

# MEDICARE FRAUD



**SHIP**

State Health Insurance  
Assistance Program



**SMP**

Senior Medicare Patrol



**Howard County**

Office of Consumer Protection



**Howard County**

Office on Aging & Independence

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**Howard County Senior Medicare Patrol (SMP)**  
**Office of Consumer Protection**

# Agenda

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- Introductions
- Medicare Scams
- Medicare Advantage Plans
- Questions
- Lunch



# Introduction

## Ayse Tokbay

Senior Medicare Patrol (SMP)

State Health Insurance Assistance  
Program (SHIP)



## Tracy D. Rezvani

Office of Consumer Protection



# Office of Consumer Protection

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The Office of Consumer Protection (OCP) is a division of the Howard County Department of Community Resources and Services. It helps to protect Howard County consumers by

- Handle disputes between merchants and consumers & between landlords and tenants
- Provide consumer specialists by phone or in-person
- Enforce the County's consumer protection laws
- Education and Outreach to the Community
- License and Regulate certain businesses



# Senior Medicare Patrol (SMP)

## State Health Insurance Assistance Program (SHIP)

- The Howard County Senior Medicare Patrol (SMP) provides public information to empower and assist Medicare beneficiaries, their families and caregivers to prevent, detect and report health care fraud, error and abuse.
- When fraud or abuse is suspected, SMP can assist by making referrals to the appropriate state and federal agencies.
- Howard County SHIP is your local help with Medicare. We offer public education & counseling by appointment.



# Medicare Scams

**PROTECT.  
DETECT.  
REPORT.**

Be engaged and informed  
healthcare consumers to  
reduce healthcare errors,  
fraud, and abuse.





# Phone Scams

- Cheaper/better insurance during enrollment period
- Threat of losing coverage
- Claims of bogus bills needing attention
- Medical ID theft
- New cards and need to verify/activate ID
- Account suspended due to fraud
- Change in law leading to refund/rebate
- Centers for Medicare and Medicaid Services (CMS) won't call you about your benefits unless you called first.



**SMP SCAM WATCH**

## Don't Say Yes

- "Can you hear me?"
- "Are you on Medicare?"
- "Do you have your red, white, and blue card?"
- "Are you a veteran?"

These are all questions phrased to get the caller to say "yes" in an attempt to record and process fraudulent products or services billed to Medicare.

 **SMP**  
Senior Medicare Patrol

Preventing Medicare Fraud  
[www.smpresource.org](http://www.smpresource.org)  
SUPPORTED BY GRANT # 90MPC0002 FROM ACL

