



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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Call Toll Free: 1-800-223-9074

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US Administration for Community Living, Administration
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DELAWARE HEALTH AND SOCIAL SERVICES
Division of Services for Aging and Adults with Physical Disabilities

SMP Informer News- letter

Designed and Edited by:

LaVonda Lamb, SMP Volunteer



Message from SMP Project Director

Andrea Rinehart



Rules for Medicare Health Plans

People representing Medicare plans aren't allowed to the following:

Ask for your personal information (like your Social Security, bank account, or credit card numbers over the phone.

Note:

If you applied for [Extra Help](#) paying for [Medicare prescription drug coverage](#), someone from the plan may contact you if any information is missing from your application.

- Come to your home uninvited to sell or endorse any Medicare-related product.
- Call you unless you're already a member of the plan. If you're a member, the agent who helped you join can call you.
- Require you to speak to a sales agent to get information about the plan.
- Offer you cash (or gifts worth more than \$15) to join their plan or give you free meals during a sales pitch for a Medicare health or drug plan.
- Enroll you into a plan, in general, over the phone unless you call them and ask to enroll.
- Ask you for payment over the phone or web. The plan must send you a bill.
- Tell you that they're [Medicare supplement insurance \(Medigap\) policies](#).
- Sell you a non-health related product, like an annuity or life insurance policy, during a sales pitch for a Medicare health or drug plan.
- Make an appointment to tell you about their plan unless you agree in writing or through a recorded phone discussion to the products being discussed. During the appointment, they can only try to sell you the products you agreed to hear about.
- Talk to you about their plan in areas where you get health care like an exam room, hospital patient room, or at a pharmacy counter.
- Market their plans or enroll you during an educational event like a health fair or conference.

Independent agents and brokers selling plans must be licensed by the state, and the plan must tell the state which agents are selling their plans.

RULES FOR MEETING WITH AN AGENT:

If you're going to meet with an agent, the agent must follow all the rules for Medicare plans and some specific rules for meeting with you.

During the meeting, Medicare plans and people who work with Medicare can:

- Give you plan materials.
- Tell you how to get more plan information.
- Tell you about the plan options you agreed to discuss.
- Give you an enrollment form.
- Collect your completed enrollment form.
- Leave business cards for you to give to friends and family.
- During the meeting, Medicare plans and people who work with Medicare can't:
 - Charge you a fee to process your enrollment into a plan.
 - Steer you into a particular plan.
 - Communicate incorrect information about their plan type or use inappropriate statements like their plan is "the best" or "highest ranked."
 - Tell you about other plan options you haven't agreed to discuss, unless you specifically ask about them (to discuss these options, you need to complete a separate appointment form).
 - Pressure you to join their plan by saying things like "you have to join this plan or you won't have coverage next year."
 - Ask you to give names and phone numbers or addresses in order to sell to your friends or family.
 - Ask you to sign the enrollment form before you're ready to join.



Note

You should only sign the form when you're ready to join.

After the meeting:

- The plan will contact you to make sure you want to join and that you understand how the plan works.

The agent who helped you join the plan can call you to talk about other plan options.



Extra Rules for Agents Selling Medicare Private-Fee-For-Service (PFFS) Plans:

Agents selling [Medicare PFFS Plans](#) must:

Agents selling [Medicare PFFS Plans](#) must:

- Give you written information with a complete description of how the plan works.
- Make clear that there's no guarantee that your doctor or hospital will agree to accept the plan's terms and conditions or provide you with treatment if you join the plan.
- Send you a letter if they can't reach you by phone with instructions on how to dis-enroll if you change your mind.

Have people available to answer any questions from you, your doctor, or other providers about the plan.

How to report a plan that doesn't follow the rules:

- For more information, call 1-800-MEDICARE.

Call the [Medicare Drug Integrity Contractor \(MEDIC\)](#) at 1-877-7SAFERX (1-877-772-3379).

<https://www.medicare.gov/forms-help-and-resources/report-fraud-and-abuse/health-plans-rules/health-plan-rules.html>

Welcome to Medicare

Presented by: Delaware Medicare Assistance Bureau (DMAB)
A short presentation about Senior Medicare Patrol

New Castle County

September 13, 2016 Newark Senior Center, 200 White Chapel Road, Newark
10:00 a.m.-12:00 p.m.

September 14, 2016 Rockland Place, 1519 Rockland Road, Wilmington
10:00 a.m. -12:00p.m. (lunch provided)

September 19, 2016 Hockessin Library, 1023 Valley Road, Hockessin
10:15 a.m.-12:00 p.m.

