



Protecting Medicare and You from Fraud

This official government booklet explains the following:

- How to protect yourself and Medicare from fraud
- How to identify and report billing errors and concerns
- What to do if you suspect Medicare fraud
- How to protect your personal information



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“Protecting Medicare and You from Fraud” isn’t a legal document. Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings.

Introduction

Most doctors, health care providers, suppliers, and private companies who work with Medicare are honest, however some aren't. Individuals, companies, or groups of individuals can carry out fraud schemes.

Medicare fraud happens when Medicare is billed for services or supplies that you never got. Medicare fraud costs Medicare a lot of money each year. You pay for fraud with higher health care costs and higher taxes.

Medicare is working harder than ever to find and prevent fraud and abuse. We're working more closely with health care providers and strengthening the way we review Medicare claims for possible billing fraud through a joint effort between the Department of Health and Human Services and the Department of Justice. This team launched enforcement efforts to combat Medicare fraud by thoroughly reviewing Medicare claims data and investigating and prosecuting dishonest providers.

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 (like your name, Medicare number, credit card number, or Social Security number) without your consent to commit fraud or other financial crimes. See page 8 for more information on how to protect yourself from identity theft.



The new health care law includes tools to help Medicare find and prevent fraud and abuse, strengthen Medicare, and protect tax dollars. But we still need your help. Read this booklet to learn how you can help and how you can protect yourself.

What you can do to protect against fraud

You can protect yourself and Medicare against fraud by reviewing your claims for errors, reporting errors and concerns, and knowing how to spot fraud.

Review your claims for errors

When you get health care services, record the dates on a calendar and save the receipts and statements you get from providers to check for mistakes. Compare this information with the claims Medicare processed to make sure you or Medicare weren't billed for services or items you didn't get.

After Medicare processes your Original Medicare claims, you can review them three ways:

1. Look at your Medicare Summary Notice (MSN).
2. Visit www.MyMedicare.gov.
3. Call 1-800-MEDICARE (1-800-633-4227) and use the automated phone system. TTY users should call 1-877-486-2048.

Medicare Summary Notice

If you have Original Medicare, you get an MSN from a company that handles bills for Medicare. The MSN shows what you were charged for health care services, medical supplies, or equipment and how much Medicare paid.



Review each MSN you get to make sure Medicare wasn't billed for services or items you didn't get. If you see a charge on your MSN that may be wrong, call the doctor, health care provider, or supplier to ask about it. The person you speak to may give you information that helps you better understand the services or supplies you got. Or, they may realize they made a billing error that needs to be corrected. Correcting a billing error helps both you and Medicare.

What you can do to protect against fraud (continued)

MyMedicare.gov

MyMedicare.gov is a free, secure online service that's available to help you access your personal Medicare-related information 24 hours a day, every day.

You don't have to wait for your MSN to view your Medicare claims. You can visit www.MyMedicare.gov to track your Medicare claims or view electronic MSNs. Your claims will generally be available within 24 hours after processing.

1-800-MEDICARE Automated Phone System



Medicare's automated phone system is a way for you to get information about any of your Original Medicare claims that have been processed in the past 12 months without having to speak to a customer service representative. Just call 1-800-MEDICARE (1-800-633-4227) and provide a few key pieces of information. TTY users should call 1-877-486-2048.

It's also helpful to learn more about what Medicare will and won't pay for. You can find this information in your "Medicare & You" handbook. If you don't have a copy, visit www.medicare.gov/publications or call 1-800-MEDICARE.

Report errors and concerns

If you think a charge is incorrect and you know the provider, you may first want to call his or her office to ask about it. The person you speak to may give you information that helps you better understand the services or supplies you got. Or, they may realize a billing error was made that needs to be corrected. Correcting a billing error helps both you and Medicare.

If you've contacted the provider and you suspect that Medicare is being charged for a service or supply that you didn't get, or you don't know the provider on the claim, call 1-800-MEDICARE.

What you can do to protect against fraud (continued)

Before you contact your health care provider or Medicare, carefully review the facts, and have the following ready:

- The provider's name and any identifying number you may have
- The service or item you're questioning
- The date the service or item was supposedly given or delivered
- The payment amount approved and paid by Medicare
- The date on your Medicare Summary Notice
- Your name and Medicare number (as listed on your Medicare card)
- The reason you think Medicare shouldn't have paid
- Any other information you have showing why Medicare shouldn't have paid for a service or item

If the suspicious activity turns out to be fraud, you may be eligible for a reward of up to \$1,000.

To be eligible for an incentive reward, **all** of these conditions must be met:

- You must report your suspected Medicare fraud and the allegation must be specific, not general.
- The suspected Medicare fraud you report must be confirmed as potential fraud by the Program Safeguard Contractor, the Zone Program Integrity Contractor, or Medicare Drug Integrity Contractor (the Medicare contractors responsible for investigating potential fraud and abuse) and formally referred as part of a case by one of the contractors to the Office of Inspector General for further investigation.
- You aren't an "excluded individual." For example, you didn't participate in the fraud offense being reported. Or, there isn't another reward that you qualify for under another government program.
- The person or organization you're reporting isn't already under investigation by law enforcement.
- Your report leads directly to the recovery of at least \$100 of Medicare money.

