

(MUSIC)

[00:03 (title) FAMILY CAREGIVERS]

[00:12 (title) BE AKAMAI ABOUT HEALTHCARE FRAUD IN HAWAII]

[00:23 (Lori Yancura)]

Those of us who live in Hawai'i often say that we live in paradise. Our state is blessed with a bounty of natural resources and an amazing mix of people and cultures. However even paradise has its share of problems.

[00:37] My name is Lori Yancura and I'm an Assistant Professor in the Department of Family and Consumer Sciences and the College of tropical agriculture in human resources at the University of Hawai'i at Manoa. My job is to study the problems that affect older adults in Hawai'i and to look for solutions to improve their health, wellbeing, and quality of life. Elders in our state are very fortunate because most people living in Hawai'i have a strong sense of family.

[01:04]

We believe in taking care of our kupuna. According to the National Family Caregivers Alliance there are over 100,000 family caregivers taking care of older family members in the state of Hawai'i. Because of the strong sense of family I believe the best solutions to problems faced by the older adults in Hawai'i are those that involve the entire family.

One problem that elders in Hawai'i are currently facing is healthcare fraud. In Hawai'i, as well as nationally,

[01:34-01:43 (title) APPROXIMATELY 10% OF ~ AND ABUSE]

「注：イタリック体は画面いっぱいにタイトルが出る時のセリフ」

approximately 10% of the money spent on the Medicare program is estimated to be lost due to healthcare fraud, waste, and abuse.

(音楽)

「中央」クプナの親戚世話人

「中央」わがハワイでの健康管理サギについて賢くなるろう

(ローリ・ヤンクラ)

私たちのハワイはまさにパラダイス。自然に恵まれ、各地の人々と文化が集まっているところです。ただ、パラダイスでも問題が起こります。

私はローリ・ヤンクラです。ハワイ大学で家族・消費者学部の助教授で、ご老人に係わる問題を研究してその健康、幸福、生活秩序の向上を目指しています。

ハワイに住む人たちはたいてい家族に対する責任感が強いのでここのご老人は大変幸せです。

私たちはクプナ（高齢者）を大切にしたい。全国家族世話人連盟によると、ハワイ州では親戚などが高齢者の世話している方が約10万人もいます。

家族の絆が強いからこそ、高齢者が直面する問題の対応は家族全体の参加が最適と思われれます。

その問題の一つは、医学治療関係のサギです。ハワイでも、全国的にも、メディケアの総支出の約1割が治療サギ、浪費や乱用になると見られています。

[01:43-01:57 (title) \$money]

This comes out to about \$80,000,000 every year or \$861,000 every week, \$123,000 every day or \$85.00 each and every minute. This is a huge problem because that money

[02:00] could be used to provide better healthcare services for our kupuna. We started the Ohana Caregivers **Project** to find solutions to issues facing family caregivers in Hawai'i. One of the things we are interested in learning about is using the strengths of our families to help lessen or even eliminate the problem of healthcare fraud. In researching possible solutions we have decided to get advice from experts and the following series of programs will explore some solutions to this problem and talk about specific ways that family caregivers can help keep their loved ones safe. [02:34 (fade)]

[02:35 (MUSIC+title) IF YOUR PROVIDER SAYS ... 02:43 (fade)]

[02:44] One reason why that healthcare fraud is such a problem is that it is sometimes difficult to detect. Many people don't know what to look for. In this part of our continuing series on helping families to prevent healthcare fraud for older adults in Hawai'i, we'll be looking at various types of healthcare fraud to learn to recognize potentially fraudulent situations. Volunteers from the SMP program at the State of Hawaii Executive Office on Aging will be presenting real life scenarios to illustrate some of the red flags that signal healthcare fraud. [03:17 (fade)]

毎年\$8000万の浪費になり、1分につき何と\$85にも換算できます。浪費はクーポンのより良い健康管理につながらないため大きな問題なのです。

この観点から、「オハナ・世話人・プロジェクト」が設立し、親戚世話人が直面する問題の解決法を探しています。オハナの絆を生かし、健康管理サギの減少と排除をうながしたいのです。

そのため、専門家の意見をまじえて一連の番組を通じ、問題の解決策を考え、世話人がどういう対策で大切な人を守れば良いのかを追求したい。

(音楽)

