

Protect Yourself from Medicare Open Enrollment Scams



By Neil Shultz, AARP Iowa Fraud Watch Network Volunteer Educator

Each year Medicare Open Enrollment comes around. It's a good time to double-check your Medicare and prescription drug plan coverage and make sure your plans fit your needs. Medicare Enrollment for the 2016 season is from October 15 to December 7, 2015.

It's also the time of year the barrage of phone calls, mailings and emails arrive for those of us on or about to become eligible for Medicare. Most, of course, are well known and legitimate companies. Others could be from scammers.

If you're about to become Medicare eligible, there are a lot of things you will need to know to make an intelligent and informed decision. If you are like many of us, you retired from an employer that had an HR department that knew all you needed to know and could answer all your insurance questions.

Now that you are on your own, it's important to search out the legitimate sources and protect yourself from the scammers. One of the best sources of information is The Senior Health Insurance Information Program or SHIIP. It's a State of Iowa program, it's free, confidential service and helps Iowans make informed decisions about Medicare and other health coverage. It's good neutral information presented in a comfortable format. They will provide valuable information and won't try to sell you anything. You can find out more at information at www.shiip.state.ia.us.

But beware of the scammers who will try to take advantage of you and separate you from your hard earned money. This past June, the U.S. Department of Justice arrested 243 people across the country and charged them with submitting fake billing for Medicare that totaled \$712 million. Those arrested included 46 doctors, nurses and other licensed medical professionals. These "professionals" were charged in a variety of alleged fraud schemes including submitting claims to Medicare and Med-

icaid, the healthcare program for low-income individuals, for treatments that were medically unnecessary and often never provided.

Medicare fraud can take many forms and seniors are frequent targets of Medicare schemes, especially by medical equipment manufacturers who offer seniors free medical products in exchange for their Medicare numbers. A doctor has to sign a form certifying that equipment or testing is needed before Medicare pays for it. A con artist can fake signatures or bribe corrupt doctors to sign the forms. Once a signature is in place, the manufacturers bill Medicare for merchandise or service that was not needed or was not ordered. Often times, they can make up a patient's name and information or use the names and information of real patients. Maybe your name and information.

Be wary of equipment manufacturers that offer "free" products. Insurers are then charged for products that were not needed and/or may not have been delivered. Unnecessary and sometimes fake tests are given to individuals at health clubs, retirement homes, or shopping malls and billed to insurance companies or Medicare.

Here are tips from the FBI to help you from becoming the next victim of health care or insurance fraud:

- Never sign blank insurance claim forms.
- Never give blanket authorization to a medical provider to bill for services rendered.
- Ask your medical providers what they will charge and what you will be expected to pay out-of-pocket.
- Carefully review your insurer's explanation of the benefits statement. Call your insurer and provider if you have questions.
- Do not do business with door-to-door or telephone salespeople who tell you that services of medical equipment are free.
- Give your insurance/Medicare identification only to

those who have provided you with medical services.

- Keep accurate records of all health care appointments.
- Know if your physician ordered equipment for you.

If you or someone you know is or thinks they may be a victim, report it to law enforcement or contact:

HHS Office of Inspector General
Call: 800-447-8477
TTY: 800-377-4950
Online: Report Fraud Online
Mail: HHS Tips Hotline
P.O. Box 23489
Washington, DC 20026-3489

Or

Centers for Medicare & Medicaid Services
Call: 800-633-4227
TTY: 877-486-2048
Mail: Medicare Beneficiary Contact Center
P.O. Box 39
Lawrence, KS 66044

Another important thing you can do is join the AARP Fraud Watch Network! The AARP Fraud Watch Network gives you access to information about how to protect yourself and your family from the scammers. You can get the latest alerts, stay up on con artists' latest tricks and find out what to do if you've been victimized. You'll even learn about shopping and banking safely online and creating stronger passwords.

Best of all, it's free and you don't have to be an AARP member so sign up today!

Neil Shultz of Des Moines is a volunteer educator with the AARP Fraud Watch Network Speaker's Bureau, www.aarp.org/fraudwatchnetwork. A retired Division Chief for the Polk County Sheriff's Office, Shultz one the speakers who is available to speak to groups about how to spot and avoid scams and identity theft. Groups looking for speakers to share tips, tools and resources about how Iowans can protect themselves from scammers should contact the AARP Iowa state office toll-free at 1-866-554-5378, or email ia@aarp.org to request a Fraud Watch Network presentation.

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