



Medicare, Healthcare Scams and You



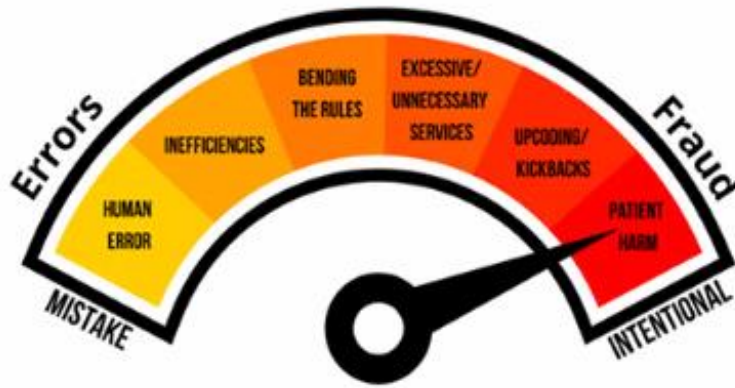
This training was supported, in part, by grant number 90MPPG0104 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.

Our Mission

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.

How Severe is the Problem?

Scale of Intent



- 10,000+ Americans turn 65 each day and become eligible for Medicare.
- 12.2 million Medicare-Medicaid enrollees in the U.S.
- Medicare loses \$60 billion annually to fraudulent claims.
- Medicare has a solvency issue.
- Hawaii continues to lead the U.S. in average life expectancy – 80.7 years.
- Since 2020, 1 in 4 Hawaii residents is 65 or older. This population is growing at a rate of 17% and by 2030, will represent 1/3 of Hawaii's total population.
- In 2017, Hawaii had 246,000 people eligible for Medicare. In 2037, this group will grow to over 500,000.

Who is affected?

EVERYONE

- ✓ Taxpayers lose billions of dollars
- ✓ Medicare trust fund is at risk
- ✓ Higher premiums for Medicare beneficiaries
- ✓ Less money available for needed benefits
- ✓ Quality of treatment

Fraud vs. Abuse

What is Medicare Fraud?



- ✓ Intentionally executing, or attempting to execute, a scheme to defraud the Medicare program or obtain information by means of false pretenses, deception, or misrepresentation. Assumes criminal intent.

What is Medicare Abuse?



- ✓ Providers supply and bill services or products that are not medically necessary or that do not meet professional standards.

More Common Medicare Fraud Types



Common Medicare Fraud Schemes:

- Ambulance
- COVID-19
- Durable Medical Equipment (DME)
- Genetic Testing
- Home Health Care
- Hospice
- Medical Identity Theft
- Medicare Marketing Violations and Enrollment
- Nursing Home Care
- Outpatient Mental Health Care
- Pharmacy and Prescription Drug

WHY?

**For Money
Power
Control
Personal Identity
and more**

Pandemic Scams



Fraudsters and scam artists took advantage of the pandemic by preying on lonely and vulnerable individuals, targeting them for their Medicare numbers, Social Security numbers and even their bank account numbers. They haven't stopped even after the public health emergency ended.

With our Medicare, SSN and financial account numbers, fraudsters are able to steal other people's identity, their money and their assets, including our family members.

Beware, Be Diligent and Be Vigilant. Stay Informed with SMP Hawaii.

Scam vs. Human Error



Billed Amount	Paid	Adjustments	Balance	Insurance Pending	Patient Portion
182.20			182.20		
182.20	0.00	0.00	182.20	0.00	182.20
57.59			57.59		
57.59	0.00	0.00	57.59	0.00	57.59
123.56			123.56		
52.36			52.36		
0.00	0.00	0.00	0.00		
175.92	0.00	0.00	175.92	0.00	175.92
415.71	0.00	0.00	415.71	0.00	415.71

9/24/2024

ADRC contacted billing entity +
questioned Bill. Bill was dismissed +
all charges eliminated. ADRC questioned
why billed for Covid drive thru testing.
PHC

"Thank you, SMP Hawaii! Your help is much appreciated. Saved over \$415 due to a billing error that you and your partner in Hilo were able to address with the doctor's office."

