



Delaware Senior Medicare Patrol **Medicare Fraud Informer**



December 2015



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.

AARP Fraud Watch Network

Provides you with tips and resources to help you spot and avoid identity theft and fraud so you can protect yourself and your family. AARP Watchdog Alerts will help keep you up to date on con artists' latest tricks.

Sign up today www.aarp.org/fraudwatchnetwork.

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DELAWARE HEALTH AND SOCIAL SERVICES
Division of Services for Aging and Adults with Physical Disabilities

**SMP Informer
Newsletter**

Designed and Edited by:

LaVonda Lamb, SMP Volunteer




Message from SMP Project Director

Andrea Rinehart

Welcome Ann Marie Desardouin



I am pleased to welcome Ann Marie Desardouin to the DE SMP team. Ann Marie started on October 1st, as an Outreach and Educational Coordinator for New Castle County and has already made a great impact on the project. She will be responsible for targeting educational efforts in order to bring awareness and encourage reporting by beneficiaries and others of suspected Medicare fraud, errors and abuse. Ann Marie will assist Senior Medicare Patrol by conducting anti-fraud education and prevention in senior-oriented community events. She will collaborate with community organizations serving the disabled, homebound, non-English –speaking, and hard-to-reach populations to ensure that the SMP message reaches these vulnerable and socially isolated populations.

Ann Marie comes to us with a wealth of knowledge in the healthcare field. She is a graduate of Adelphi University with a Bachelor of Arts in Social Science and has fifteen years experience working with Mount Sinai Beth Israel Medical Center as a case manager for a physician group.

“I am thrilled to be a member of the Senior Medicare Patrol Unit”, says Ann Marie. She has been in healthcare for a total of twenty years, spending a steadily increasing proportion of her time in the ambulatory setting. As a healthcare manager, her philosophy was to develop an alliance with the patients, assisting them with various insurance issues including Medicare/Medicaid as well as private insurances.

While at Beth, patient care was her number one priority. She collaborated with the physicians to provide optimal patient care, always putting the patient first, as well as assessing the healthcare needs of the communities. She responded to these needs with healthcare services, including education for patients and community residents, partnering with members of other healthcare institutions and physicians groups. Jointly, they pursued the delivery of quality healthcare service, medical education and outreach.

Ann Marie remarked, “Delivering information growing up, I always wanted to make a difference in my community. I got my first job at the age of fifteen volunteering at the Children’s Hospital and at the age of eighteen started with the Red Cross. Both of these experiences helped to contour my life and career. My journey here at SMP has been rewarding thus far. I am enthusiastic and looking forward to helping Senior Medicare Patrol achieve their mission.”

Please join me in welcoming Ann Marie to the SMP team. You can reach her at ann.marie.desardouin@state.de.us.



Ann Marie Desardouin,
Outreach and Education
Coordinator for NCC



Unsuspecting Veterans and their Families Targeted by Recent Scams



All types of charity scams tend to increase during the holiday season of giving, but Veterans Day (along with Memorial Day) is prime time for swindles in the name of service personnel.

Watch out for these and other veterans-related scams:

VA Imposters. Veterans, don't provide personal or financial information, including SSN, driver's license, bank and credit accounts in unsolicited phone calls or visits from self-described employees of the Department of Veterans Affairs; it's scammers who are asking under the guise of supposed policy changes for dispensing drugs or receiving benefits. As with other federal agencies, expect official VA information to be mailed. Before providing any details, verify requests by calling these VA toll-free phone numbers.

Fake Charities. Bogus charities that claim to benefit veterans are a proven hot button, especially when targeting patriotic older donors. Scammers often use sound-alike names (if not inventing authentic "organizations") to solicit funds. Before donating, authenticate charities by checking names and reputations at the Wise Giving Alliance operated by the Better Business Bureau, Charity Navigator or GuideStar. You can also contact the state agency that regulates charities where you live.