# Email Scams

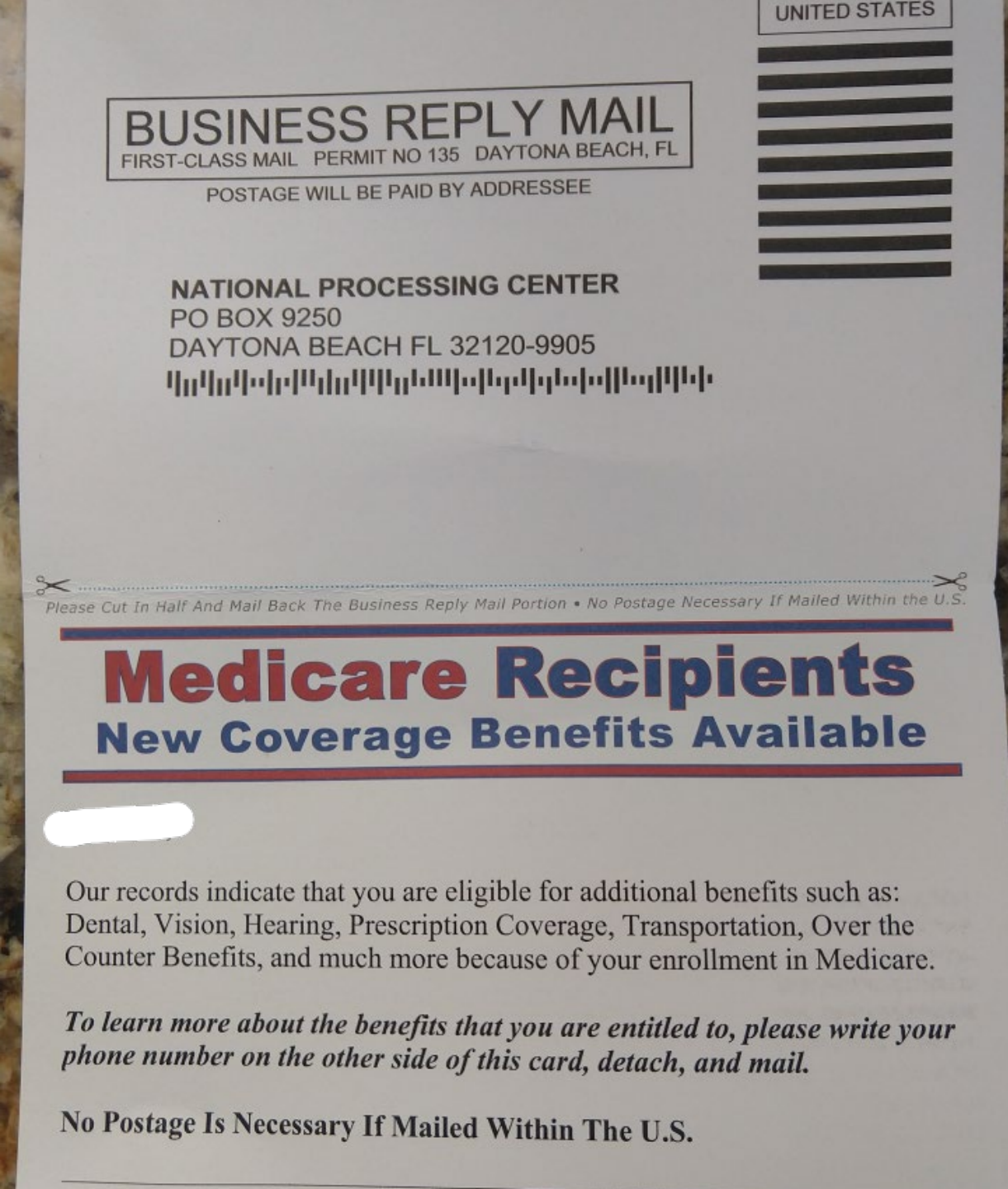
- Emails touting bogus website
  - Medicareplans.com
- Cheaper/better insurance during enrollment period.
- Spoof sender email to make it look like it's from CMS
  - Cloned emails: Email can have a link that looks legitimate but redirects you to another website which looks identical but has slight differences in URL
  - E.g., SPOTIFY.COM vs. SPOTIFY.COM





# Mail Scams

- Bogus brochures selling Medicare products at discount
- Offers for discounted prescription drug plans,
- Offers for supplemental Medicare coverage,
- Bills from an unknown hospital, doctor, or medical supplier; and
- Fake plan documents



# Door to Door Sales

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- Free or low-cost genetic testing
- Sales of coverage for Rx, medical equipment, or supplements.
- Unnecessary medical devices are delivered & authorized by a doctor you don't know.
- Bogus offers for “free” medical supplies.
- COVID tests at fake centers



# Common Scams

## Brace Scams

**UNWANTED BRACES SENT TO YOU?  
HERE'S WHAT TO DO:**

- If possible, refuse any package you aren't expecting.
- Open the box and find the name of the company and any contact information you can.
- Check your **Medicare statements** for claims for braces.
- Contact the **Senior Medicare Patrol (SMP)** to report it.



