



Home Health Care Fraud

Tips for Protecting Yourself and Medicare

Medicare Coverage For Home Health Care

Medicare Parts A and B cover intermittent or short-term home health services. These services must be provided by a Medicare-approved home health agency that works with your doctor to manage your care.

To be eligible for Medicare coverage:

- Your doctor must determine it's medically necessary for you to receive skilled care services at home. Skilled care services at home could include part-time or "intermittent" nurse and nurse aide visits (personal, hands-on care) and rehabilitation services, which include speech-language pathology, physical and occupational therapy, and medical social services.
- Your condition must be expected to improve in a reasonable amount of time or your condition requires skilled therapy to maintain your current condition or prevent or slow, further deterioration.
- You must be considered "homebound." This means you are unable to leave your home without assistance, it requires considerable and major effort, or it is considered dangerous due to your current health condition. You may leave home for medical care and some short or infrequent outings (for example, worship services) as long as you meet these conditions.

What are Examples of Home Health Care Fraud?

- Medicare was charged for:
 - Home health services when you did not meet Medicare's "homebound" criteria
 - Services that were not deemed medically necessary by your doctor
 - Home health services like skilled nursing care and/or therapy services that were not provided
- You were:
 - Enrolled in home health services by a doctor you do not know
 - Offered things such as "free" groceries or a "free" ride from a home health agency in exchange for your Medicare number or to switch to a different home health agency
 - Charged a copayment for home health services
 - Asked to sign forms verifying that home health services were provided even though you did not receive any services
- Someone came to your home and provided housekeeping or medication services, but you see on your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) that Medicare was billed for a covered service like skilled nursing or other therapy instead.
- You accept cash or gifts in exchange for going along with a home health scam.

What Can You Do to Stop Home Health Care Fraud?

- Read your MSN or EOB to compare the services Medicare was charged with what you received.
- Be sure you work with your doctor to enroll you in any home health services you may need and to determine medical necessity for these services.
- Do not accept gifts (such as money, gift cards, or groceries) in return for home health services.
- Do not sign up for housekeeping or medication services from someone who comes to your door claiming they can provide home health services. These services are only covered by Medicare if you are also receiving therapy services.
- Do not sign forms that you do not understand for home health services.
- Report charges on your MSN or EOB for services or visits you did not receive.
- Report charges on your MSN or EOB for services that are different than what you received.

Differences Between Home Health Care and Nursing Home Care

Medicare coverage for home health does not include round-the-clock nursing care or some services considered custodial in nature. Home health aides can, however, provide some personal care services, including help with bathing, dressing, hygiene, and feeding, as long as the patient also needs intermittent skilled nursing or therapy. These personal care services are not automatically covered just because you receive home health care services. A doctor must certify your need for them. Talk to your doctor about what services are necessary and right for you.

How Your Senior Medicare Patrol (SMP) Can Help

Your local SMP is ready to provide you with the information you need to **PROTECT** yourself from Medicare fraud, errors, and abuse; **DETECT** potential fraud, errors, and abuse; and **REPORT** your concerns. SMPs and their trained volunteers help educate and empower Medicare beneficiaries in the fight against health care fraud. Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It also can provide information and educational presentations.

**To locate your state Senior Medicare Patrol (SMP):
Visit www.smpresource.org or call 1-877-808-2468.**

This project was supported, in part, by grant number 90MPC0002 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.