

## IEHA Program Lesson Submission

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<b>Topic Title:</b>	Medicare Scams
<b>Topic Description:</b> (Information should be researched, educational, approved for use (if you are not the author, seek approval from materials author), and presented in a format that would allow an individual to read, study, and teach to other peers. <b>All copyright issues should be resolved before submission.</b> )	Medicare scams are becoming more and more prominent. Scammers are aware of how complex and confusing Medicare is for the average Hoosier, and they use this to manipulate citizens and the government out of billions of dollars. Learn how to spot fraud, protect yourself from being a victim, and how to report fraud should you experience it.
<b>Short Goal/Objective Statement for Lesson:</b>	Objectives: This lesson will help you to: <ol style="list-style-type: none"> <li>1. Learn how to spot fraud,</li> <li>2. Protect yourself from being a victim, and</li> <li>3. How to report fraud should you experience it.</li> </ol>

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# How to protect yourself from Medicare Scams

Criminals have been fraudulently obtaining Medicare information to defraud you and the government from billions of dollars. Fraud occurs by either taking your private health information, or sometimes called “identity theft,” or by submitting fraudulent claims on your behalf. Scammers have been known to call, text, or email these services; or through utilization of websites and print materials. A telephone scam may seem legitimate at first, and scammers sound very professional. But don’t be fooled! They do this to bait an answer from you. Out of the blue telephone calls requesting your health information should not be trusted.

*If it sounds too good to be true, it is.*

## How to **spot fraud**:

1. Anything free. Scammers will offer you free prescriptions, equipment, testing, or care; Medicare does not give out free items.
2. Pressure or threats- Be on the lookout if someone tells you that you are “pre-approved” for a new plan, or qualify for lower premiums or better benefits. If someone wants to charge you a “fee” for enrollment, **do not** pay them. You will never be called to verify your information by Medicare, and you will NOT be cancelled if you do not immediately answer.
3. New cards. If anyone calls to activate, renew, or update your Medicare card- hang up. You will NEVER be charged a fee to activate a current card, NOR update your Medicare card.
4. Know what is covered. You can find out what services are covered in your “Medicare and You” handbook. You can call Medicare for a copy at 1-800-MEDICARE or visit: [medicare.gov/medicare-and-you](http://medicare.gov/medicare-and-you).

*Knowledge speaks, but wisdom listens.* -Jimi Hendrix

## How to **Protect Yourself**:

1. NEVER share your Medicare Beneficiary Identifier (MBI) or Social Security Number to anyone other than a medical provider (Doctor, Pharmacy, SHIP or State Health Insurance Assistance Program, or medical equipment companies). Scammers will use legitimate-looking phone numbers to fish for information, and they may have done some research on you and have some of your personal information. MBI and Social Security numbers should be protected the same as bank account and credit card information. Medicare WILL NEVER call you, unless you called them FIRST. If you do call and request their help, please note that they will have your information and will not ask it of you. (Never verify your date of birth, mother’s maiden name, middle initial- NOTHING)

2. Watch your clicks! Not only will they call you, but scammers may use legitimate-looking emails and websites to make it look as if you were contacted by Medicare. Never respond to unexpected emails, even through they may appear legitimate. The Medicare website is <https://www.medicare.gov> or call 1-800-MEDICARE.
3. Medicare will NEVER show up at your home.
4. Never pay over the phone or online for Medicare. You will be sent a bill in the mail.
5. Never join a Medicare health or drug plan over the phone. If asked to do so-call Medicare directly.
6. If you are threatened in any way- disconnect.
7. Medicare "Advantage" plans. Be wary of salesmen who offer deals "preferred by Medicare." Medicare lets you self-select your own plan. Additionally, Insurance agents must follow state guidelines. Legitimate agents cannot offer you cash, meals, or gifts (more than \$15), charge an enrollment fee, or ask for contact information for your family or friends.
8. Destroy your old card. If anyone asks you to send it in for a new card- do not do it. As soon as you have your new card, destroy the old one.
9. Protect your health information. Again, only share with your known medical providers.
10. Unauthorized Genetic testing kits. If you should receive one do not accept delivery or send it back.
11. Watch your Medicare Summary Notice (MSNs) that you get in the mail every three months for Parts A and B services. If Medicare has paid for any procedures or tests that you did not receive, please call Medicare ASAP.
12. Educate yourself about Medicare. Know your rights, and know what a provider can and can't bill to Medicare. Read your "Medicare & You" handbook, or visit Medicare.gov to learn more about your rights and different covered services.

Do what is right, not what is easy...

#### How to **Report Scams**:

Contact Medicare directly by phone at: 1-800-MEDICARE

Senior Medicare Patrol Resource Center in Indiana 1-800-986-3505 or <https://smpresource.org/locator/indiana/>

Federal Trade Commission 1-877-438-4338 or: [ftc.gov/complaint](https://www.ftc.gov/complaint)

To report fraud please have the following items available:

- a. Your name and Medicare Number
- b. Name of Provider listed on MSN
- c. Service you are questioning
- d. Amount Medicare paid
- e. The date of service on your MSN

What a Medicare SCAM call sounds like:

[FraudWatch: Preventing Medicare Scams in the Asian American and Pacific Islander Community \(youtube.com\)](#)

The Centers for Medicare & Medicaid Services (CMS) provides free auxiliary aids and services, including information in accessible formats like braille, large print, data or audio files, relay services and TTY communications. If you request information in an accessible format from CMS, you won't be disadvantaged by any additional time necessary to provide it. This means you'll get extra time to take any action if there's a delay in fulfilling your request. To request Medicare or Marketplace information in an accessible format you can:

1. Call us: For Medicare: 1-800-MEDICARE (1-800-633-4227) TTY: 1-877-486-2048.

2. Send us a fax: 1-844-530-3676.

3. Send us a letter: Centers for Medicare & Medicaid Services Offices of Hearings and Inquiries (OHI)  
7500 Security Boulevard, Mail Stop S1-13-25 Baltimore, MD 21244-1850 Attn: Customer Accessibility  
Resource Staff Your request should include your name, phone number, type of information you need (if known), and the mailing address where we should send the materials.

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