もし、こう言われたら・・・

ヘルスケアサギは巧妙であり、多くの人々はサギに気づきにくい。お年寄り対象の健康管理サギ防止の一環で、この番組はサギの例をいくつか紹介し、家族はサギの可能性がどこに潜んでいるかの理解を促進したい。ここで、ハワイ州の高齢化対策局からのボランティアが日常生活からのシーンを演じ、健康管理サギを示唆する行為を浮き彫りにしたい。

[03:18 (Mollie Chang)]

SMP Hawai'i,

[03:21 (title) MOLLIE CHANG SMP
VOLUNTEER 03:29]

empowering seniors to prevent
healthcare fraud. This is who we are and
what we do. SMP Hawai'i is one of 57
programs in United States that target
healthcare fraud. With the funds we
receive from the Administration on Aging,
United States Department of Health and
Human Services,

[03:45 (title) WHO IS SMP
HAWAII? 04:04]

*SMP Hawai'i, number one, alerts seniors
about different healthcare frauds
schemes, and two give seniors tips on
how to protect themselves from becoming
victims of healthcare fraud, and three
helps seniors to report fraud. SMP*

volunteers take healthcare fraud
information to seniors in our community,
through group presentations, and
community fairs. In this segment of the
video SMP volunteers will discuss five

[04:20 (title) FIVE SITUATIONS . . . 04:26]
*situations where you might suspect
Medicare fraud or abuse.*

[04:27 (title) SITUATION #1 04:32]
(Charlie)

[04:31] Hello, this is Charlie at SMP
Hawai'i. How may I help you?

(Speaker)

[04:35] Yes, I attended a senior
healthcare fair today and I was offered
free blood test, but the person at the
booth said all I had to do is fill out a form.
In that form I had to fill out my name, my
address, and Medicare number. My
question is if the blood test was free why
did I have to give my Medicare number?

[04:54]

(モリー・チャン)

SMP ハワイは唯一の目的を高齢者に
健康管理のサギ防止対策を教えること。
全国、健康管理サギを対象にする 57 の
組織の一つで、保健社会福祉省の
高齢化対策局からの交付金で、私たちは
(1) 各種の健康管理サギの注意点を
高齢者に伝え、(2) サギの犠牲者に
ならないよう自分の守り方も教え、
そして (3) サギの報告を促進します。

SMP ボランティアは各地の社会クラブ、
団体または町ぐるみのイベントを通じて
地域での高齢者住民に健康管理サギの
情報を提供します。

ここでは、SMP のボランティアが
メディケアサギまたは乱用の疑いが
浮上する 5 つの場面をご紹介します。

第 1 場面：

(チャーリー)

SMP ハワイのチャーリーです。

(男の人、電話)

今日、クプナの保健フェアに行くと、
無料の血液検査を勧められた一用紙に
名前、住所そしてメディケア番号を
書けば、検査は無料って。私の質問は、
検査は無料なら、何でメディケア番号を
要求されるのか。

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(Charlie)

[04:55] That's a very good question. If your blood test results had to be mailed to you then you need to give your name and mailing address, but if the test is free the worker doesn't need your Medicare number.

(Speaker)

[05:09] It happened again at another booth and I got free vitamins but again they asked for my Medicare number.

(Charlie)

[05:14] Medicare doesn't pay for vitamins. You might suspect that the vendors are going to use your Medicare number to bill Medicare for services or supplies you really didn't receive. That's fraud. Check your Medicare summary notices carefully and make sure that Medicare didn't pay for improper claims. If something doesn't look right call us at SMP Hawai'i.

[05:37 (fade)]

[05:37:30 (title) SITUATION #2 "I DON'T KNOW HOW TO GET MEDICARE TO PAY."]

(Goldie)

[05:42] Hello this is Goldie at SMP Hawai'i. How may I help you?

(Speaker)

[05:46] I went to a surgeon to have a consult on a tummy tuck. The surgeon told me that it is not covered by Medicare because it is a cosmetic procedure. I told him I was quite aware of it and I was willing to pay for it. However he told me that not to worry because he has a way of having Medicare pay for it. So what shall I do?

