



Take Charge... Help Prevent Health Care Fraud and Abuse!

**Presented by Statewide Health Insurance Benefits
Advisors (SHIBA), Washington state's SMP**



SMP program funded by the U.S. Administration for Community Living

Medicare Fraud, Errors, and Abuse Affect...

Everyone

- ✓ **Billions** of taxpayer dollars lost to improper claims
- ✓ Medicare trust fund at risk

Medicare Beneficiaries

- ✓ Higher premiums
- ✓ Less money for needed benefits
- ✓ Quality of treatment



Consequences of Medicare Fraud, Errors, and Abuse



Medical identity theft



Health impact



Personal financial losses

What is the Senior Medicare Patrol?

SMPs...

Help
Medicare
beneficiaries
prevent,
detect, and
report health
care fraud

Help
preserve the
integrity of
the
Medicare
program

Rely on
volunteers
to help
perform
SMP work

The SMP mission is...

to empower and assist Medicare beneficiaries, their families, and caregivers

to prevent, detect, and report health care fraud, errors, and abuse

through outreach, counseling, and education.



What is Medicare?



Federal health insurance program
created in 1965



- People ages 65 and older
- Some people with disabilities under 65
- And a few others



Not designed to pay 100% of all
medical bills



Covers over 52 million people

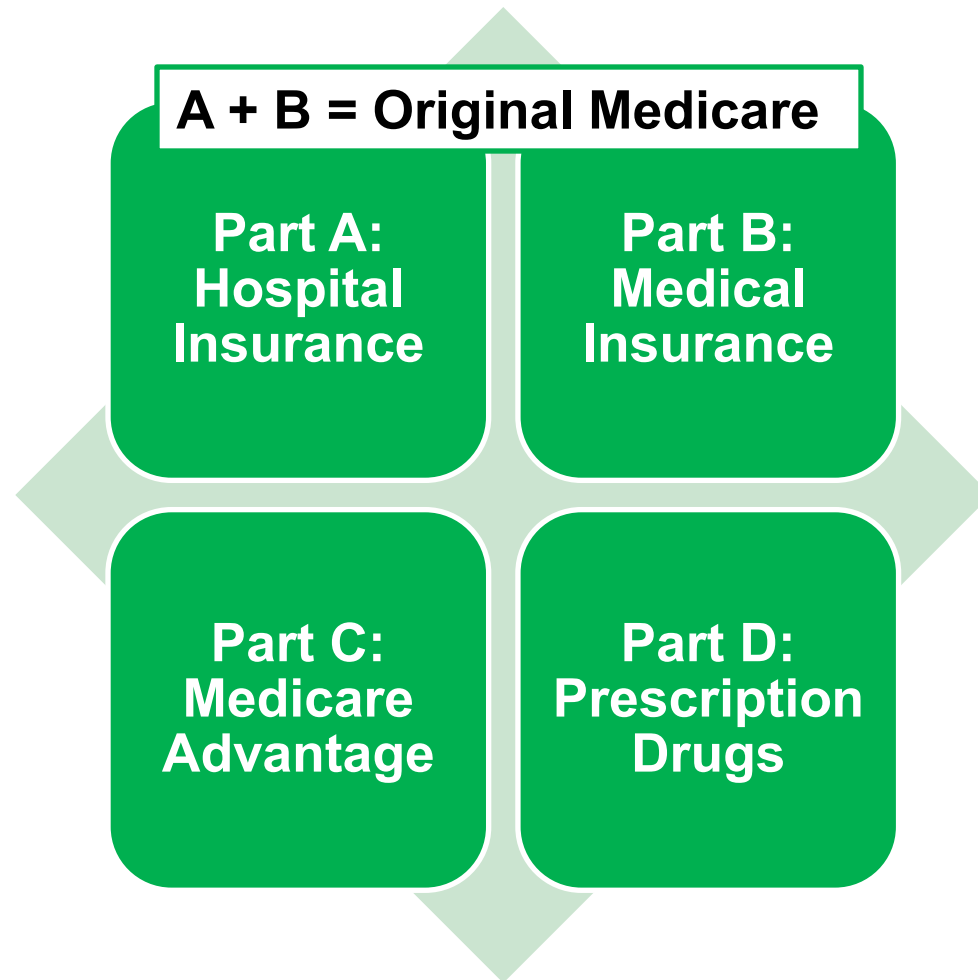
Medicare Numbers and Cards

All Medicare beneficiaries are issued a Medicare number and card upon enrollment.

