

# Protecting Medicare and You from Fraud



## Read this booklet to learn

- ★ how to protect yourself and Medicare from fraud,
- ★ how to identify and report errors and concerns,
- ★ what to do if you suspect Medicare fraud, and
- ★ how to protect your personal information.



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This booklet tells you about Medicare fraud. It isn't a legal document. The official Medicare provisions are contained in relevant laws, regulations, and rulings.

Most doctors, health care providers, and private companies who work with Medicare are honest. There are a few who aren't honest. Medicare is working with other government agencies to protect the Medicare Program from fraud and to fight against identity theft.

Medicare fraud takes a lot of money every year from the Medicare Program. You pay for it with higher health care costs. Fraud schemes may be carried out by individuals, companies, or groups of individuals.

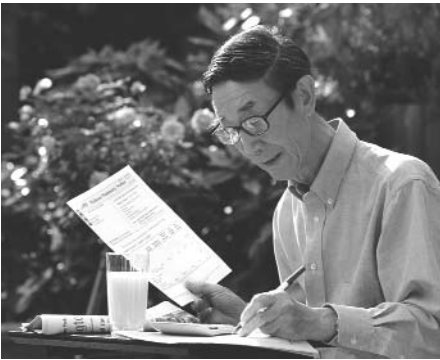
The following are examples of possible Medicare fraud:

- Medicare is billed for services or items you never got
- Medicare is billed for services or equipment different from what you got
- Someone uses another person's Medicare card to get medical care, supplies or equipment
- Someone bills Medicare for home medical equipment after it has been returned
- A company offers a Medicare drug plan that hasn't been approved by Medicare

In addition to watching for Medicare fraud, you should also protect yourself from identity theft. Identity theft happens when an individual uses your personal information without your consent to commit fraud or other crimes. See page 5 for more information on how to protect your personal information.

### Watch spending in Medicare

When you get health care in the Original Medicare Plan, you get a Medicare Summary Notice (MSN) from a company that handles bills for Medicare. Medicare Administrative Contractors\* handle your Medicare Part A and Part B bills. The MSN shows what was charged for services or supplies and how much Medicare paid.



You should check your MSN for mistakes. Make sure that Medicare wasn't charged for any services or supplies that you didn't get. If you see a charge on your MSN that may be wrong, call the health care provider and ask about it. The MSN may be correct, and the person you speak to may help you to better understand the services or supplies you got. Or, you may have discovered an error in billing that needs to be corrected. This helps both you and the Medicare Program. There may be rare times when you will suspect fraud.

### How to report errors and concerns

If you aren't satisfied after speaking to the provider, you should

- call or write the Medicare Administrative Contractor that sent you the MSN. Their name, address, and phone number is printed on the front of the notice, or
- call the Inspector General's hotline to report suspected Medicare fraud. The hotline number is 1-800-HHS-TIPS (1-800-447-8477), or
- send a note to [hhstips@oig.hhs.gov](mailto:hhstips@oig.hhs.gov) by e-mail.

Medicare will not use your name if you ask that it not be used.

#### Note:

\* Medicare Administrative Contractors will gradually take over all Medicare Part A and Part B billing. In some areas of the country, Medicare Part A bills may still be processed by Fiscal Intermediaries and Part B bills may still be processed by Carriers.

### Watch spending in Medicare (continued)

**Before you call the provider, the Medicare Administrative Contractor, or the Inspector General's hotline, carefully review the facts, and have the following information ready:**

1. The provider's name and any identifying number you may have
2. The service or item you are questioning
3. The date the service or item was supposedly given or delivered
4. The payment amount approved and paid by Medicare
5. The date on your Medicare Summary Notice
6. Your name and Medicare number (as listed on your Medicare card)
7. The reason you think Medicare should not have paid
8. Any other information you may have showing why Medicare should not have paid for a service or item

**If your suspicion turns out to be fraud, you may be eligible for a reward of up to \$1,000.**

To be eligible for a reward, **all** of the following conditions must be met:

- You report your suspicion
- Your suspicion is referred to the Inspector General's office for review
- Your report leads directly to the recovery of at least \$100 of Medicare money
- The fraud and abuse you report isn't already being investigated

If you want to know more about this reward program, call your Medicare Administrative Contractor. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

### Watch spending in Medicare (continued)

#### You can help protect Medicare by

- reviewing your MSN each time you get it, and asking questions about any items that you don't understand.
- learning more about what Medicare will, and will not, pay for. You will find this information in the "Medicare & You" handbook. If you don't have a copy, call 1-800-MEDICARE (1-800-633-4227) and ask for a copy. TTY users should call 1-877-486-2048. You can also read or print a copy at [www.medicare.gov](http://www.medicare.gov) on the web.
- making sure Medicare was not billed for health care services or medical supplies and equipment you didn't get.
- not giving your Medicare number (on your Medicare card) to anyone, except your doctor or other Medicare health professionals.\* You should not send these numbers over the web, unless you are enrolling in a Medicare drug plan or using the Medicare Prescription Drug Plan Finder on [www.medicare.gov](http://www.medicare.gov), or sending an e-mail to HHS Tips (see page 2).

#### **Use this 3-Step approach if you suspect fraud:**

1. Call your health care provider
2. Call your Medicare Administrative Contractor
3. Call the Inspector General's hotline

#### **Note:**

\* You may need to give your Medicare number if you call your Medicare Administrative Contractor, or the Inspector General's Hotline to report errors or concerns.

## Protect yourself from identity theft and fraud

Identity theft happens when someone uses your personal information, like your name; Social Security, Medicare, or credit card number; or other personal information, without your consent, to commit fraud or other crimes.