(チャーリー)

いい質問ですね。結果が郵送される場合、名前や住所が必要ですが、検査が無料なら、業者はメディケア番号を必用ではありません。

(男の人、電話)

他でも、ビタミンをもらったが、メディケア番号をまた教えてくださいと要求された。

(チャーリー)

メディケアではビタミン代を支払わないので、業者が番号を利用して非提供のサービスや物品をメディケアに請求する可能性があります。それはサギになり、メディケアあての不正請求を防ぐために、概要通知を念入りに見てください。不審であれば、SMP ハワイに電話をしてください。

第2場面：どうやってメディケアに払わせるのか？

(ゴルディー)

SMP ハワイのゴルディーですが・・・

(女の人、電話)

お腹のタルミシワを取ろうと思い、医者にご相談すると、整形手術なので、メディケアの対象外だが、メディケアから支払われる方法を知っていると先生が言いました。自分で払えるけど、どうすればいいですか。

(Goldie)

[06:11] In order to get Medicare to pay for a procedure that is not medically necessary, the surgeon would have to falsify his claim. For example, he might say he performed a hernia repair when he actually did a tummy tuck. Billing Medicare to get payment he knows he should not receive is fraud. Tell the surgeon you will pay.

[06:30 (fade)]

[06:31 (title) SITUATION #3 "I CAN GET YOU A FREE POWER WHEELCHAIR OR SCOOTER."]

(Charlie)

[06:36] Hello this is Charlie at SMP Hawai'i. How may I help you?

(Speaker)

[06:36] Hey Charlie! You know what? I was at the senior fair yesterday and I saw a power scooter, which I need and can use, and the guy behind the booth told me that I could get the power scooter for free. All he needs is the Medicare number from me and my question is who pays if it is free? Somebody has got to pay.

(Charlie)

[07:06] You pay. Medicare won't pay for the scooter with your tax dollars. Power wheelchairs and power scooter fraud is the most expensive and fastest growing type of healthcare fraud. Medicare will pay for your scooter only if the doctor certifies that you need a power operated vehicle to do everyday activities in your home. Why do you want a power scooter?

(ゴルディー)

健康上必要とされてない治療を不正にメディケアに払わせようとして、例えば医者が、その手術に代わってヘルニアの修復だと請求すると、サギになります。やはり、自分で支払うべきです。

第3場面：電動車椅子やスクーターを無料で提供いたします。

(チャーリー)

SMP ハワイのチャーリーです。

(男の人、ケイタイ)

クプナフェアで電動スクーターを見かけ、あれば役に立つと思った。係員はメディケア番号だけを教えたら無料でもらえるって。もし私が無料でもらうとしたら、**ダレ**が支払うのですか。

(チャーリー)

結局、あなたが払うことになります。メディケアはみんなの税金なので払いません。電動車椅子などのサギは高額で特に増えています。医者が、自宅の日常生活で電動車が必要だと証明する場合のみ、メディケアからは支払われます。ところで、スクーターは何に使うのでしょうか。

(Speaker)

[07:27] Now you know I need a power scooter badly because I like to watch baseball games. I go down to the park, go down malls, scoot up and down, and what have you.

(Charlie)

[07:40] Medicare will not pay for it if you're going to use it outside of your home for recreational activities. So how would the vendor get Medicare to pay for it? He would have to forge a doctor's prescription or get the doctor to write a false prescription. If the vendor told you to get a prescription only from a certain doctor that's a red flag. I recommend that you make a report to the Department of Health and Human Services fraud hotline.

[08:08 (title) "SITUATION #4: I REPRESENT MEDICARE."]

(Mollie)

[08:13] Hello, this is Mollie at SMP Hawai'i. How may I help you?

(Trina)

[08:18] Hi Mollie, this is Trina. Last month a man showed up at my father's house. He said he was an insurance agent and represented Medicare. He wanted to talk to my father about changes in Medicare.

(男の人、ケイタイ)

野球が大好きで、スクーターがあれば簡単に見に行けるし、公園とかショッピングセンターにも、どこでも行けるからだよ。

(チャーリー)

外での遊樂目的には、メディケアは支払いません。業者が不正請求するには、処方箋を偽造するか、医者に不正な処方箋を書かせるでしょう。もし処方箋を特定の医者から受け取る様にと指示されたなら、注意が必要です。サギを示唆します。この場合、保健社会福祉省のサギ防止ホットラインに報告を促進します。

第4場面：私はメディケアの代表ですが・・・。

(モリー)

SMP ハワイのモリーですが・・・

(女の人、ケイタイ)

先月、ある人が父の家を訪れました。保険会社とメディケアを代理してメディケアの変更について説明したいと言いました。

(Mollie)

[08:30] You should be suspicious when a person claims to represent Medicare. Medicare does not make cold calls by telephone or door to door. And according to Medicare's rules, people cannot come to your home uninvited to sell Medicare related products.

