

Consumer Information from Mid Oregon Credit Union

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Don't be tricked by Medicare hucksters

NEW YORK (11/10/10)--Medicare scams cost taxpayers billions of dollars every year, and the schemes are not always big and obvious (*The New York Times* Oct. 29).

Yes, large crime groups do get arrested and charged for Medicare fraud. In October, a 40-plus member crime syndicate stole the identities of doctors and thousands of patients and used them at bogus health clinics in 25 states to bill Medicare for more than \$100 million.

But, thieves work other schemes on a smaller scale. A criminal may offer you medical supplies or diabetes screenings, simply to collect your Medicare number. Then he will bill you for other supplies and services you never receive. Of course, the swindler pockets the reimbursements.

You might think you can relax, knowing that you probably won't have to pay--but guess what? Your medical and insurance records could be compromised and the problems show up later. It could be the day you need a wheelchair, and Medicare denies it because you've "already had one for five years."

Here's what you can do to protect yourself or a loved one from Medicare fraud:

- *Guard your card.* Protect your Medicare card the same way you guard a credit card or Social Security card. Likewise, never give your Medicare number over the phone to a stranger or allow a friend or relative to use it. Report a lost or stolen card immediately.
- *Beware of free services.* If someone offers you medical service, equipment, or supplies for free, he or she doesn't need your insurance information. Walk away. If you're offered something you don't need or you already have, let it go. It could be a scam to collect your Medicare number.
- *Examine your statements.* When you get your monthly Medicare Part D and/or regular Medicare quarterly statements, look for doctor visits that never happened, unfamiliar provider names, and supplies and equipment you never received. Call your medical provider first to clear up a possible error. If it's more than that, report it immediately.
- *Be cautious during enrollment.* On Nov. 15 you can sign up for or change plans. This is also high-crime time when scammers offer bogus plans, services and products to unwary seniors. Before you sign up for a plan, check the Medicare plan finder to see if you can find it. If you can't, the plan may not be real.
- *Review your credit report annually.* Look for unpaid medical bills and make sure they're legitimate.

It's always a good idea to keep a record of all medical services you receive so you can compare your records with unexplained charges. If you find errors, double-check them with your medical provider first. Then, if you still can't explain the discrepancies:

- Go online. Visit the fraud section of the Medicare website to find out how to report your findings.
- Contact your state Senior Medicare Patrol office. The staff will help you determine if you've been a victim of fraud and facilitate your complaint to government investigators.

If you're a Medicare recipient and want more information about preventing and reporting Medicare fraud, check the fraud section of the "Medicare and You" handbook that you should have received in the mail recently. You also can order the handbook online.

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