

The Senior Medicare Patrol is.....

LOOKING OUT FOR YOU

DATE: 7/15/15

2015-8

SUBJECT: Protecting Our Military Families from Medicare Fraud and Scams

TODAY is **Military Consumer Protection Day**. It's a day devoted to empowering military families with tools you can use to protect yourself and your loved ones from scams. You don't need scam artists feeding on the challenges you face to con you into giving out personal information or handing over money you can't afford to lose.

The Senior Medicare Patrol wants you to remember these **three words**:

PROTECT your Medicare number. Your Medicare number in the wrong hands can lead to identity theft and fraud: Stealing your Medicare number to get services or supplies for themselves. Sending false claims under your Medicare number to get Medicare payments. Getting the Social Security number off your Medicare card to open credit card accounts, bank accounts, steal your IRS tax return, and commit other crimes. Don't give out personal information to anyone you don't know whether in person, over the phone, or on the internet. Remember: Medicare will not call you, email you, or come to your home.

DETECT Medicare billing errors and possible fraud. Your Medicare Summary Notice (MSN) and Explanation of Benefits (EOB) are tools for detecting errors that, if corrected, may lead to savings to you and to Medicare. Errors such as claims for services you did not receive could indicate fraud. Denied claims, based on medically unnecessary services or supplies or a maxed-out benefit, may indicate someone else used your Medicare number. Check every medical statement.

REPORT Medicare billing errors, possible fraud, and scams to the Senior Medicare Patrol (SMP). Call 1-800-296-9422 or use the form on our website, <http://smphawaii.org>, to contact us by email. SMP counselors will help you correct a billing error or refer cases of suspected Medicare fraud to the appropriate authorities to investigate.



See our story in the June 2015 issue of *Hawaii Veteran*.

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