The incentive reward can't exceed 10% of the overpayments recovered in the case or \$1,000, whichever is less. If multiple individuals qualify for a reward, the reward is shared among them. If you want to know more about the Incentive Reward Program, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Know how to spot fraud

Be suspicious of doctors, health care providers, or suppliers that tell you the following:

- 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 the item or service
- The more tests they provide, the cheaper the tests become

Be suspicious of doctors, suppliers, or plans that do the following:

- Don't charge copayments without checking on your ability to pay
- Advertise "free" consultations to people with Medicare
- Bill Medicare for services you didn't get
- Put the wrong diagnosis on the claim so Medicare will pay
- Bill Medicare for tests you got as a hospital inpatient or within 72 hours of admission or discharge
- 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
- Offer you money or kickbacks to use their services, join their plan, or let them use your Medicare number
- Use phone calls and door-to-door selling as marketing tools
- Offer non-medical transportation or housekeeping as Medicare approved services
- Bill home health services for patients who aren't confined to their home, or for Medicare patients who still drive a car
- Bill Medicare for medical equipment for people in nursing homes
- Ask you to contact your doctor and ask for a service or supplies that you don't need
- Bill Medicare for a power wheelchair or scooter when you don't need one or don't meet Medicare coverage rules
- Offer a Medicare plan that hasn't been approved by Medicare
- Use false information to mislead you into joining a Medicare plan

Protect yourself from identity theft

Identity theft happens when someone uses your personal information without your consent to commit fraud or other crimes. Personal information includes things like your name, Social Security, Medicare, credit card, or bank account numbers. Guard your card. Protect your Medicare number. Keep this information safe. Don't give your information out over the Internet, over the phone, or to anyone who comes to your home (or calls you) uninvited. **Only give personal information to doctors or other providers approved by Medicare.** Call 1-800-MEDICARE (1-800-633-4227) if you aren't sure if a provider is approved by Medicare. TTY users should call 1-877-486-2048.

You can give personal information if you call or contact the following organizations:

- Medicare, when you report errors and concerns as explained on page 5
- Social Security
- Medicare health or prescription drug plans
- Your State Health Insurance Assistance Program (SHIP)



You shouldn't share personal information like your Medicare number or Social Security number online or over the phone. However, if you choose to join a Medicare Advantage Plan (like an HMO or PPO) or Medicare Prescription Drug Plan over the phone, you may be asked to give this information to the plan. You may also be asked for this information if you use the Medicare Plan Finder at www.medicare.gov/find-a-plan.

If you suspect identity theft, or feel like you gave your personal information to someone you shouldn't have, call the Federal Trade Commission's ID Theft Hotline at 1-877-438-4338. TTY users should call 1-866-653-4261. Visit www.consumer.gov/idtheft to learn more about identity theft.

Note: If you lose your Medicare card or it's stolen, or if you need a new Social Security card, visit www.socialsecurity.gov, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. If you get benefits from the Railroad Retirement Board, visit www.rrb.gov or call 1-877-772-5772.

Protect yourself when dealing with private companies who offer Medicare plans

With Medicare, you have options in how you get your health and prescription drug coverage. The information below will help you protect yourself when dealing with private companies (approved by Medicare) that offer Medicare health and prescription drug plans.

Understand the type of plan you join

You can join different types of Medicare plans including Medicare Advantage Plans (like HMOs or PPOs) and Medicare Prescription Drug Plans. Medicare has information to help you compare how these different plans work. Look at your “Medicare & You” handbook for more information.

Review any information you get from your Medicare plan carefully and contact the plan if you notice anything that doesn't seem right.

Most insurance agents who work with Medicare plans are honest, however a few aren't. If you enroll in a plan with help from an insurance agent, the plan will contact you to verify that you wanted to join the plan and understand the plan's coverage.

Remember it's very important that you read and understand something before you sign it. If you need help understanding something, you can call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

You can also call 1-800-MEDICARE for any of the following reasons:

- You think you were enrolled in a Medicare plan without your consent.
- You believe you have been misled by a Medicare plan or an insurance agent representing a Medicare plan.
- You think a Medicare plan may be breaking the rules.

If you're in a Medicare Prescription Drug Plan or a Medicare Advantage Plan and you suspect fraud, call our Medicare Drug Integrity Contractor (MEDIC) at 1-877-7SAFERX (1-877-772-3379).

Protect yourself when dealing with private companies who offer Medicare plans (continued)

Know the rules Medicare Plans must follow when they try to get you to join a plan.

Medicare plans and people who work with Medicare aren't allowed to do the following:

- Ask for your Social Security number, bank account number, or credit card information over the phone. (However, if you applied for Extra Help paying for Medicare prescription drug coverage, someone from the plan may contact you if any information is missing from your application.)
- Come to your home uninvited to sell or endorse any Medicare related product.
- Offer you cash to join their plan or give you free meals while marketing to you.
- Enroll you in a drug plan over the phone unless you call them.
- Steer you into a particular plan.
- Communicate incorrect information about their plan type or use inappropriate statements like their plan is “the best” or “highest ranked.”
- Ask you for payment over the phone or Internet. The plan must send you a bill.
- Call you unless you're already a member of the plan. If you're a member, the agent who helped you join can call you.
- Sell you a non-health related product, like an annuity or life insurance policy, while trying to sell you a Medicare health or drug plan.
- Make an appointment to tell you about their plan unless you agree in writing or through a recorded phone discussion to learn more about the products being discussed. During the appointment, they can only try to sell you the products you agreed to hear about.

