

## Help fight Medicare fraud

Medicare fraud wastes a lot of money each year and results in higher health care costs and taxes for everyone. Con artists commit Medicare fraud by getting people's Medicare number.

### **You can help fight Medicare fraud in 2 simple steps:**

1. Never give your Medicare number to get a free offer or gift.
2. Always check your Medicare statement for errors, like equipment or services you never got.

Protect your Medicare by protecting your Medicare number.

### **More ways to protect yourself, your loved ones, and Medicare from fraud:**

- Learn tips to prevent fraud
- Learn how to spot fraud
- Learn how to report fraud
- Find out what you need to know if you're in, or thinking about joining, a Medicare health or drug plan

Learn more about protecting yourself from fraud by contacting your local Senior Medicare Patrol (SMP). <https://stopmedicarefraud.org/>

## Tips to prevent fraud

### **Do's**

- Do protect your Medicare number (on your Medicare card) and your Social Security Number (on your Social Security card). Treat your Medicare card like it's a credit card.

- Do remember that nothing is ever "free." Don't accept offers of money or gifts for free medical care.
- Do ask questions. You have a right to know everything about your medical care including the costs billed to Medicare.
- Do educate yourself about Medicare. Know your rights and know what a provider can and can't bill to Medicare.
- Do use a calendar to record all of your doctor's appointments and what tests or X-rays you get. Then check your Medicare statements carefully to make sure you got each service listed and that all the details are correct. If you spend time in a hospital, make sure the admission date, discharge date, and diagnosis on your bill are correct.
- Do be wary of providers who tell you that the item or service isn't usually covered, but they "know how to bill Medicare" so Medicare will pay.
- Do make sure you understand how a plan works before you join.
- Do always check your pills before you leave the pharmacy to be sure you got the correct medication, including whether it's a brand or generic and the full amount. If you don't get your full prescription, report the problem to the pharmacist.
- Do report if you suspect instances of fraud.

### **Don'ts**

- Don't allow anyone, except your doctor or other Medicare providers, to review your medical records or recommend services.
- Don't contact your doctor to request a service that you don't need.
- Don't let anyone persuade you to see a doctor for care or services you don't need.
- Don't accept medical supplies from a door-to-door salesman. If someone comes to your door claiming to be from Medicare or Medicaid, remember that Medicare and Medicaid don't send representatives to your home to sell products or services.
- Don't be influenced by certain media advertising about your health. Many television and radio ads don't have your best interest at heart.

- Don't give your Medicare card, Medicare number, Social Security card, or Social Security Number to anyone except your doctor or other authorized Medicare provider.

## How to spot fraud

When you get health care services, record the dates on a calendar and save the receipts and statements you get from providers to check for mistakes. Compare this information with the claims Medicare processed to make sure you or Medicare weren't billed for services or items you didn't get.

### 3 easy things you can do to fight fraud:

1. Review your Medicare claims to make sure they're accurate. Check them early—the sooner you see and report errors, the sooner we can stop fraud. To view your claims, login to MyMedicare.gov, or call 1-800-MEDICARE.
2. Learn how to protect your personal information.
3. Be on the lookout for suspicious activity.

**Note:** Medicare, or someone representing Medicare, may call you in limited situations:

- A Medicare health or drug plan can call you if you're already a member of the plan. The agent who helped you join can also call you.
- A customer service representative from 1-800-MEDICARE can call you if you've called and left a message or a representative said that someone would call you back.

If someone from Medicare or someone representing Medicare is calling you for another reason and you think they shouldn't be, or you're not sure if it's legitimate, call 1-800-MEDICARE.

## Reporting fraud

When you get health care services, record the dates on a calendar and save the receipts and statements you get from providers to check for mistakes. Compare the

dates and services on your calendar with the statements you get from Medicare to make sure you got each service listed and that all the details are correct. These include the "Medicare Summary Notice" (MSN) if you have Original Medicare, or similar statements that list the services you got or prescriptions you filled.

If you find items listed in your claims that you don't have a record of, it's possible that you or Medicare may have been billed for services or items you didn't get. If you think a charge is incorrect and you know the provider, you may want to call their office to ask about it. The person you speak to may help you better understand the services or supplies you got. Or, your provider may realize a billing error was made.

**If you've contacted the provider and you suspect that Medicare is being charged for health care you didn't get, or you don't know the provider on the claim, you can:**

- Call 1-800-MEDICARE (1-800-633-4227).
- Report it online to the Office of the Inspector General.  
<https://oig.hhs.gov/fraud/report-fraud/index.asp>
- Call the Office of the Inspector General at 1-800-HHS-TIPS (1-800-447-8477).  
TTY: 1-800-377-4950.

**Have this information before you report fraud:**

- The provider's name and any identifying number you may have
- The service or item you're questioning
- The date the service or item was supposedly given or delivered
- The payment amount approved and paid by Medicare
- The date on your MSN
- Your name and Medicare number
- 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

**Fighting fraud can pay up to \$1,000**

You may be eligible for a reward of up to \$1,000 if all of these 5 conditions are met:

1. You report your suspected Medicare fraud. The allegation must be specific, not general.

2. The suspected Medicare fraud you report must be confirmed as potential fraud by the Program Safeguard Contractor, the Zone Program Integrity Contractor, or the Medicare Drug Integrity Contractor (the Medicare contractors responsible for investigating potential fraud and abuse) and formally referred as part of a case by one of the contractors to the Office of Inspector General for further investigation.
3. You aren't an "excluded individual."  
Example  
For example, you didn't participate in the fraud offense being reported. Or, there isn't another reward that you qualify for under another government program.
4. The person or organization you're reporting isn't already under investigation by law enforcement.
5. Your report leads directly to the recovery of at least \$100 of Medicare money.

The incentive reward can't exceed 10% of the overpayments recovered in the case or \$1,000, whichever is less. If multiple individuals qualify for a reward, the reward is shared among them. If you want to know more about the Incentive Reward Program, call 1-800-MEDICARE.

## Rules for Medicare health plans

### **People representing Medicare plans aren't allowed to:**

- Ask for your personal information (like your Medicare, Social Security, bank account, or credit card numbers) over the phone unless it's needed to verify membership, determine enrollment eligibility, or process an enrollment request.

**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 so they can 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.

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

- Call 1-800-MEDICARE (1-800-633-4227).
- Call the Medicare Drug Integrity Contractor (MEDIC) at 1-877-7SAFERX (1-877-772-3379).

**References:** <https://www.medicare.gov/forms-help-and-resources/report-fraud-and-abuse/fraud-and-abuse.html>

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