Be the First Line of Defense

SOCIAL ISOLATION

CAN BE A SCAMMER'S OPPORTUNITY

MINIMIZE FRAUD RISKS
FOR OLDER ADULTS WITH:

- ✓ **EDUCATION**
- ✓ **CONNECTION**
- ✓ **RESOURCES**

SMP
Senior Medicare Patrol
Preventing Medicare Fraud

WWW SMPRESOURCE.ORG 877.808.2468

SUPPORTED BY GOVT & NONPROFIT PROGRAMS

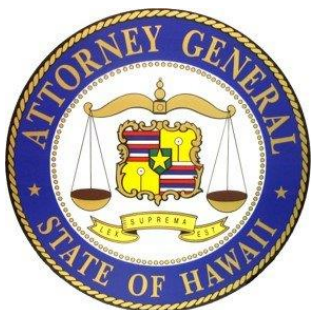
The poster features a photograph of an elderly man wearing a blue surgical mask and glasses, with his hands raised in front of him as if gesturing or explaining something. The background of the poster is dark blue with yellow and white text.

HOW YOU CAN HELP OTHERS:

- Treat your Medicare card like a credit card
- Don't take advice or offers of medical services
- Read your Medicare Summary Notice or Explanation of Benefits
- Ask questions and report problems
- Volunteer

Collaborating for Success

An older adult female was charged over \$10,000 for a dental procedure under a new plan that she did not clearly understand. Because this was more of a case about being misled, Senior Medical Patrol referred the case to the State Department of Commerce and Consumer Affairs Regulated Industries Complaint Office (RICO) which opened an investigation and ultimately helped her get back the \$10,000.



Department of Commerce and Consumer Affairs
Regulated Industries Complaints Office



Better Business Bureau®



FEDERAL TRADE COMMISSION
PROTECTING AMERICA'S CONSUMERS



Examples of DME Fraud Schemes

- Suppliers who offer “free” equipment but bill Medicare.
- Suppliers who want you to use their doctors (not yours), who then prescribe unnecessary medical equipment.
- Suppliers or doctors who provide medical equipment or supplies you never requested.
- Suppliers or doctors who charge for items you never received.
- Suppliers who bill for people who have passed away.
- Suppliers who request your Medicare number at a presentation, during a sales pitch, or in an unsolicited phone call.
- Beneficiaries who willingly allow their Medicare number to be used in exchange for money, gifts, or unnecessary equipment and supplies.
- Suppliers who deliver an off-the-shelf product but bill Medicare for a more costly product.



Examples of Medicare Charges

Any Medicare code that starts with an “L” indicates that it is an orthotic, which is a type of DME. Here are some examples:

- **L0625-L0651:** Lumbar Orthosis ~ *Back brace*
- **L1810-L1860:** Knee Orthosis ~ *Knee brace*
- **L1900-L1990:** Ankle-foot Orthosis ~ *Ankle brace*
- **L3650-L3678:** Shoulder Orthosis ~ *Shoulder brace*
- **L3763-L3931:** Wrist Orthosis ~ *Wrist brace*



- [Braces](#)
- [General DME](#)
- [Glucose Monitors](#)
- [Urinary Catheters](#)
- [Ostomy Pouches](#)



Help Stop Medical ID Theft

You gave out your Medicare number:

- At a fair or other gathering as a check-in or to receive “free” services.
- In response to a TV or radio commercial, postcard, Facebook/print ad.
- To receive more info or to sign in at a Medicare Open Enrollment event.
- To someone offering to deliver milk or other groceries to you.
- To someone claiming Medicare will cover housekeeping services.
- You were contacted by your doctor to cancel appointments since, unbeknownst to you, you were signed up for hospice care.
- You were contacted by a debt collection company for a provider bill you do not owe.
- Your Medicare and/or Medicare Advantage plan denies or limits your coverage or benefits because of a medical condition you do not have or says you already received a product or service when you did not



