

The Senior Medicare Patrol is.....

# LOOKING OUT FOR YOU

DATE: 1/07/16

2016-1

SUBJECT: **Debt Collectors: Real or Fake?**

*Medicare billing errors and fraud can leave you in debt and lead to debt collectors chasing after you. A billing error may charge you for a medical service you did not receive. Someone might steal your Medicare number and use it to file a false claim to Medicare, leaving you with a debt that must be paid. Or, you may be stuck with the full cost of a product you thought was "free"; but, Medicare rejected the vendor's claim, and the vendor is sending a debt collector to get payment from you.*

- Even if you are current on your debt payments, or behind on a debt, or have no debt at all, a debt collector may call you. Beware of phantom debt collectors that trick people into making payments by pretending to work for a law firm, government agency, or credit reporting company.
- By law, anyone claiming to be from a collection agency must tell you their name and address, as well as the name of the company they represent. They also must give you the name and full business address of the business or person you owe money to, and the amount of the debt.
- By law, debt collectors may not use phone calls, texts, or email to harass or mislead you into paying a debt. They cannot threaten to sue you, garnish your wages, seize your property or arrest you.

## WHAT YOU SHOULD DO:

- If you are concerned about the status of an unpaid debt, call the creditor yourself at the phone number on your loan paperwork.
- Check your credit report to see if the debt the caller claims you owe is listed. Get a free report by calling 1-877-322-8228 or go to the Federal Trade Commission website at <http://www.consumer.ftc.gov/articles/0155-free-credit-reports>.
- Don't discuss the debt until the debt collector mails you a written notice of the debt. Don't give out personal information. Don't correct wrong information.
- Call the Senior Medicare Patrol Hawaii at 586-7281 or 1-800-296-9422 for help with Medicare billing errors. To report abusive debt collectors and scams, see back page.



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To report **Medicare-related** debt collection scams, contact:

Senior Medicare Patrol (SMP Hawaii)

(808) 586-7281

Toll free: 1-800-296-9422

Website: [smphawaii.org](http://smphawaii.org)

Office of Inspector General

U.S. Department of Health and Human Services

Toll free: 1-800-HHS-TIPS (1-800-447-8477)

1-800-377-4950 (TTY)

Website: <http://oig.hhs.gov/fraud/report-fraud/index.asp>

To report **non-Medicare** related abusive debt collectors or debt-collection scams, contact:

**Department of the Attorney General**

State of Hawaii

(808) 586-1500

Website: [ag.hawaii.gov](http://ag.hawaii.gov)

**Department of Commerce and Consumer Affairs**

State of Hawaii

Office of Consumer Protection

(808) 586-2630

Website: [cca.hawaii.gov](http://cca.hawaii.gov)

**Better Business Bureau of Hawaii, Inc.**

Toll free: 1-888-333-1593

Website: <https://www.bbb.org/scamtracker/hawaii/>

**Federal Trade Commission (FTC)**

Toll free: 1-877-438-4338 or 1-866-653-4261 (TTY)

Website: <https://www.ftc.gov/faq/consumer-protection/submit-consumer-complaint-ftc>