(Trina)

[08:49] Well, my father invited the agent to come in and he started talking about Medicare Part A and Part B. Then he showed my father a booklet about Medicare advantage plan. He said my father should enroll in the plan because it is free, no monthly premiums.

(Mollie)

[09:08] That's misleading! No monthly premiums does not mean the plan is free. The plan might have co-payments and deductibles. He would have to pay.

(Trina)

[09:19] Well the agent said that if my father gave him his Medicare number he would enroll my father right then and there. He really pressured my father to sign up. So in order to get the agent off his back my father gave him his Medicare number and other personal information. A few days later the agent called my father on the phone and asked him to pay an enrollment fee.

(モリー)

メディケアの代表と自称した者は注意が必要。メディケアは勧誘電話や戸別訪問はしません。誘い無しの物品販売訪問もメディケアの規則に反するものです。

(女の人、ケイタイ)

父がその人を家の中に入れたら、メディケア A とか B の話をしてメディケア・アドバンテージ・プランの特別参加についての資料を見せました。無料で、月額保険料ないので加入すべきだと言っていました。

(モリー)

誤解をまねく話です。月額保険料がないから無料とは言えません。個人負担分がありうるのですね。

(女の人、ケイタイ)

保険の人は、メディケア番号を提供したら、その場で即座に加入するように相当圧力をかけてきました。面倒なので父は番号と個人情報を教えました。数日後、その人は父へ電話をして入会費を要求して来ました。

(Mollie)

[09:41] The insurance agents are paid higher commissions for selling Medicare advantage plans than for drug plans or Medigap supplemental plans. Going after these higher commissions might be the reason for the hard sale tactics.

Medicare's rules do not allow agents to charge a fee to enroll Medicare members or transfer payment by telephone. We will report these violations to the centers for Medicare and Medicaid services, the Department of Commerce and Consumer Affairs, and to the Better Business Bureau.

[10:17 (fade)]

[10:18 (title) "SITUATION #5: DID YOU GET YOUR NEW MEDICARE CARD?"]

(Charlie)

[10:21] Hello this is Charlie at SMP. How may I help you?

(Speaker)

[10:25] Hi Charlie, I got a call from a man in the Medicare office. He said that Medicare is sending out a new card and he wanted to be sure that I got one. He asked for my Medicare number and my street address. Is Medicare sending out new cards?

(Charlie)

[10:42] No, Medicare is not sending out new cards. This is another scheme that fraudsters used to get Medicare or social security numbers they can use to defraud Medicare. What did you do?

(モリー)

保険代理人は、薬品プランや
メディギャップ補足保険よりも、
メディケア・アドバンテージを売った
時のコミッションが多いので、無理に
売り込もうとしたのでしょう。
メディケアの規則では、新規加入や
電話での支払いに対して手数料は
禁止されています。違反行為を
メディケア/メディケード、ハワイ州の
商業・消費者局と BBB（商業改善
協会）へ報告します。

第5場面：新しいメディケアカード
を受け取りましたか。

(チャーリー)

SMP ハワイのチャーリーです。

(女の人、ケイタイ)

メディケアの事務所からの電話があり、
係員はメディケアが新しいカードを
発行するので、メディケア番号と
住所を教えるようにと言われました。
新しいカードを送るのですか。

(チャーリー)

いいえ、配布していません。詐欺師が
よく使う手口です。メディケア番号や
社会保険番号を利用して、メディケア
から金を騙し取ろうとしているのです。
どうなさいましたか。

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(Speaker)

[10:53] I told him that I did not give up any personal information. He insisted the information is needed so Medicare is able to send me a new card. I asked for his name and phone number. He refused so I hung up on him. I checked the caller I.D. I noticed that the call was from Florida. When I called that number a man answered the phone but he switched me to an answering machine.

(Charlie)

[11:22] You did the right things to protect yourself from becoming a victim of fraud. You did not give out your personal information to a stranger. You tried to get the caller's name and the phone number. You installed a caller I.D. feature in your phone so you can screen incoming calls and be able to trace calls, and you reported the call to SMP Hawai'i.

