



Delaware Senior Medicare Patrol **Medicare Fraud Informer**



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SMP MISSION STATEMENT *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.*



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DELAWARE HEALTH AND SOCIAL SERVICES

Division of Services for Aging and Adults with Physical Disabilities

SMP Informer Newsletter

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Message from SMP Project Director

Andrea Rinehart



Message from SMP Project Director
Andrea Rinehart.



JUST HANG UP!

By Ed Campell

Coordinator of Complex Interactions
Senior Medicare Patrol of New Jersey

You are sitting at home relaxing and the phone rings. The number on caller ID doesn't look familiar, but you answer it anyway. The caller says that since you have Medicare, you can get a free knee or back brace or some type of medication for your health problem. All you need to do is give the caller a Little information. What do you do? **JUST HANG UP!**

Medicare rules do not permit enrolled providers or suppliers to call beneficiaries with whom they have no prior relationship. This type of calling is called "cold calling." Quite often these callers will neither identify themselves nor provide any information that lets you identify them. Anytime you receive a call from someone who will not identify themselves, **JUST HANG UP!**

Cold callers are usually well trained in obtaining information and sometimes money from those they are calling. If you, as a Medicare beneficiary, talk to these cold callers long enough, they will obtain information from you that they should not have. It is their job, and they do it well. The more you talk to them, the greater the chance that you will provide personal information and remain on cold call lists. The best way to avoid this is to **JUST HANG UP!** Just as a Medicare beneficiary should not allow a stranger who appeared at his door to enter his house, a beneficiary should not allow one to enter via the phone. Every week at the Senior Medicare Patrol of New Jersey (SMP) office we receive several complaints about these calls. The best way to handle this problem is to **JUST HANG UP!** Eventually this should get the calls to stop. This may not be an easy way to deal with those pesky calls, but it seems to be the most effective.

JUST HANG UP! is a good rule of thumb for all calls from individuals or companies you don't know. It is especially important if Medicare beneficiaries Receive calls claiming to be from Medicare. Remember, Medicare will not call you on the phone seeking personal information. It already knows all about you. These calls are from persons seeking personal information so they can, in most cases, bill Medicare for services never provided. The only way Medicare will communicate with you is by mail.



Congratulations to SMP's Latest Published Author:
Fay Durk

The March, 2016 edition of the *SMP Informer* focused on how to read Medicare Summary Notices (MSNs) and use them as tools to prevent and detect Medicare fraud. Since SMP's volunteer counseling team of Joanna Gibson and Fay Durk (*pictured below, right, with fellow SMP counselor Joanna Gibson*) address this subject week after week with the beneficiaries who come to them for assistance, they were more than ready to contribute to this effort.

Previously, Fay had created a document for beneficiaries who would benefit from having access to their MSN sooner than the once-per-quarter mailing of this document provided. The way to do this is to access one's personal Medicare billing activity online, signing up for this service through MyMedicare.gov website. However, as both Fay and Joanna can attest, certain beneficiaries are terrified by words such as "online" and "website." Fay's guide, "How to View Medicare Summary Notices on Your Computer" avoided such "scary" words as these, providing step-by-step instructions that could be followed by even the most basic computer user. (We even verified the effectiveness of her document, field testing it with several beneficiaries who are not particularly comfortable using computers but who were able to successfully create their own MyMedicare.gov accounts using Fay's guide.) The full text of Fay's guide was printed in the March edition of our newsletter.

Fay and Joanna, as well as the rest of the SMP team in Delaware, knew how helpful Fay's guide was to this segment of beneficiaries. Therefore, SMP staff wanted to make this information available to beneficiaries in other states, so with Fay's permission, her document was submitted to the National SMP Resource Center, which maintains a Resource Library of resources available to every SMP in the nation. Recognizing the value in this article, the SMP Resource Center staff not only accepted it for publication, but also listed it in the Resource Library as a **Featured Resource** for the week of June 13th, 2016. Fay's guide was even specifically mentioned by Center staff on the National Mentor Call of SMP directors throughout the nation on June 14th as a valuable tool for beneficiaries.