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## Telehealth Scams

**Even when you say "no" to a caller, offering something "free",**

**they may still bill you for a telehealth visit.**

**Watch your MSNs to be sure you weren't!**

**Call the SMP if you were.**




Preventing Medicare Fraud  
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## Genetic Testing Scams

**NEW GENETIC TESTING SCAM  
PRIMARY IMMUNODEFICIENCY**

**Scammers are calling trying to scare people into getting genetic testing they don't need.**

**Talk to your doctor instead.**



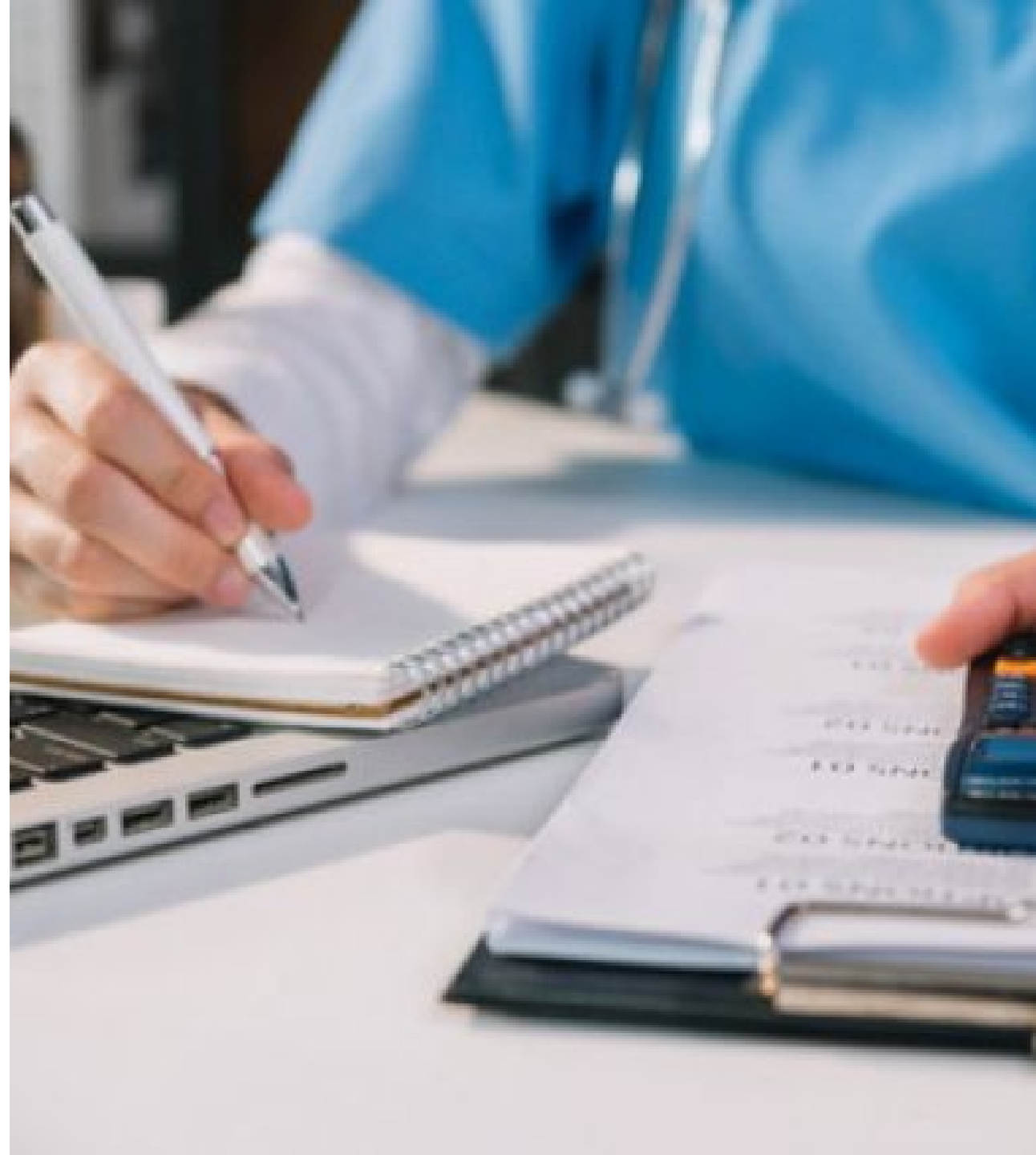
Preventing Medicare Fraud  
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# Billing Fraud

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- Double billing
- Phantom billing
- Upcoding
- Unbundling
- Kickbacks
- Unnecessary services
- False price reporting
- Ineligible beneficiaries
- Off-label Rx
- Unlicensed providers



# Review your Medicare Summary Notices



Preventing Medicare Fraud

**Red  
Flags on  
an MSN**

Help prevent  
Medicare fraud  
by checking  
these things:

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Anita Doe

**November 28, 2019**

Leo Zygelman, CH, (555) 555-123  
200 West Center St, Manchester CT 06040-0000

THIS IS NOT A BILL | Page 4 of 5

Is this a provider you know?