(女の人、ケイタイ)

個人情報を教えないことにしていると彼に伝えたのに、必要な情報だとしつこく言っていました。彼の名前と電話を教えてくださいと要求しても拒否されたので電話を切りました。発信者情報表示板を見て電話番号をかけ直してみても、留守番電話に切り替えられました。

(チャーリー)

サギに遭わないために適切な行動をとりましたね。個人情報を身元不明の人には提供しませんでした。名前と電話番号を聞いてみて、他の情報も確認して SMP ハワイへも報告しましたね。

(Mollie)

[11:46] In summary SMP Hawai'i wants you to be on the lookout for these

[11:53 (title) FIVE SITUATIONS WHERE YOU MIGHT SUSPECT FRAUD]

[11:57 (add title) 1. THIS SERVICE IS FREE. JUST GIVE ME YOUR MEDICARE NUMBER.]

[12:07 (add title) 2. I KNOW HOW TO GET MEDICARE TO PAY.]

[12:22 (add title) 3. I CAN GET YOU A FREE POWER WHEELCHAIR OR SCOOTER.]

[12:29 (add title) 4. I REPRESENT MEDICARE.]

[12:46 (add title) 5. DID YOU GET YOUR NEW MEDICARE CARD?]

[11:53] *five situations that might involve fraud.*

[11:57] *First when a healthcare provider or vendor tells you a service, supplies or equipment is free and wants your Medicare number.*

[12:07] *Second, when a health care provider or vendor tells you he or she knows how to get Medicare to pay for service, supplies, or equipment that Medicare does not cover.*

[12:22] *Third, when a vendor tells you he or she can get you a free power wheelchair or scooter.*

[12:29] *Fourth, when someone who claims to represent Medicare calls you on the telephone or comes to your door and tries to sell you that Medicare related products such as health insurance plans or health **aides**. (=aids?)*

[12:46] *Fifth, when someone who claims to be from a government program or office such as Medicare or social security asks for your Medicare number or social security number.*

(モリー)

繰り返しますが、次のような場合、サギの可能性があるので、注意して

[注：テロップが画面に出ても、音声優先でセリフの字幕だけを順番に出しましょうか。]

いただきたいのです。

第1は、業者がサービス、用品または器具が無料だと言い、メディケア番号を要求する場合。

第2は、メディケアでは普段支払わないサービス、機材、器具に対してメディケアに支払わせる方法があると言われた場合。

第3は、電動車椅子やスクーターを無料で提供できると言われた場合。

第4は、メディケアの代表と自称する者がメディケア関連のものを電話または家庭訪問で、健康保険、健康関係の商品などと売り込む場合。

第5は、政府の組織、メディケアや社会福祉保障の事務所からだとか自称する者がメディケア番号や福祉保障制度番号を要求する場合。

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[13:01] If you encounter any of the situations call SMP Hawai'i. On Oahu call 586-7281. On the neighbor islands call 1-800-296-9422 toll free. These phone numbers again are: on Oahu call 586-7281. On the neighbor islands call 1-800-296-9422 toll free.

(Lori)

[13:42] We have learned some valuable lessons from this presentation. If something seems too good to be true it probably is. You can contact the SMP or

[13:52 (title) Ohana Caregivers]

visit our Ohana Caregivers Project website for more information. That's www.hawaii.edu/ohanacaregivers.

Thank you very much for watching. I hope that you can use your new knowledge to protect your loved ones from healthcare fraud. [14:10 (fade)]

[14:11 – 14:44 (credits, fade to black)]

このような場合は、SMPハワイへ電話してください。オアフ島からは、586-7281。近隣島からは、無料通話の1-800-296-9422です。繰り返します：オアフ島からは、586-7281。近隣島からは、無料通話の1-800-296-9422。

(ローリ)

今日、大切な教訓が披露されました。疑い深いほど良い話であれば、おそらく信じない方がいいでしょう。どうぞSMPハワイに連絡してください。オハナ世話人計画のホームページ www.hawaii.edu/ohanacaregivers を参考にしてください。

御覧いただきありがとうございます。ございました。今日得た情報で、どうぞ、愛する人を健康管理サギから守ってください。

DISCLAIMER:
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