Keep this information safe. Don't give your information to anyone who comes to your home (or calls you) uninvited selling Medicare-related products. **Only give personal information to doctors or other providers that are approved by Medicare and to people in the community who work with Medicare, like your State Health Insurance Assistance Program or Social Security.** Call 1-800-MEDICARE if you aren't sure if a provider is approved by Medicare.

If you think someone is using your personal information, call

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, or
- the Fraud Hotline of the HHS Office of the Inspector General at 1-800-447-8477. TTY users should call 1-800-377-4950, or
- the Federal Trade Commission's ID Theft Hotline at 1-877-438-4338 to make a report (TTY users should call 1-866-653-4261). For more information about identity theft, visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) on the web.

### Note:

If you lose your Medicare card or it is stolen, or if you need a new Social Security card, go to [www.socialsecurity.gov](http://www.socialsecurity.gov) on the web, or call Social Security at 1-800-772-1213. If you get benefits from the Railroad Retirement Board, call your local RRB office or 1-800-808-0772, or visit [www.rrb.gov](http://www.rrb.gov) on the web.

### Know how plans can market to you

Medicare now offers prescription drug coverage to all people with Medicare. To get this coverage, you must choose a plan and join.

Here is information to help you protect yourself when dealing with plans and others about Medicare prescription drug coverage.

Only prescription drug plans approved by Medicare may use this seal in their materials:



### Medicare Prescription Drug Plans and people who are working with Medicare aren't allowed to

- ask for your Social Security Number, bank account, or credit card information over the telephone.
- come to your home uninvited to sell or endorse any Medicare-related product, but they can call you about their plan.
- enroll you into a drug plan over the telephone unless you call them, or unless you are adding prescription drug coverage to a Medicare plan you already have.
- ask you for payment over the telephone or web. The plan must send you a bill.

Call 1-800-MEDICARE (1-800-633-4227) if you aren't sure about Medicare's rules or if you think someone working with Medicare may be breaking these rules.

#### **Note:**

If you filled out an application for extra help paying for Medicare prescription drug coverage and there is missing information, someone from Social Security may contact you to ask for the missing information. They will only ask you for the information that's missing from the application.



## Know what to look out for

### You should be suspicious of providers that tell you

- the equipment or service is free; it won't cost you anything, and they only need your Medicare number for their records.
- Medicare wants you to have the item or service.
- they know how to get Medicare to pay for it.
- the more tests they provide, the cheaper they are.

### Be suspicious of providers that

- don't charge copayments without checking on your ability to pay.
- advertise "free" consultations to people with Medicare.
- claim they represent Medicare or a branch of the Federal government.
- use pressure or scare tactics to sell you high-priced medical services or diagnostic tests.
- bill Medicare for services you didn't get.
- use telephone calls\* and door-to-door selling as marketing tools.
- offer non-medical transportation or housekeeping as Medicare-approved services.
- put the wrong diagnosis on the claim so Medicare will pay.
- bill home health services for patients who are not confined to their home, or for Medicare patients who still drive a car.
- bill Medicare for medical equipment for people in a nursing home.
- ask you to contact your doctor and ask for a service or supplies that you don't need.
- bill Medicare for tests you received as a hospital inpatient or within 72 hours of admission or discharge.
- bill Medicare for a power wheelchair or scooter when you don't meet Medicare's qualifications.

#### Note:

\* Medicare Prescription Drug Plans may call you to tell you about their plan, but they can't enroll you over the phone unless you call them, or unless you are adding prescription drug coverage to a Medicare plan you already have.

To help protect yourself and Medicare, you should report all suspected instances of fraud and identity theft. Remember, whenever you get a payment notice from Medicare, review it for errors. The notice shows what Medicare was billed for, what Medicare paid, and what (if anything) you owe. Make sure Medicare was not billed for health care services or medical supplies and equipment you didn't get.

### **The following is a list of tips to prevent fraud:**

- Don't give your Medicare number over the telephone or to people you don't know, except to your doctor or other Medicare provider
- Don't allow anyone, except appropriate medical professionals, to review your medical records or recommend services
- Don't ask your doctor to make false entries on certificates, bills, or records in order to get Medicare to pay

Health care fraud and abuse should be reported, whether it's against Medicare or private insurers. Fraud increases everyone's health care costs, much the same as shoplifting increases the costs of food and clothing. To protect you and Medicare, we must work together to reduce costs.

With help from honest health care providers, law enforcement, and citizens like you, Medicare is doing a better job of preventing fraud and identity theft. Some dishonest providers have gone to jail or have left the Medicare Program. These actions are saving money for taxpayers and protecting Medicare for the future.

### If you want to know more



The U.S. Administration on Aging has programs in many communities that train volunteers to detect and report fraud.

Information on these programs can be found at [www.aoa.gov](http://www.aoa.gov) on the web. If you don't have a computer, your local library or senior center may be able to help you get this information.

### For more information

Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

A customer service representative can answer your questions 24 hours a day, 7 days a week. You can also use this number to order Medicare publications, get detailed information about the Medicare health plans in your area (including health plan quality and customer satisfaction information), and listen to recorded questions and answers on topics such as Medicare health plan choices and health plan quality information.



U.S. DEPARTMENT OF  
HEALTH AND HUMAN SERVICES

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To get this booklet in English or Spanish, call 1-800-MEDICARE (1-800-633-4227).  
TTY users should call 1-877-486-2048.

Para obtener este folleto español, llame GRATIS al 1-800-MEDICARE  
(1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.