Protect yourself when dealing with private companies who offer Medicare plans (continued)

- Talk to you about their plan in areas where you get health care, like an exam room, hospital patient room, or a pharmacy counter.
- Market their plans or enroll you during an educational event, like a health fair or conference.
- If plans use independent agents and brokers to sell their plans, they must be licensed by the state, and the plan must tell the state which agents are selling their plans.

Do one of the following if you witness any of these activities:

- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Send an email with details of your observation to surveillance@cms.hhs.gov.
- Contact your State Health Insurance Assistance Program (SHIP). Visit www.medicare.gov/contacts, or call 1-800-MEDICARE to get the phone number for your local SHIP.

Summary

To help protect yourself and Medicare, you should report all suspected instances of fraud (whether it involves Medicare or private insurers) and identity theft. 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 wasn't billed for health care services or medical supplies and equipment you didn't get. Remember, you can also check your processed Original Medicare claims by visiting www.MyMedicare.gov or calling 1-800-MEDICARE (1-800-633-4227) and using the automated phone system. TTY users should call 1-877-486-2048.

Fraud increases everyone's health care costs, much the same as how shoplifting increases the price of food and clothing. To protect you and Medicare, we must work together to reduce costs.

With help from honest health care providers, suppliers, law enforcement, and citizens like you, Medicare is doing a better job of preventing fraud and identity theft. Some dishonest health care providers have gone to jail or have been removed from the Medicare Program. Also, Medicare has been able to recover billions of dollars in overpayments. These actions are saving money for taxpayers and protecting Medicare for the future.

Additional resources

If you want to know more



The Senior Medicare Patrol (SMP) can help you. The SMP Program educates and empowers people with Medicare to take an active role in detecting and preventing health care fraud and abuse. There is a SMP Program in every state, the District of Columbia, Guam, U.S. Virgin Islands, and Puerto Rico. For more information or to find your local SMP Program, visit www.smpresource.org, or call 1-877-808-2468. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For more information

- Visit www.stopmedicarefraud.gov.
- Call 1-800-MEDICARE. 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 and get detailed information about the Medicare health and prescription drug plans in your area (including quality and customer satisfaction information).

Tips to help prevent Medicare fraud

DOs

DO protect your Medicare number (on your Medicare card) and your Social Security number (on your Social Security card). Treat your Medicare card like it's a credit card. Don't ever give it out except to your doctor or other Medicare provider. Never give your Medicare or Medicaid number in exchange for free medical equipment or any other free offer. Dishonest providers will use your numbers to get payment for services they never delivered.

DO remember that nothing is ever "free." Don't accept offers of money or gifts for free medical care.

DO ask questions. You have a right to know everything about your medical care including the costs billed to Medicare.

DO educate yourself about Medicare. Know your rights and know what a provider can and can't bill to Medicare. Read your "Medicare & You" handbook, or visit www.medicare.gov/publications to view other Medicare publications about your rights and different covered services.

DO use a calendar to record all of your doctor's appointments and what tests or X-rays you get. Then check your Medicare statements carefully to make sure you got each service listed and that all the details are correct.

DO be wary of providers who tell you that the item or service isn't usually covered, but they "know how to bill Medicare" so Medicare will pay.

DO make sure you understand how a plan works before you join.

DO always check your pills before you leave the pharmacy to be sure you got the correct medication, including whether it's a brand or generic and the full amount. If you don't get your full prescription, report the problem to the pharmacist.

Tips to help prevent Medicare fraud (continued)

DO report suspected instances of fraud. See page 5 to find out who to call.

DO review your Medicare payment notice for errors. The payment notice shows what services or supplies were billed to Medicare, what Medicare paid, and what you owe. Make sure Medicare wasn't billed for health care services or medical supplies and equipment you didn't get. If you spend time in a hospital, make sure the admission date, discharge date, and diagnosis on your bill are correct.

DON'Ts

DON'T allow anyone, except your doctor or other Medicare providers, to review your medical records or recommend services.

DON'T contact your doctor to request a service that you don't need. Don't let anyone persuade you to see a doctor for care or services you don't need.

DON'T accept medical supplies from a door-to-door salesman. If someone comes to your door claiming to be from Medicare or Medicaid, remember that Medicare and Medicaid don't send representatives to your home to sell products or services.

DON'T be influenced by certain media advertising about your health. Many television and radio ads don't have your best interest at heart.

DON'T give your Medicare card, Medicare number, Social Security card, or Social Security number to anyone except your doctor or other authorized Medicare provider.

**U.S. DEPARTMENT OF
HEALTH AND HUMAN SERVICES**

Centers for Medicare & Medicaid 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.