Service Provided & Billing Code	Service Approved?	Amount Provider Charged	Medicare-Approved Amount	Medicare Paid You	Maximum You May Be Billed	See Notes Below
Chiropractic manipulative treatment, 3 to 4 spinal regions (98941-GA)	NO	\$40.00	\$0.00	\$0.00	\$40.00	D
Total for Claim #02-11040-307-640			\$0.00	\$0.00	\$40.00	E

**December 25, 2019**

Joshua Richards, M.D., (555) 555-1234  
848 Scioto St, Urbana OH 43078-2255

If you live in CT, did you really receive services in OH?

Service Provided & Billing Code	Service Approved?	Amount Provider Charged	Medicare-Approved Amount	Medicare Paid You	Maximum You May Be Billed	See Notes Below
Established patient office or other outpatient visit (98213-GA)				00	\$0.00	F,G
Total for Claim #02-11040-517-100				00	\$0.00	E

Do any services appear twice when they shouldn't?



# Medicare Advantage Plans

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Beware of False Advertising



# Not all Medicare Advantage Markets are Equal

The problem with national advertising is that it does not always reflect what's available where you live. Some areas are more competitive, especially if it is a popular retirement area like Florida.

It is important to look beyond premiums and supplemental benefits, which MA marketing relies on heavily, to understand the full picture of what you will have to spend out of pocket to get the health care services you need.

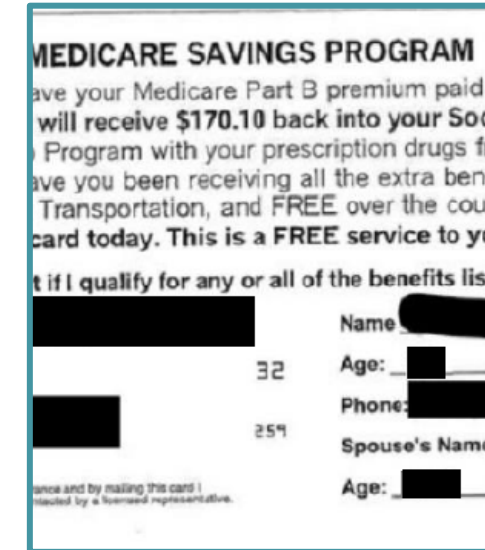
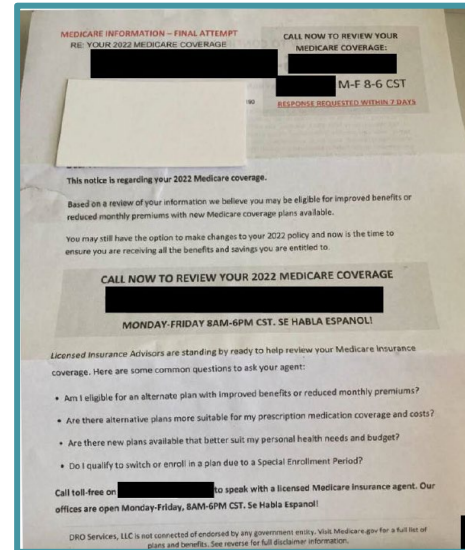
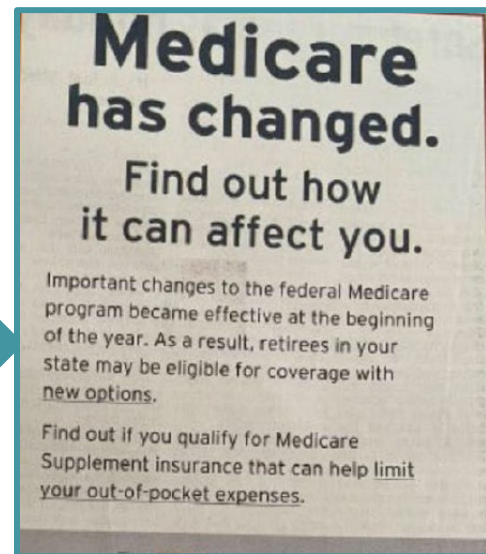
It is also important to understand other rules, like networks, to ensure services you receive from preferred health care providers are covered.



