

Protecting Medicare and You from Fraud



Read this official government booklet with important information about the following:

- ★ How to protect yourself and Medicare from fraud
- ★ How to identify and report billing errors and concerns
- ★ What to do if you suspect Medicare fraud
- ★ How to protect your personal information



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“Protecting Medicare and You from Fraud” isn’t a legal document. Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings.

Most doctors, health care providers, suppliers, and private companies who work with Medicare are honest. However, there are a few who aren't. Medicare works with other government agencies to protect the Medicare Program from fraud and to protect you from identity theft.

Fraud costs the Medicare Program millions of dollars every year. You pay for fraud with higher health care costs. Fraud schemes may be carried out by individuals, companies, or groups of individuals.

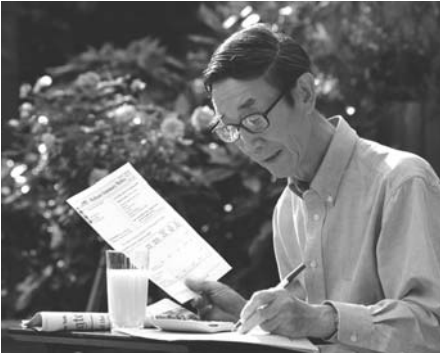
The following are examples of possible Medicare fraud:

- A health care provider bills Medicare for services you never got
- A supplier bills Medicare for equipment different from what you got
- Someone uses another person's Medicare card to get medical care, supplies, or equipment
- Someone bills Medicare for home medical equipment after it has been returned
- A company offers a Medicare drug plan that hasn't been approved by Medicare
- A company uses false information to mislead you into joining a Medicare plan

In addition to watching for Medicare fraud, you should also protect yourself from identity theft. Identity theft happens when an individual uses your personal information (like your name, credit card number, or Social Security number) without your consent to commit fraud or other crimes. See page 5 for more information on how to protect yourself from identity theft.

Watch spending in Medicare

When you get health care in the Original Medicare Plan, you get a Medicare Summary Notice (MSN) from a company that handles bills for Medicare. The MSN shows what was charged for health care services, medical supplies, or equipment and how much Medicare paid.



Review each MSN you get to make sure Medicare wasn't billed for services or items you didn't get. If you see a charge on your MSN that may be wrong, call the doctor, health care provider, or supplier to ask about it. The person you speak to may give you information that helps you better understand the services or supplies you got. Or, they may realize a billing error was made that needs to be corrected. Correcting a billing error helps both you and the Medicare Program.

It's also helpful to learn more about what Medicare will and won't pay for. You can find this information in the "Medicare & You" handbook. Visit www.medicare.gov on the web to read or print a copy. Under "Search Tools," select, "Find a Medicare Publication." Or, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Report errors and concerns

If your doctor, health care provider, or supplier doesn't help you with your questions or concerns or if you can't contact them, you can do any of the following and explain the issue:

- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Write a letter to Medicare. Mail it to: Beneficiary Contact Center, PO Box 39, Lawrence KS, 66044.
- Call the HHS Office of Inspector General Hotline at 1-800-HHS-TIPS (1-800-447-8477). TTY users should call 1-800-377-4950.
- Send an e-mail to the HHS Office of Inspector General at hhstips@oig.hhs.gov
- Write a letter to the Department of Health and Human Services. Mail it to: HHS Tips Hotline, PO Box 23489, Washington, DC 20026-3489

Medicare won't use your name if you ask that it not be used.

Report errors and concerns (continued)

Before you contact the provider, Medicare, or the Inspector General's hotline, carefully review the facts, and have the following information to explain the issue ready:

- The provider's name and any identifying number you may have
- The service or item you are questioning
- The date the service or item was supposedly given or delivered
- The payment amount approved and paid by Medicare
- The date on your Medicare Summary Notice
- Your name and Medicare number (as listed on your Medicare card)
- The reason you think Medicare shouldn't have paid
- Any other information you have showing why Medicare shouldn't have paid for a service or item

If the suspicious activity turns out to be fraud, you may be eligible for a reward of up to \$1,000.

To be eligible for a reward, **all** of the following conditions must be met:

- You report your suspicion
- Your suspicion is referred to the Inspector General's office for review
- The fraud you report isn't already being investigated
- Your report leads directly to the recovery of at least \$100 of Medicare money
- You aren't related to people who work for certain Federal agencies

If you want to know more about this reward program, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Be suspicious of doctors, health care providers, or suppliers that tell you the following:

- The equipment or service is free; it won't cost you anything, and they only need your Medicare number for their records
- Medicare wants you to have the item or service
- They know how to get Medicare to pay for the item or service
- The more tests they provide, the cheaper the tests become

Be suspicious of doctors or plans that do the following:

- Don't charge copayments without checking on your ability to pay
- Advertise "free" consultations to people with Medicare
- Claim they represent Medicare or a branch of the Federal government
- Use pressure or scare tactics to sell you high-priced medical services or diagnostic tests
- Bill Medicare for services you didn't get
- Use telephone calls* and door-to-door selling as marketing tools
- Offer non-medical transportation or housekeeping as Medicare-approved services
- Put the wrong diagnosis on the claim so Medicare will pay
- Bill home health services for patients who aren't confined to their home, or for Medicare patients who still drive a car
- Bill Medicare for medical equipment for people in nursing homes
- Ask you to contact your doctor and ask for a service or supplies that you don't need
- Bill Medicare for tests you received as a hospital inpatient or within 72 hours of admission or discharge
- Bill Medicare for a power wheelchair or scooter when you don't meet Medicare's qualifications

* Medicare drug plans may call you to tell you about their plans, but they can't enroll you over the telephone unless you call them.