Congratulations to SMP's Latest Published Author:
Fay Durk . . . continued

As a result of Fay's efforts, beneficiaries from coast-to-coast who are timid about using online resources are now able to gain faster access to their own Medicare billing information, equipping themselves to spot errors or potential fraud and to report these issues immediately.

Congratulations to SMP's own **Fay Durk** for going the extra mile to notice, to care about, and to actively address the needs of low-technology beneficiaries throughout the United States!



Tales From The Trenches

Seen on the Bulletin Board of a Local Senior Center:

Summaries for the Older Americans Act Reauthorization Act of 2016

S. 192 would amend and reauthorize the Older Americans Act (OAA), which establishes services and protections to Americans above the age of 60. The OAA funds caretaking, nutritional, and health services for older Americans; and for ombudsman programs to protect from abuse or negligence within these services.

The reauthorization passed unanimously in the Senate on July 16, 2015 and now awaits consideration in the House.

About the Older Americans Act:

The OAA details federal grants and programs for the support of older Americans. Its latest version was authorized in 2006 and can be found on the Administration for Community Living (ACL) website. ACL is a collaboration of Department of Health and Human Services organizations devoted to the well-being of older adults and the disabled. Some of the main policies of the OAA include: - Establishes the Administration on Aging (AoA) as an advocate for older individuals. Within the AoA are offices for caregiver services, nutrition programs, protective services, services for Native Americans, and maladministration prevention programs. The AoA is responsible for carrying out the majority of the OAA. - Authorizes funds for grants for state or community programs on aging, programs to improve health independence and longevity, and services for Native Americans. - Establishes a program to provide older individuals with community service employment opportunities. - Establishes a program to assist states in funding vulnerable elder rights protection activities.

Reauthorization of the act:

The Older Americans Reauthorization Act of 2015, S. 192, would authorize continued funding until the end of 2018. It includes several amendments to the OAA. The National Council on Aging, a nongovernment organization which endorsed the bill, mentioned two changes in their comments on the bill: - A guarantee that funding for state or community programs on aging will not be reduced by more than one percent in a single year. - The removal of language authorizing a senior transportation study that has already been completed.



DELAWARE HEALTH AND SOCIAL SERVICES

Delaware SMP Informer – Volunteer Voice

Elder Abuse and Healthcare Fraud

by: Ricardo Barrera

WHEN IT COMES TO FINANCIAL MATTERS, SENIOR CITIZENS ARE VULNERABLE TO EXPLOITATION—OTHERWISE KNOWN AS ELDER ABUSE—FROM FAMILY MEMBERS, FRIENDS, NEIGHBORS, CAREGIVERS AND EVEN BUSINESSES. MORE THAN HALF OF ELDER FINANCIAL FRAUD IS COMMITTED BY STRANGERS, ONE-THIRD BY LOVED ONES, AND ABOUT ONE-TENTH BY BUSINESSES.

Medicare is one of the areas in which elders are at risk of becoming the victims of fraud. Unscrupulous individuals or businesses attempt to use a senior citizen's personal and/or Medicare information to charge the Medicare program for items and/or services the elder never received.

According to the Medicare.gov website, individuals and businesses attempt to cheat Medicare in the following ways:

- a doctor or healthcare provider bills the program for services and elder never received
 - a healthcare supplier bills Medicare for equipment an elder never ordered
 - an unauthorized person uses an elder's Medicare card to get medical care, supplies or equipment or bills Medicare for home medical equipment after that equipment has been returned
- a company offers a Medicare drug plan not yet approved by Medicare or willfully uses false information to mislead an elder into joining a Medicare plan

Those elders most vulnerable to financial fraud range from 80 to 89 years of age. Statistics show that these seniors usually live alone and that they are female. Statistics also show that nearly twice the number of women than those of men become the victims of fraud. Both genders are perpetrators of elder financial fraud. However, the majority of the perpetrators are men between the ages of 30 and 59 while female perpetrators are between the ages of 30 and 49.

Ricardo Barrera is a South Texas attorney currently practicing law in the Rio Grande Valley.

If you would like to learn more about how volunteering with the Delaware SMP can help protect our elder citizens from exploitation through their healthcare accounts, please contact me at

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