# Deceptive Marketing Practices Flourish in Medicare Advantage:

## A Report by the Majority Staff of the U.S. Senate Committee on Finance

### Examples of deceptive marketing materials (PA)



# Medicare Advantage Marketing Rules:

People representing Medicare plans aren't allowed to:

- Ask for your personal information over the phone unless it's needed to verify membership, determine enrollment eligibility, or process an enrollment request. Plans don't need your personal information to give a quote.
- Come to your home uninvited to sell or endorse anything.
- 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.





# Medicare Advantage Marketing Rules:

People representing Medicare plans aren't allowed to:

- Ask you for payment over the phone or online. The plan must send you a bill.
- 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. 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.





# Misleading Ads

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- Aggressive lead generators/3P marketing companies
  - Fake websites, e.g.,: [www.medicareadvantage.com](http://www.medicareadvantage.com); [www.medicarebus.com](http://www.medicarebus.com) re-directing to insurance agents.
  - Promising increase in Social Security payments
  - Mailers claiming to be from IRS or Centers for Medicare and Medicaid Services
  - Physician groups steering patients towards health plans
  - TV/Newspaper/Email/Phone solicitations
- Insurance brokers/employees misrepresenting coverage for doctors, Rx, and treatment.
  - Complaints of marketing to cognitively impaired consumers
  - Approached in grocery stores and outside health centers
- Slamming: changing plans without consent
- Complaints doubled 2021-2022

# Denial of Services

- Office of Inspector General Report from April 2022 shows concerns:

Potential incentive for MA plans to deny beneficiary access to services and deny payments to increase profits.

Key takeaways were that MA plans denied prior authorization and payment requests that met Medicare coverage rules by:

- Using MA plan clinical criteria that are not in Medicare coverage rules
- Requesting unnecessary documentation
- Making manual review errors and system errors.

Most people don't understand the rules to even know that there is an appeal process

Such denials can delay or prevent beneficiaries from getting needed care.



# Tips & Tricks

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- Use caution if calling a helpline advertised on television.
- Closely review mailers purporting to be from a federal agency.
- Be careful what you click on in emails and texts
  - Sell your information to marketers
  - Phishing/smishing possible.
- Don't engage with telemarketers, just hang up!
- Get everything in writing—and read it—before agreeing to a plan.
- Review your explanation of benefits.
- If you think you have been enrolled in a new plan that doesn't work for you, call 1-800-MEDICARE for help.

# Resources

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## Medicare

Visit Medicare at [www.Medicare.gov](http://www.Medicare.gov). In Howard County, contact SHIP (State Health Insurance Assistance Program) for free, confidential and unbiased information. Call **410-313-7392** or visit the website at [www.howardcountyaging.gov/ship](http://www.howardcountyaging.gov/ship).

## Maryland Access Point (MAP)

Maryland Access Point (MAP) of Howard County is the gateway for information and assistance for older adults, persons with disabilities, family members and caregivers. Call 410-313-1234 or visit the website at [www.howardcountymd.gov/information-assistance](http://www.howardcountymd.gov/information-assistance).

## For Consumer Information or Assistance

Call the Howard County Office of Consumer Protection (OCP). Call **410-313-6420** or visit the website at: [www.howardcountymd.gov/consumer](http://www.howardcountymd.gov/consumer)

## Office of Inspector General

OIG Hotline Operations accepts tips and complaints from all sources about potential fraud, waste, abuse, and mismanagement in the U.S. Department of Health and Human Services' programs. Visit the website at: <https://oig.hhs.gov/fraud/report-fraud/> for information on current scams or call 1-800-HHS-TIPS ([1-800-447-8477](tel:1-800-447-8477)) to report fraud.

# Questions...

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# Thank you!

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