Identity theft happens when someone uses your personal information without your consent, to commit fraud or other crimes. Personal information includes things like your name, Social Security, Medicare, or credit card numbers.



Keep this information safe. Don't give your information to anyone who comes to your home (or calls you) uninvited selling Medicare-related products. **Only give personal information to doctors or other providers who are approved by Medicare, your State Health Insurance Assistance Program, or Social Security.** Call 1-800-MEDICARE (1-800-633-4227) if you aren't sure if a provider is approved by Medicare.

You also shouldn't send personal information like your Medicare number over the web or over the telephone. However, if you choose to join a Medicare Advantage Plan or Medicare Prescription Drug Plan over the telephone, you may be asked to give this information to the plan. You may also be asked for this information if you use the Medicare Prescription Drug Plan Finder at www.medicare.gov on the web or if you report errors and concerns as explained on page 3.

If you think someone is using your personal information, call one of the following:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048
- The HHS Office of the Inspector General Hotline at 1-800-447-8477. TTY users should call 1-800-377-4950
- The Federal Trade Commission's ID Theft Hotline at 1-877-438-4338. TTY users should call 1-866-653-4261.

Visit www.consumer.gov/idtheft on the web to learn more about identity theft.

Note:

If you lose your Medicare card or it's stolen, or if you need a new Social Security card, go to www.socialsecurity.gov on the web, or call Social Security at 1-800-772-1213. If you get benefits from the Railroad Retirement Board, call your local RRB office or 1-800-808-0772, or visit www.rrb.gov on the web.

Protect yourself when dealing with private companies

With Medicare, you have options in how you get your health and prescription drug coverage. The information below and on the next page will help you protect yourself when dealing with private companies (approved by Medicare) who offer Medicare Advantage and Medicare Prescription Drug Plans.

Understand the type of plan you join.

There are different types of Medicare Advantage Plans (like HMOs or PPOs). Medicare has information to help you compare how different types of plans work. Look at your “Medicare & You” handbook. If you don’t have a copy of the handbook, you can read or print a copy by visiting www.medicare.gov on the web. Under “Search Tools,” select, “Find a Medicare Publication.” Or, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you get your health care from a Medicare Advantage Plan, you won’t get a Medicare Summary Notice (MSN). However, your plan will send you information about your services. Review any information you get from your plan carefully.

If you request to join a Medicare Private Fee-for-Service Plan (a type of Medicare Advantage Plan), you will get a telephone call from the plan so that the plan can verify that you wanted to join. The plan representative will also make sure that you understand how a Medicare Private Fee-for-Service Plan works and answer any questions you may have about the plan. The plan will send you a letter with this information if the plan can’t reach you by telephone.

Call 1-800-MEDICARE (1-800-633-4227) if you:

- Aren’t sure about Medicare’s rules
- Think someone working with Medicare may be breaking these rules
- Believe you have been misled by a Medicare health plan

TTY users should call 1-877-486-2048.

Know how Medicare Advantage Plans and Medicare Prescription Drug Plans can market to you.

Medicare Advantage Plans, Medicare Prescription Drug Plans, and people who work with Medicare aren't allowed to do the following:

- Ask for your Social Security number, bank account number, or credit card information over the telephone. (However, if you filled out an application for extra help paying for Medicare prescription drug coverage and there is missing information, someone from the plan may contact you to ask for the missing information. They will only ask you for the information that's missing from the application.)
- Come to your home uninvited to sell or endorse any Medicare-related product, but they can call you about their plan
- Offer you cash to join their plan
- Enroll you in a drug plan over the telephone unless you call them
- Ask you for payment over the telephone or web. The plan must send you a bill.

If you are in a Medicare Prescription Drug Plan and you think the plan may be breaking these rules, call the Medicare drug integrity contractor at 1-877-SAFERX (1-877-772-3379).

To help protect yourself and Medicare, you should report all suspected instances of fraud and identity theft. Remember, whenever you get a payment notice from Medicare, review it for errors. The notice shows what Medicare was billed for, what Medicare paid, and what (if anything) you owe. Make sure Medicare wasn't billed for health care services or medical supplies and equipment you didn't get.

Health care fraud and abuse should be reported, whether it's against Medicare or private insurers. Fraud increases everyone's health care costs, much the same as shoplifting increases the price of food and clothing. To protect you and Medicare, we must work together to reduce costs.

With help from honest health care providers, suppliers, law enforcement, and citizens like you, Medicare is doing a better job of preventing fraud and identity theft. Some dishonest health care providers have gone to jail or have been removed from the Medicare Program. These actions are saving money for taxpayers and protecting Medicare for the future.

If you want to know more

The U.S. Administration on Aging has programs in many communities that train volunteers to detect and report fraud. Information on these programs can be found at www.aoa.gov on the web. If you don't have a computer, your local library or senior center may be able to help you get this information.

For more information

Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.



A customer service representative can answer your questions 24 hours a day, 7 days a week. You can also use this number to order Medicare publications and get detailed information about the Medicare health and prescription drug plans in your area (including quality and customer satisfaction information).

U.S. DEPARTMENT OF
HEALTH AND HUMAN SERVICES

Centers for Medicare & Medicaid Services
7500 Security Boulevard
Baltimore, Maryland 21244-1850

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My Health.
My Medicare.

To get this booklet in English or Spanish, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Para obtener este folleto español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.