Dear Stan,

I have been seeing stories in the news that fraud in Medicare costs us significant amounts of money each year. Medicare, the federal health care program for seniors and the disabled, is a good program. How can I as a health care consumer help protect the program from fraud?

Phillip
Albuquerque

Dear Phillip,

You raise a very good question. Nationally each year Medicare loses billions of dollars to unscrupulous medical providers. The U.S. Department of Health & Human Services has a nationwide program called the **Senior Medicare Patrol (SMP)**. In New Mexico it is a part of the New Mexico Aging and Long-Term Services Department. Its mission is to empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect and report health care fraud, errors, and abuse. This is done through outreach, counseling, and education.

Examples of Medicare **fraud** include:
♦ Billing for services, supplies, or equipment that were not provided
♦ Billing for excessive medical supplies
♦ Obtaining a Medicare number for “free” services.

Examples of Medicare **abuse** include:
♦ Improper coding to obtain a higher payment
♦ Unneeded or excessive x-rays and lab tests
♦ Claims for services that are not medically necessary
♦ Using another person’s Medicare number, or letting someone else use your number
♦ Misusing codes on a claim
♦ Charging excessively for services or supplies.

One thing you and your family can do is check your quarterly Medicare Summary Notice (if you have Original Medicare) or

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check your Explanation of Benefits (if you have a Medicare Advantage Plan). If there are charges for services, supplies, or equipment that you didn’t get or a billing for the same service twice that were not ordered by your doctor, report them to SMP. Call the provider and ask them about charges you are suspicious about. If you are not satisfied with your provider’s response, contact the SMP.

Here are two scams going around New Mexico right now:

1) Compromised ID numbers - this is when Medicare beneficiaries give out their Medicare ID number to a caller claiming to be from Medicare offering new microchip or plastic ID cards.

2) Marketing violations - this is when Medicare beneficiaries give out their Medicare ID number to a caller wanting them to switch plans and they promise extra or free benefits such as a free debit card. The beneficiary gets switched to another plan and as a result loses access to their providers and/or necessary medications. Sometimes the beneficiary says no and gets switched anyway.

Treat your Medicare and Social Security numbers like credit card numbers. Do not give out your Medicare number except to your doctor or other Medicare provider. Be aware Medicare does not call or visit to sell you anything. Do not carry your Medicare card unless you need it. If you think you have been defrauded, call Senior Medicare Patrol at 1-800-432-2080 and report your concerns.

Stan,
Volunteer Counselor, SHIP and SMP

$35 Insulin
The cost of a one-month supply of each Part D-covered insulin is capped at $35, and you don’t have to pay a deductible for insulin.

The drug must be listed on the Part D formulary to get the $35 price.

SHIP & SMP Program Volunteering: Learn more about Medicare and ways to better serve the public by contacting us about available SHIP SMP volunteer opportunities at 1-800-432-2080.

We provide training on Medicare content, and can work with your schedule. We can serve more people together!