



## **Be Alert During Medicare Open Enrollment: It's Time to Protect, Detect, and Report Medicare Fraud**

It's time for Medicare Open Enrollment, which means beneficiaries have until December 7, 2012 to make changes to their Medicare drug or health care plan. Open Enrollment is also an opportunity for scammers to approach seniors and attempt to sell them unnecessary coverage or steal their personal information.

Let's protect, detect and report Medicare Fraud during Open Enrollment season!

### **Protect**

- Treat your Medicare number like a credit card. Never give it to a stranger.
- Medicare doesn't call or visit your home to sell you anything.
- Save Medicare Summary Notices and Part D Explanation of Benefits. Shred these documents when they are no longer useful.
- Avoid telephone or e-mail offers of "free" medical tests or supplies in exchange for a "peek" at your Medicare card. Nothing is free!
- Beware of advertising that promises Medicare will pay for certain care or devices.
- Never sign a blank form. Always read and keep a copy of any document or agreement you sign.

## **Detect**

- The best source of information is Medicare. Be aware of third party organizations you've never heard of.
- Read any plan carefully before you decide to enroll. Call your doctor and pharmacy to see if they accept a plan you are considering.
- Beware of plans claiming a limited number of spots available.
- Recognize the difference between a discount card and a health plan. Discount cards are not insurance plans. These cards are used to get reduced rates from specific doctors and pharmacies.
- Keep and file copies of any bills or notices from insurance companies, doctors, hospitals, pharmacies, etc., as well as cancelled checks.

## **Report**

- If you suspect errors, fraud or abuse, report it immediately! You will protect other people from becoming victims and help to save your Medicare benefits.
- Report fraud or abuse by contacting the National Hispanic SMP at 1-866-488-7379.