

Lesbian, Gay, and Bisexual Older Adults & Medicare Fraud Prevention

Each year, Medicare and Medicaid lose billions of dollars to improper claims—and as a Medicare beneficiary, this can affect you.

False information can end up on your medical records, leading to improper care. You may be asked to pay for copayments or coinsurances for services you didn't receive. You may even be denied the services you need.

Additionally, **Lesbian, gay, and bisexual (LGB)*** older Americans face unique challenges. For instance, you may be affected by:

- **the higher rates of isolation among LGB older people.** If you don't know many people in your community, or feel unwelcome at the places where older people typically find support, such as churches or senior centers, you may feel unsure where to turn for correct information or help.
- **changing marriage laws and the overturn of the Defense of Marriage Act (DOMA).** Being newly eligible for coverage and benefits from your spouse may also make you a new target for scams that claim they can somehow enhance that coverage.

Factors like these make it more important than ever to get informed and protect yourself and others from Medicare fraud.

Do your part by remembering these three steps:



Protect



Detect



Report

Turn over to learn more >



Medicare fraud happens in different ways. Be aware if:

- You receive a sales call from a “Medicare representative.” Medicare does not call to sell you products or services. Never give your Medicare card number over the phone.
- You get a call from a doctor's office, or any other organization, offering to help with Medicare costs if you give them personal information. Never share your credit card numbers, Social Security number or any other information.
- Your Medicare Summary Notice (MSN) shows that you were billed for appointments, services or prescriptions you never received.

**Note: This fact sheet specifically addresses working with lesbian, gay and bisexual older adults; for information on the unique issues faced by transgender older adults, see “Transgender Older Adults & Medicare Fraud Prevention.”*

Protect

Protecting your personal information is the best line of defense against healthcare fraud and abuse.

- Treat your Medicare, Medicaid and Social Security numbers like a credit card number. Never give these numbers to a stranger.
- Don't carry your Medicare or Medicaid card unless you will need it. Only take it to doctor's appointments, visits to your hospital or clinic, or trips to the pharmacy.
- Record doctor visits, tests and procedures in a personal health care journal or calendar.
- Save Medicare Summary Notices (MSNs), Part D Explanations of Benefits (EOBs) and/or Medicare Advantage EOBs. Try to save your MSNs and/or EOBs for about seven years. You might need them in the future to prove that payment was made. For instance, you may need MSNs or EOBs if a provider's billing department makes a mistake or if you claimed a medical deduction on your taxes. Shred the documents after this time.

Detect

Keep track of your healthcare visits, services and equipment, so you recognize errors in your bills.

- Always review your MSNs and EOBs for mistakes. Access to your current Medicare account is available 24 hours a day at www.MyMedicare.gov
- Compare your MSNs and EOBs to your personal health care journal and prescription drug receipts to make sure they are correct.
- Look for three things on your billing statement:
 1. Charges for a service or prescription you didn't receive
 2. Billing for the same service or prescription twice
 3. Services or prescriptions that were not ordered by your doctor

Report

If you suspect errors, fraud or abuse, report it immediately!

- If you have questions about your MSN or EOB, call your provider or plan. They're your benefits, and you have a right to information.
- If you are not comfortable calling your provider or plan, or not satisfied with the response you get, contact your local Senior Medicare Patrol (SMP). Remember, calls to your SMP are free and confidential!

How Your Senior Medicare Patrol (SMP) Can Help

Your local SMP is a group of highly trained staff and volunteers who will provide you with the support you need to prevent and report Medicare fraud.

Find your SMP by visiting www.smpresource.org or calling 877-808-2468.

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