



# Protecting Seniors from Health Care Fraud in Community Settings

## Tips for Senior Center & Senior Housing Staff

The Medicare program and Medicare beneficiaries lose an **estimated \$60 to \$90 billion** each year to health care fraud as older adults are increasingly targeted by scam artists. This fact sheet provides basic information and tips you can use to help prevent health care fraud in your facility.

Senior center and senior housing staff are in a unique position to help protect their clients from unscrupulous practices that take money away from much-needed programs and from older adults.

Your clients trust you and often believe that any product, service or activity that your organization directly or indirectly promotes has been properly checked out.

You should know about fraud schemes targeting your community and have practices in place to safeguard your clients. Your local SMP can educate you about local fraud and scams.



### Common Health Care Scams that Affect Beneficiaries

- **Services Not Provided** – beneficiaries are billed for services never received or health care providers change billing codes or submit fake claims.
- **Medical Equipment Fraud** – equipment manufacturers may offer “free” products or waive required copayments or deductibles in exchange for a Medicare number.
- **Free Health Screenings** – a vendor offers to provide “free” health care screenings, lab tests or other services but asks for a person’s Medicare number.
- **Insurance Bait & Switch or Cross-selling** – licensed agents present information about a Medicare Advantage plan, describing benefits and services that the plan doesn’t actually offer, and then sign people up for a plan that isn’t right for them.
- **Counterfeit Prescription Drugs** – beneficiaries purchase medication over the Internet to save money, but the drugs they receive are not the right medication or the right dosage.
- **Medical Identity Theft** – this can happen when someone uses a person’s Social Security number or Medicare number, date of birth, credit card number or other personal information. This information can be obtained by asking for it at an event or over the phone, or stealing information from a wallet or the trash.

**Protect, Detect, Report**

## Tips for Protecting Your Clients & Your Organization

- ✓ Do not allow presenters to get names, telephone number from participants.
- ✓ Screen any group that wants to provide information or services to your community – see if they are an approved agency or licensed business. Check with your local SMP, Better Business Bureau or state department of insurance, as appropriate, for complaints.
- ✓ Review all materials that are distributed or promoted in your organization.
- ✓ For any agencies, organizations or individuals who want to offer services through your organization, create written agreements that clarify roles and responsibilities.
- ✓ Know Medicare marketing guidelines—e.g., Medicare does not call to ask for sensitive personal information and forbids unsolicited telemarketing, e-mail marketing and sales of Medicare-related products and services.
- ✓ Be wary of any entity that offers **FREE** prizes, meals, groceries, low-cost health care products, nutritional supplements or inexpensive vacations, or says that Medicare will pay for it. Watch for high-pressure sales tactics.
- ✓ Consider making fraud awareness training an ongoing priority for your staff.

## Guide for Inviting Outside Speakers to Your Organization

- Do not allow speakers to collect Medicare numbers from attendees.
- Request a biography from the speaker in writing before the presentation.
- Check references for agencies or organizations; ask about them in your senior network; and check out potential speakers.
- Do not allow a “sales pitch.”

## How Your Senior Medicare Patrol (SMP) Can Help

The local SMPs are ready to provide Medicare beneficiaries with the information they need to **PROTECT** seniors from Medicare errors, fraud and abuse; **DETECT** potential errors, fraud and abuse; and **REPORT** their concerns. SMPs use trained senior volunteers to help educate and empower older adults in the fight against health care fraud. The local SMP can help beneficiaries with questions, concerns or complaints about potential fraud and abuse issues. It also provides information and speakers for your facility.

## For assistance, contact the Indiana Senior Medicare Patrol program:

**317-205-9201 or 800-986-3505**

**[www.facebook.com/INSMP](https://www.facebook.com/INSMP)**

**<https://www.iaaaa.org/senior-medicare-patrol/smp-overview>**

The Indiana Senior Medicare Patrol (SMP) project was supported, in part by grant number 90MPPG0035, 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.

**Protect, Detect, Report**