Help Stop Medical ID Theft

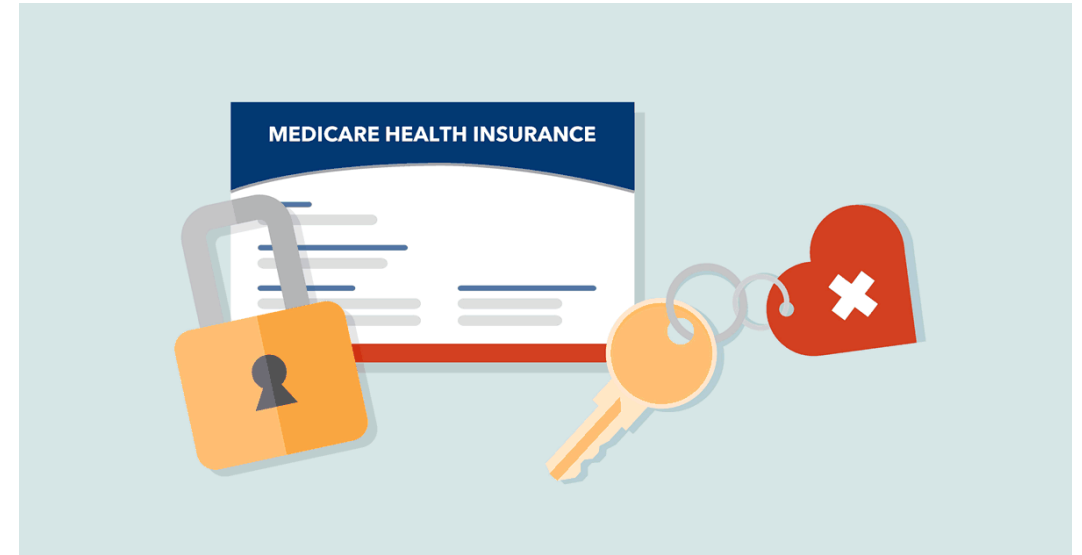


Never give out your Medicare number to anyone other than your doctor, health care provider, or other trusted representative.

- Protect your Medicare number by protecting your Medicare card as you would a credit card.
- Never give out your Medicare number to anyone who contacts you through unsolicited calls, texts, or emails.
- Understand that Medicare and Social Security **already have** your Medicare and Social Security number so if someone calls, emails, or texts claiming they need it, don't give it to them. Instead, find the organization's contact information on your own (don't use caller ID) and call or email them directly to discuss the situation.

Prevent

- Don't share your Medicare card number with anyone you don't trust.
- Get medical advice and prescriptions from your doctor.
- Do not sign a blank medical or insurance form.





Detect

- Keep records – SMP Hawaii Personal Health Care Journal
- File copies of bills
- Save your Medical Summary Notices (MSNs) and Explanations of Benefits (EOBs) and review them for accuracy
- Ask questions of your provider, Medicare plan, or 1-800-Medicare

Report



- Contact your health care provider
- Contact your company that issued the bill
- If still not satisfied, gather your documentation and contact SMP Hawaii



Volunteering to Protect Kūpuna

EOA | EXECUTIVE
OFFICE
ON AGING

Advocacy, Education, and Outreach Section (AEOS)

Staff, volunteers, and partners work diligently to help older adults (kupuna), their families, caregivers, persons with disabilities, and underserved communities to connect them with services and supports that they need.

Knowledge is Power! Stay active and informed!

Sign up to attend a free educational session with updates on Medicare, Medicare fraud, Residents' Rights, health topics and tips, and current scams targeting older adults.



Volunteering to Protect Kūpuna



*Did you know
that nursing home
residents have rights?*

Ombudsmen investigate complaints and resolve issues to ensure residents in long-term care settings receive quality care and services.

808-586-7291
1-888-229-2231

hi-ltc-ombudsman.org



*Have a question about
Medicare or Medicaid?*

Provides free, local, 1:1 counseling on all islands. Plan information and comparisons provided for Medicare, Medicaid, Medigap, Marketplace, and prescription drug plans.

808-586-7299 1-888-875-9229 hawaiiSHIP.org



*Need help paying for
your medical costs?*

Application assistance for those with low income, limited English, or who live in rural areas for programs that can cover Medicare premiums, copays, and prescription drug costs.



*Do you think you've
been scammed?*

Provides free, local, 1:1 counseling to help prevent, detect, and report suspicious activities and scams that target older adults.

808-586-7281
1-800-296-9422

smphawaii.org

"Ombudsman" is a Swedish word for a representative, or someone who speaks on behalf of another individual. Hawaii LTCOP Ombuddies serve as advocates for residents of state licensed long-term care settings.

Hawaii SHIP and SMP Hawaii offer volunteering opportunities as trained counselors, exhibitors, presenters, admin support and information distributors.

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

- Help Line: 808-586-7281
- Toll Free: 1-800-296-9422
- Email: info@smphawaii.org
- www.smphawaii.org
- www.smpresource.org



MAHALO!



Medicare, Healthcare Scams and You



This training was supported, in part, by grant number 90MPPG0104 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.