Benefits Scams. Some promise veterans lump sum cash payouts for pensions and future benefits, but typically pay a fraction of their actual worth. Other hoaxes involve self-proclaimed "veterans advocates" who promise additional VA benefits by transferring retirement assets into an irrevocable trust that's unsuitable for many older vets. And remember, it's scammers — not the VA — who charge for services like filing pension or other claims or getting military records. If you're considering such programs, have a lawyer review the terms.

Grandparents Scam. Military families are a popular bull's-eye in this long-running scheme, which preys on loving grandparents. Scammers get word of deployed soldiers from local news stories and claim a problem while serving on R&R, such as arrest or hospitalization.

Military Loans. They promise "guaranteed loans" and "same day cash" to active-duty personnel (and to a lesser extent, veterans) but deliver sky-high interest rates and hidden fees. What makes these finance-crippling loans especially disturbing is that military personnel may not need them at all — they have special financial protections, including a ban on their homes being foreclosed while they are serving.

Tales from the Trenches

"Weston Senior Center Members Combat Medicare Fraud"

Our precious Medicare Fund is under attack, losing over 80 billion dollars annually to errors, abuse, and even fraud. Fortunately for American taxpayers who fund this program, members of the Howard T. Weston Center in New Castle have decided that they're going to do something about this problem.

In September, a representative from Delaware's Senior Medicare Patrol (SMP) made a presentation about the program to the Weston members. SMP Project Director Andrea Rinehart explained, "The Senior Medicare Patrol is a grass-roots organization that grew from the concept of senior helping seniors. We reach out to Medicare beneficiaries and their families to provide education and tools to help them stay safe from Medicare fraud, errors, and abuse."

"Leaving your Medicare card home in a safe place until you actually need it is so important," added SMP Outreach and Education Coordinator Ann Marie Desardouin. "So is going over each Medicare Summary Notice carefully to check for errors or suspicious bills. Beneficiaries really have to work together to help preserve our Medicare dollars."

After the September presentation, the members of the Weston Center wanted to know what they could do as a group to be part of the solution. Thus, "Team Weston" was born. On the last Thursday of each month, select members of the Weston Center volunteer their time to stuff SMP information packets right at the Center. At their first session on October 29th, they prepared 561 packets, stopping only when the materials were gone. "As a result of their efforts," commented SMP Volunteer Coordinator Steven O'Neill, "561 new Medicare beneficiaries will now have access to information about safe practices and community resources that can prevent them from falling victim to scams, medical identity theft, and many other potentially catastrophic outcomes."

Weston Center Program Coordinator Peggy Barker was not surprised at Team Weston's success. "We have one fantastic group of people," she affirmed. One member quipped, "Yeah...who knew a bunch of 'older adults' could work so quickly!"

SMP Thanks the Weston Senior Center members for all their hard work for this project!



SMP Delaware Informer – Volunteer Voice

Roberta Halle Bass, President
of Delaware Volunteer 50+
Advisory Council



Volunteer Voice: I've Got What You Need

When people approach the SMP table at community outreach events and express an interest in volunteering with our program, the vast majority of them are excited, smiling, and enthusiastic.

Roberta Halle Bass was different only in the level of her intensity and sense of purpose.

Visiting our table at the LIVE conference in Georgetown on October 21, Roberta made a very serious inquiry about becoming an **SMP** volunteer because she saw an opportunity to educate her peers about how to detect Medicare fraud.

“Protect, DETECT, and Report, huh?” she remarked, looking at our Target brochure which explains the SMP message in terms of these three practices. “Detecting errors and billing problems; now THERE’s the problem right there,” she continued. “You can tell beneficiaries to review their Medicare Summary Notices (MSN) carefully until you’re blue in the face, but it won’t do them one bit of good unless they’re provided with specific instruction on exactly HOW to do that. Do you teach them that?” she asked the **SMP** representative helping to staff the table.

