What Can YOU Do to Help Prevent Healthcare Fraud?

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What is the Senior Medicare Patrol?

SMPs...

| Help Medicare and Medicaid beneficiaries prevent, detect and report health care fraud | Protect older persons and help preserve the integrity of the Medicare and Medicaid programs | Rely on volunteers to help perform SMP work |
What is Medicare?

Federal health insurance program for persons 65 years and older; also for some under 65

Created by Congress in 1965

Administered by the Centers for Medicare and Medicaid Services (CMS)

NOT intended to pay 100% of medical bills
Parts of Medicare

Part A: Hospital Insurance
Part B: Medical Insurance
Part C: Medicare Advantage
Part D: Prescription Drugs

Medicare Supplement Insurance (Medigap) is not part of Medicare.
Part A: Hospital Insurance

Part A provides health care benefits that help cover:

- Inpatient hospital care
- Inpatient skilled nursing care
- Some home health care services
- Hospice care
Part B: Medical Insurance

Part B provides health care benefits that help cover:

- Doctor services
- Durable medical equipment (DME)
- Some home health care services
- X-rays, lab services
- Outpatient services
- Mental health services
- Most preventive health care services
Part C: Medicare Advantage

Part C replaces Original Medicare (Parts A and B) and any supplement insurance (Medigap) when elected.

- Run by private insurance companies
- Must cover all Part A and Part B services
- May offer extra benefits
- May include prescription drugs
Part D: Prescription Drugs

Part D plans help with prescription drug costs.

- The Centers for Medicare & Medicaid Services (CMS) contracts with private insurance companies to offer Prescription Drug Plans to people with Medicare.

- Beneficiaries are encouraged to compare plans!
  - www.Medicare.gov
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
Help with Medicare-SHIP

✓ Free and unbiased counseling program through the Indiana Department of Insurance
✓ SHIP is not affiliated with any insurance company
✓ Counselors are not insurance agents, they are trained volunteers and staff
✓ To find a SHIP location in your area contact 1-800-452-4800
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, to obtain medical care, supplies or equipment
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.
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 to Beneficiaries... like YOU!

Fraudulent use of your Medicare number may affect YOUR Medicare benefits!

- If a Medicare number is stolen, it **can’t** be cancelled or changed by Medicare.
- Your file may be flagged **do not pay**.
- Errors in medical history records can result in benefits being denied later when you need them!

Theft of your Medicare number may also lead to theft and misuse of:

- Your Social Security Number and your identity
- Your medical identity
- Your banking and credit information
Consequences To Perpetrators

It’s a federal crime to defraud the U.S. Government or any of its programs!

**Fraud convictions:**

- Can be criminal and/or civil
- May result in prison sentences, restitution (repayment of the stolen funds), and/or steep fines
- Result in mandatory exclusion from the Medicare program for a specific length of time
Real Life Cases: Medicare Fraud & Abuse

- Recent scam in Columbus, IN
- Back procedure billed (Staff’s husband)
Three Steps to Prevent Health Care Fraud

1) Protect
2) Detect
3) Report
Step 1: Protect Yourself from Medicare Fraud and Abuse

**DO**
- Do treat your Medicare card and number like your credit cards.
- Do watch out for identity theft.
- Do be aware that Medicare doesn’t call or visit to sell you anything.

**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


- View most recent MSNs
- Check Part B deductible status
- View eligibility information
- Track available preventive services
- Find Medicare health or prescription drug plans
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!
What Have SMPs Accomplished?

- Senior Medicare Patrol projects had more than 5,600 active volunteers in 2011. They:
  - Taught more than 11,100 groups of beneficiaries, educating more than 4.3 million Medicare recipients
  - Held more than 66,000 one-on-one sessions
  - Referred more than 800 complaints for investigation
What Have SMPs Accomplished

✓ Since 1997, SMP projects have:
✓ Trained more than 30,000 volunteers
✓ Taught more than 3.5 million people receiving benefits
✓ Received more than 300,000 complaints for investigation
✓ Recorded more than $106 million in savings. These savings include funds recovered by Medicare and Medicaid. They also include money saved by people receiving benefits.

(Source: June 2012 Performance Report—Office of Inspector General)
COMMON SCAMS

✓ Sweepstakes & Lottery Scams
  ✓ Scammers tell the victim they won a lottery or sweepstakes and need to make a payment in order to unlock the prize.

✓ The Grandparent Scam
  ✓ Scammer establishes a fake identity and ask for money to solve some unexpected financial problem. Payment is requested in a manner that does not always require identification to collect.
COMMON SCAMS

✓ Jury Duty Scam
  ✓ Posing as Sherriff deputy, tells victim they missed jury duty and must pay fine.
  ✓ Told to buy prepaid debit card.
COMMON SCAMS

 ✓ Health Insurance Fraud
   ✓ Pose as a Medicare representative or provide bogus services for elderly people at makeshift mobile clinics, then use personal information to bill Medicare and pocket the money.

 ✓ Counterfeit Prescription Drugs
   ✓ Operates over the internet. Victims may purchase unsafe substances.
SMP Volunteers

Would you like to:

• Help other Medicare beneficiaries protect, detect and report?
• Give presentations? (like this one!)
• Provide one-on-one counseling?
• Perform administrative work?

Join the SMP program as a volunteer!
Volunteer
Help Stop Medicare and Medicaid Fraud in its Tracks

Opportunities with Indiana’s Senior Medicare Patrol (SMP)

Community Events & Health Fairs
Attend community events and help educate the public about Medicare fraud, distribute SMP information and answer questions.

One-On-One Counseling
Meet with beneficiaries to help them understand Medicare Summary Notices and other healthcare documentation.

Office Support
Participate in office projects, distribute SMP materials to senior centers, assemble supplies for community events & seek out volunteer opportunities around Indiana for other volunteers.

Presentations
Deliver prepared presentations about Medicare fraud.

Promotions
Write articles for newsletters and create Facebook posts and messages.

Complex Issues
Gather facts from beneficiaries, healthcare providers, insurance companies and Medicare about beneficiary issues to aid in problem resolution.

To learn more, call 1.800.986.3505 or contact your local Area Agency on Aging.

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Call Toll-free: 1-800-986-3505

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