Medicare numbers contain a unique beneficiary ID number. A **Medicare number is as valuable to identity thieves as a credit card.**



Parts of Medicare



Part A: Hospital Insurance

Health care benefits help cover:

- ✓ Inpatient hospital care
- ✓ Inpatient skilled nursing facility care
- ✓ Home health care
- ✓ Hospice care



Part B: Medical Insurance

Health care benefits help cover:

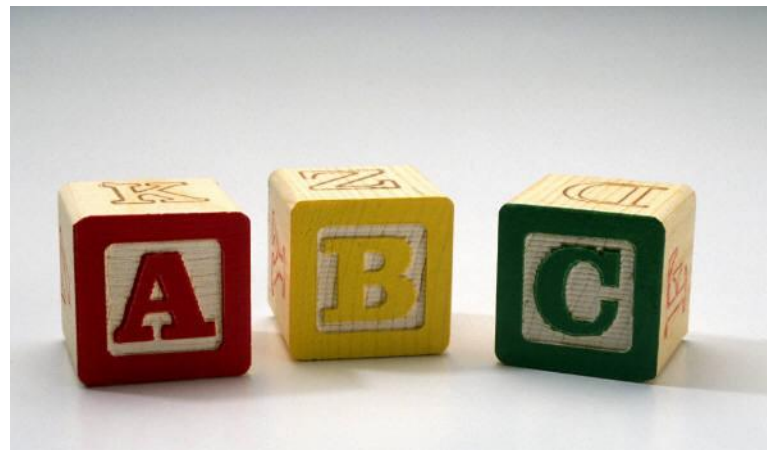
- ✓ Doctor services
- ✓ Durable medical equipment (DME)
- ✓ Home health care
- ✓ X-rays, lab services
- ✓ Outpatient hospital services
- ✓ Mental health services
- ✓ Most preventive health care services



Part C: Medicare Advantage

An alternative to Original Medicare (Parts A and B) when elected

- ✓ Offered by private insurance companies
- ✓ Must provide all Part A and Part B benefits
- ✓ Many offer additional benefits
- ✓ Most include prescription drug coverage
- ✓ Coverage varies!



A plan comparison tool is available on Medicare's website: www.Medicare.gov

Part D: Prescription Drugs



- ✓ Help with prescription drug costs
- ✓ Offered by private companies
- ✓ Coverage varies!

What is Medicare Fraud?



Intentionally billing Medicare for services that were not received or billing for a service at a higher rate than is actually justified

What is Medicare Abuse?



Providers supply services or products that are not medically necessary or that do not meet professional standards

Examples of Fraud & Abuse

Billing for services, supplies, or equipment that were not provided

Billing for excessive medical supplies

Obtaining or giving a Medicare number for “free” services

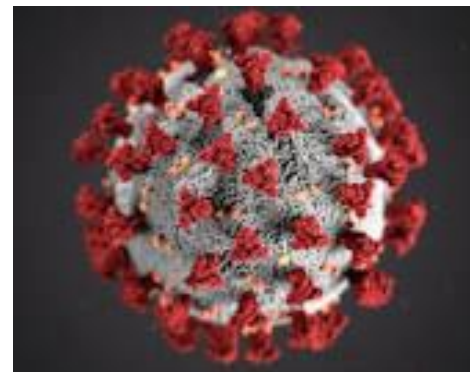
Improper coding to obtain a higher payment

Unneeded or excessive x-rays and lab tests

Claims for services that are not medically necessary

Using another person’s Medicare number, or letting someone else use your number

Examples of COVID-19 SCAMS



- ✓ Scammers offer free Corona tests
- ✓ Price-Gouging high-demand items
- ✓ Phony Contact Tracing Calls or Text messages
- ✓ Con artists offer free Vaccine

Be cautious!

**BE CAUTIOUS OF CALLS,
TEXTS, EMAILS, LETTERS,
OR VISITORS **SELLING**
COVID-19 TEST KITS.**



What about Errors?

Health care services and billing are complicated, which can lead to errors.



Only a review and investigation of the issue will determine if it is an error, fraud, or abuse.

