN, you will see Medicare is charged a large amount of money.

GENETIC TESTING SCAMS

URINARY CATHETER SCAM

HOW THE SCAM WORKS

Prevent, Detect, Report…

- DO NOT give your Medicare, Medicaid, or Social Security numbers to someone you do not know. NEVER give these numbers to someone who calls on the phone or comes to the door. Trustworthy health care providers will not sell their services by calling on the phone or coming to the door. **Telephone and door-to-door marketing are often a sign of fraud.** If a caller or visitor tries to threaten or pressure you into something, hang up the phone or shut the door.
- DO NOT give anyone your Medicare, Medicaid, or Social Security numbers in exchange for "free" services. **If a service is "free," they should not need your information!**

- DO NOT accept health care services or equipment that you do not need. If someone offers you services or equipment that you do not need and asks for your Medicare or Medicaid number, they may be billing Medicare or Medicaid fraudulently for those services. **DO talk to your doctor if you need health care services. Your doctor should order any services or supplies that you need.**

- **Read your Medicare Summary Notice (MSN) Or Explanation of Benefits statements from your insurance plan. Watch for:**
  - **charges for services or supplies that you did not receive**
  - **services or supplies that were not ordered by your doctor**
  - **other errors**

  (Note: In Illinois, people with Medicaid do not receive statements. This makes it difficult to see if someone is billing Medicaid fraudulently. ***The good news is that each of the other tips above applies to people with Medicaid.****)*

The Illinois SMP (Senior Medicare Patrol) Program educates consumers about health care fraud, waste, and abuse. If you have questions about a claim on your Medicare Summary Notice or Explanation of Benefits, call the Illinois SMP program at **(800)699-9043**. Information about the Illinois SMP program is also available on our website: **www.illinoissmp.org**

Financial Exploitation

Financial exploitation means the use of an adult's (60+ or 18-59 with a disability) finances by another to the disadvantage of that adult or the profit of a person other than that adult. The following are examples:

- **Stolen money or property**
- **Misuse of credit card**
- **Inappropriate use of resources**
- **Unpaid bills when income is adequate**
- **Overcharging for services rendered**
- **Withholding money**

Reporting Financial Exploitation

24-hour Adult Protective Services Hotline: Reports any suspicion of financial exploitation or elder abuse.	1-866-800-1409 (Voice) 1-888-206-1327 (TTY)
Adult Protective Services Provider Agency Locator: This website can search your nearest APS agency where you live.	https://services.ageoptions.org
Regional Long Term Care Ombudsman Program: Advocates for the rights of residents of long-term care facilities.	Suburban Cook County 1-888-401-8200 City of Evanston 1-847-448-8696

The Elder Risk Detector is a proactive tool that helps identify potential legal issues and connects you to the right resources for legal remedies. It's especially useful for those concerned about their finances, offering support to address possible legal challenges.

- Some examples include of financial concerns:
- I have noticed something unusual or different in my checking or savings accounts or credit cards
- Someone is pressuring me into sending them money by phone or email
- I have received a bill or financial statement that I don't recognize
- I signed a document I do not understand

Upon completion of the assessment, it can be electronically submitted to Legal Aid Chicago. A representative from Legal Aid Chicago will reach out to you within 3 days.

What is a Scam?

Scammers and fraudsters do this by getting you to reveal your personal details, stealing your private information, or even getting you to willingly hand over cash. Here are some examples:

- Social Security Impersonation Scams
- IRS Impersonation Scams
- Identity Theft
- Romance Scams
- Grandparent Scams
- Sweepstakes Scams
- Debt Scams

Avoiding a Scam

Social Security Administration (SSA) will never call you to ask for your bank information or social security number.

SSA will never tell you that your Social Security number has been suspended or demand an immediate payment.

The IRS will never call you to ask for a credit or debit card number over the phone or threaten to send law enforcement to arrest you.

Never give out or confirm personal information (i.e., account numbers, Social Security numbers, mother's maiden name) over the phone to someone you do not know.

Reporting a Scam

Social Security Impersonation Scams	1-800-269-0271
IRS Scam Reporting Hotline	1-800-366-4484
Equifax Fraud Hotline	1-888-766-0008
Experian Fraud Hotline	1-888-397-3742
TransUnion Fraud Hotline	1-800-680-7289.
Identity Theft Information Specialist	1-888-400-5530
National Elder Fraud Hotline	1-833-372-8311
U.S. Senate Special Committee on Aging's Fraud Hotline	1-855-303-9470

Illinois SMP *Fraud Alerts*

The Illinois SMP Program emails *Fraud Alerts* every other Tuesday.

These alerts contain fraud-related articles, scams and other helpful information.

You can register here: http://illinoissmp.org

Volunteering with Illinois SMP

Volunteers are a key part of our SMP program!

Volunteers can conduct outreach events including health fairs and presentations.

If you want to volunteer or to learn more, please contact Allyson Cassity at allyson.cassity@ageoptions.org or call (800)699-9043

Illinois Senior Medicare Patrol

(800) 699-9043

illinoissmp.org

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