

DETECT MEDICARE FRAUD

NYS SENIOR MEDICARE PATROL (SMP) is a NY StateWide Senior Action Council program that empowers seniors, caregivers & professionals to fight against those who commit fraud, waste, and abuse in the Medicare program. We are able to do this through outreach, counseling & education. Call us at **800-333-4374** if you would like to be an SMP Volunteer.



Our SMP team of volunteers provide outreach & education through:

Assisting with Administration - Copying, filing, data entry, and making phone calls in support of SMP activities.

Staffing Exhibits & Distributing Information - Transporting & disseminating SMP information; staffing exhibits at events such as local health fairs.

Making Group Presentations - Presenting on SMP topics to small and large groups; interacting with the audience by answering their questions.

MEDICARE FRAUD, ERRORS & ABUSE AFFECTS EVERYONE

- Billions of taxpayer dollars are lost to improper claims
- Medicare trust fund is at risk
- Medicare beneficiaries have higher out of pocket costs and less money for needed benefits, & their quality of treatment could be compromised.

WHAT IS MEDICARE FRAUD?

Intentionally billing Medicare for services that were not received, or billing for a service at a higher rate than is actually justified. There are many types of Medicare Fraud (see page 2 for examples).



3 STEPS TO PREVENT FRAUD

Protect: Don't give out your Social Security number, Medicare number or bank account number on the phone.

Detect: Read your Medicare Summary Notice (MSN) and check your Explanation of Benefits (EOB) and other invoices for unexplained medical procedures.

Report: Report any billing discrepancies or concerns you have to your NYS Senior Medicare Patrol (SMP).

If you suspect Medicare fraud, errors or abuse, address it immediately by calling the SMP Helpline at 800-333-4374.

NY STATEWIDE SENIOR ACTION COUNCIL

is a grassroots membership organization made up of individual senior citizens, senior citizen clubs, & organizations from all parts of NYS.

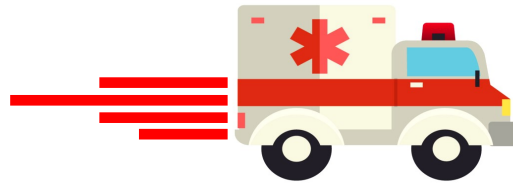
STATE WIDE

New York StateWide Senior Action Council, Inc.
275 State Street, Albany, NY 12210 • 800-333-4374 • Fax (518) 436-7642
www.nysenior.org



This project was supported, in part by grant number 90MPPG0010-01-00, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.

TYPES OF MEDICARE FRAUD



- Ambulance Fraud
- Community Mental Health Fraud
- Medical Identity Theft
- Medicare Card Scam
- Obamacare Scam
- Medicare "Changes" Scam
- Offers of Discount Plans and Cards
- Equipment & Supplies Coverage Issues
- Durable Medical Equipment Fraud
- Wheelchair Scams
- Genetic Testing Fraud
- Home Health Care Fraud
- Pain Management Clinic Scams
- Personal Care Services Fraud
- Hospice Fraud
- Marketing Scams
- Medicare Advantage/Managed Care Fraud
- Skilled Nursing Facility Fraud
- Prescription Drug Fraud
- Drug Diversion Fraud



If you or someone you know have been a victim of any of these fraud schemes, call the SMP Helpline at 800-333-4374.

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New York State
SMP
Empowering Seniors To
Prevent Healthcare Fraud

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MEDICARE SUMMARY NOTICES

UNDERSTANDING MEDICARE DOCUMENTS

WHAT IS AN MSN?

- A summary of health care services and items received during the past 3 months.
- Sent to people with Original Medicare
- It is **NOT** a bill!
- Lists any services that are denied or not covered by Medicare.



REVIEWING YOUR MSN

- Read the definitions and descriptions of services carefully.
- Check the notes section for payment decisions or to give you other important information.
- If a service you received is not covered, you can appeal. Instructions can be found on the final page of your MSN.
- Save your MSNs so you have a record of payment made by Medicare in case you need it in the future.
- If you lose your MSN or need a duplicate copy, call 1-800-MEDICARE or visit www.mymedicare.gov. Questions call our Helpline at **800-333-4374**.



MSNs - 3 Things to Look For:



Provider Location—Were you billed from a provider in a different city or state?



Date of Service—Were you billed for a service on a day you weren't seen?



Duplicate Billing—Were you billed for a product or service more than once?

Medicare Resources Online

- 1) If you don't have an account, visit **MyMedicare.gov**, and select "Create an Account."
- 2) Sign up to get other Medicare resources electronically, like Medicare Summary Notices and your "Medicare & You" handbook.
- 3) Check your eligibility, enrollment, and other Medicare benefits.
- 4) View a calendar of your current and upcoming preventive services.

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EXPLANATION OF BENEFITS

UNDERSTANDING MEDICARE DOCUMENTS

WHAT IS AN EXPLANATION OF BENEFITS (EOB)?

- Beneficiaries enrolled in Medicare Advantage (Part C) plans or Medicare Prescription Drug Plans (Part D) receive EOBs.
- A summary of services and items received, how much the provider billed, the approved amount your plan will pay, and how much you may owe.
- It is NOT a bill, and it is not the same as a Medicare Summary Notice.
- Usually mailed once per month or may be accessed online



REVIEWING YOUR EOB

- Read the information and the services listed in the notice carefully.
- If a service you received is not covered, you can appeal. Instructions are listed at the end of the EOB.
- If an item or service is not covered, look for a section with notes, comments or footnotes to find out why.

When reviewing EOBs:



- Compare your doctor's bill and your EOB to make sure the dates, providers, types of service & billing codes match.
- Make sure that you are not charged for services you didn't receive, or billed multiple times for a service you received once.
- If the insurance company rejected a claim, look for a note or "reason code" explaining why.
- If something doesn't seem right — contact your insurer at the customer service number listed on your EOB.
- Keep a file of your EOBs. They are important documentation if you need to **dispute a charge**, contest an insurance decision, or **seek financial help** from a hospital, charity, or state or local agency.
- When you do dispose of paper EOBs, shred them to help prevent **identity theft**.
- If you suspect billing fraud, contact your NYS SMP at **800-333-4374** or visit **nysenior.org**
- **All calls are confidential and no charge.**



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