“Yes” said the **SMP** representative. “We talk about the **IMPORTANCE** of carefully going over MSNs during presentations and outreaches like this one. We also have two **SMP** volunteers who counsel Medicare beneficiaries and their caregivers about how to review their MSN when they receive it. Most of the inquires they receive involve common misunderstandings due to lack of understanding of how to read the MSN. These volunteer counselors take the time to explain how to read the document and **DETECT** if there is something that does not make sense in what Medicare paid. Teaching others how to interpret MSN’s is necessary volunteer role because many of the people we encounter in the public have identified demystifying MSN’s as a challenge. Being equipped to detect a problem is the vital first step in identifying Medicare fraud, waste, or errors.

Roberta agreed. “Instruction **WILL** make a difference... and I can help. I’ve reviewed a few MSN’s in my day, and as the President of the Volunteer Delaware 50 + Advisory Council, I know how to talk to people. I could teach classes on this,” she went on, handing the representative her card. “Here’s my contact information. Call me!”

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A fresh set of eyes; an intense desire to see people truly empowered to stay safe from healthcare fraud; and a willingness to share time, insight, and experience: qualities like these are the reason volunteers make such a difference in the **Senior Medicare Patrol Program**.

Yet, we’re left with one question:

What do YOU have to offer that Delaware beneficiaries need?





'Twas a Night of Fraud Safety

*'Twas a night of fraud safety, when all I could see
Were bright tips for prevention from our SMP:*

*My Medicare card was all snug in its place
Safe at home where it couldn't be seen - "just in case,"*

*But my Safe Card was ready; I'd not go without
Peace of mind, with those first numbers safely cut out!*

*Though I'd never deface my **real** Medicare Card,
My Safe Card's in plastic - and that wasn't hard:*

*I just asked, "My good man; will you laminate, please?"
And he sealed up my Safe Card in plastic, with ease!*

*So, contented, I gazed 'neath my twinkling tree
And I grinned, knowing what was there waiting for me:*

*My brand new MSN! It just came in the mail!
(Though "MyMedicare.gov" could have told me the tale),*

*But I love to peruse, with a critical eye,
Paper billings for errors that I just might spy.*

*With my warm fire crack'ling, I poured me some tea,
And this statement I grabbed to see what I could see.*

*Thus, while visions of healthcare bills danced in my head,
All the sudden, one item just filled me with dread:*

*Colonoscopy bill? Are you kidding? Oh no!
Whose was THAT? Wasn't MINE! Nope, I sure didn't go*

*For THAT test: after all, I'd just had one in May!
Not my bill! Not my doctor! We're NOT gonna pay;*

*Neither Medicare nor I are shelling out dough
For a non-rendered service for which we don't owe!*

*Was it error - or fraud? Well, I wasn't quite sure,
But I couldn't just sit here, not one minute more,*

*So I leapt up and paced and I fretted and stressed
As I thought about what course of action was best.*

*Then I heard a great "whooshing", and bells in the air;
From the chimney a voice called, "Got problems down there?"*

*Somewhat shocked, I called back: "Santa? I've got an issue:
This MSN's making me sob in my tissue,*

*'Cause I'm being billed for what I never got;
Could you come down and help me? I'm really distraught!"*

*But he answered, "I'm pretty tied up...but don't stew!
Just calm down, and remember what you need to do!*

*You just call that provider and tell them the deal,
And insist that they fix it...but then, if you feel*

*That they're pulling a fast one, you **STILL** hold the key
To get all this resolved: **YOU JUST CALL SMP!***

*'Cause you know they're persistent in finding what's true:
They can help save your money and Medicare's, too!"*

*He continued, "It's my busy night, as you know
And I've more stops to make, so I really must go,*

*But you heed what I say; you're **empowered**, you see,
To fight Medicare fraud when you've got SMP!"*

*And with that he was off; Santa took to the air
And my pulse started slowing, through his words of care,*

*But I suddenly hollered, in frantic pursuit:
"Oh, wait, Santa! Come back! You forgot all my loot!"*