Kent County

September 7, 2016 Dover Public Library 35 E. Loockerman St.
10:00a.m –12:00 p.m.

Sussex County

September 22, 2016 Georgetown Cheer Community Center, 20520 Sand Hill Road, Georgetown
10:00 a.m.-12:00 p.m.

Please call DMAB 1-800-336-9500 to reserve a seat



Federal Trade Commission Consumer Information

Last month I visited a clinic giving free checkups to people who have Medicare. When I looked at my Medicare Summary notice today, I saw charges I did not recognize. Did they charge me after all?

Medicare fraud happens when someone intentionally uses your Medicare number to bill Medicare for services or equipment you didn't get or didn't need. The culprit could be a care provider, a scam artist who got your patient identification number through a sham clinic, or an employee with access to your records. And it costs the government billions of dollars each year.

What can you do? Check your monthly Medicare statements. If you aren't sure about a charge, first call the person or company who provided the service. Most errors are honest mistakes. If you still aren't sure about a charge, call the Customer Service number on your statement. If you believe the charge may be fraudulent, contact your **Delaware Senior Medicare Patrol at 800-223-9074**.

Protect your Medicare number by only carrying it and giving it out only when you have a medical need. For general information on protecting your personal information, visit consumer.ftc.gov or the **SMP website www.smpresource.org**.

Be skeptical of clinics or providers who advertise free services specifically for Medicare patients. If you need to find a federally-Funded Health Center that offers low-cost health care, visit the Health Resources and Services Administration at 888-275-4772 or use the Partnership for Prescription at 888-477-2669.

Assistance Free Clinic Finder. If you don't have a computer at home, call the Delaware Adults with Disabilities Resource Center (ADRC) at 800-223-9074.

In Delaware, Federal low-cost healthcare facilities that offer primary care, pediatrics, dentistry, women's health, and social work (counseling) are available to those who are insured, under insured, and uninsured.

Patients without insurance are seen on a sliding scale based on income and household income.

Adapted source: <https://www.consumer.ftc.gov/articles/0218-medicare-fraud>. Federal Trade Commission can be reached at 877-438-4338.

Volunteer Voice

“Volunteering Could Add Years to Your Life”

Daily News – 8/23/2013

Volunteering to help others doesn't only feel good — it can also improve your mental health and help you live longer, according to a study published in the journal BMC Public Health. In a review of 40 academic papers by the UK's University of Exeter, researchers found that volunteers had lower self-rated levels of depression and high levels of well-being and life satisfaction, although findings have yet to confirm this in trials.



Volunteering is thought to be especially good for the physical health of older people, by encouraging them to stay active and spend more time outside the home. Motives behind volunteering include wanting to "give something back" to the community, but if volunteers felt they weren't "getting something back" in return, then the positive impact was more limited, the researchers explained.

An estimated 22.5 percent of people in Europe devote some of their free time to volunteering, compared with 27 percent in America and 36 percent in Australia. Head researcher Dr. Suzanne Richards said: "Our systematic review shows that volunteering is associated with improvements in mental health, but more work is needed to establish whether volunteering is actually the cause." "It is still unclear whether biological and cultural factors and social resources that are often associated with better health and survival are also associated with a willingness to volunteer in the first place." A separate study from Carnegie Mellon University found that volunteering can improve heart health by reducing blood pressure.

If you would like to add DAYS to your LIFE and LIFE to your DAYS as a Delaware SMP volunteer please contact the DE SMP Volunteer Services Coordinator (Steven O'Neill) at (302) 255-9383, or steven.o'neill@state.de.us.



SEEKING VOLUNTEER LIAISONS

Serve Your Community and Volunteer for the Delaware Senior Medicare Patrol (SMP)

Delaware SMP is currently recruiting *Community Liaisons* to speak to small groups of their peers and help provided education at community events.

Community Liaisons share information that can help others **PREVENT, DETECT, and REPORT** Medicare fraud, errors, and abuse.

**FREE TRAINING AND MILEAGE REIMBURSEMENT*
ARE AVAILABLE!**

**To apply or for more information please contact Steve O'Neill,
SMP Volunteer Services Coordinator
(302) 255-9383 or Steven.O'Neill@state.de.us.**

Empowering Seniors to Prevent Healthcare Fraud

Supported, in part, by grant 90MP0192 from the
US Administration for Community Living, Administration on Aging, Department of Health and Human Services.

For More information please contact the Senior Medicare Patrol toll free number: 800-223-9074