Real Life Cases: Medicare Fraud & Abuse in Washington state!



- ✓ **Seattle doctor pleads guilty to turning in phony Medicare claims including reports of nursing home visits to patients who were dead.**

Three Steps to Prevent Health Care Fraud



1) Protect

2) Detect

3) Report

Step 1: **Protect** Yourself and Others from Medicare Fraud

DO

- Do treat your Medicare card and number like your credit card.
- Do watch out for identity theft.
- Do be aware that Medicare doesn't call or visit to sell you anything.
- Do be cautious of offers for "free" medical services.
- Do **pass it on!**

DON'T

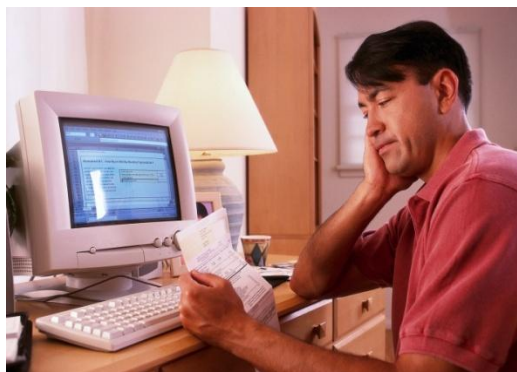
- Don't give out your Medicare number except to your doctor or other Medicare provider.
- Don't carry your Medicare card unless you will need it.



Step 2: Detect Medicare Fraud & Abuse

Review **Medicare Summary Notices (MSNs)** and other statements for:

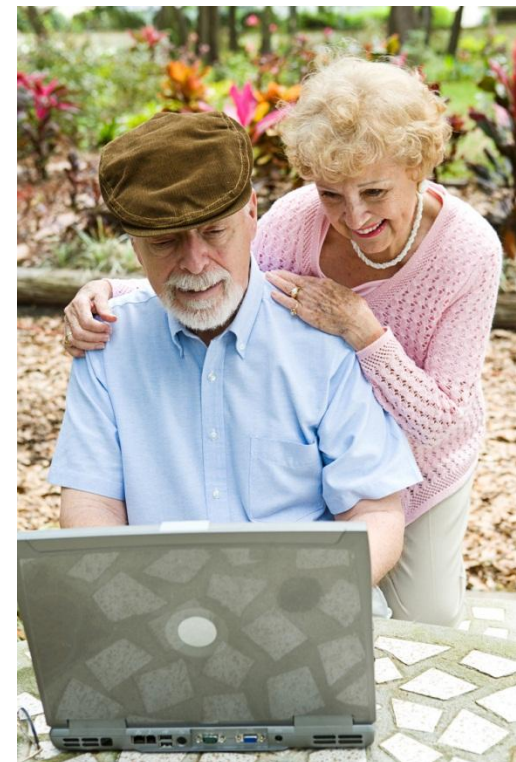
1. Services you didn't receive
2. Double billing
3. Services not ordered by your doctor



Step 2: **Detect Medicare Fraud & Abuse**, *continued*

Access your Medicare information online at www.MyMedicare.gov.

- ✓ View recent MSNs
- ✓ Track claims made on your behalf
- ✓ Check payment status
- ✓ And more!



Step 2: **Detect Medicare Fraud & Abuse**, *continued*

Use your **Personal Health Care Journal**

- ✓ Record doctor visits, tests, and procedures in this journal, and take it with you to your appointments.
- ✓ Ask yourself questions about your health care. Write the answers and other information in your journal.
- ✓ Compare your MSNs and other statements to your journal to make sure they are correct.



Step 3: **Report** Suspected Medicare Fraud and Abuse



- ✓ Call the provider.
- ✓ Gather information and documentation.
- ✓ **Contact your SMP.**
 - This is a free and confidential service!

Three Steps to Prevent Health Care Fraud



1) Protect

2) Detect

3) Report

SMP Volunteers



**Help Medicare
beneficiaries
protect, detect,
and report**

**Give
presentations
(like this one!)**

**Provide one-
on-one
counseling**

**Perform
administrative
work**



Contact your State SMP: SHIBA

Visit us online: www.insurance.wa.gov

- For more information

Call toll-free: 1-800-562-6900

- To report suspected fraud/abuse
- For training, speakers, and/or materials
- To volunteer with the SMP program

Questions?

