TOP

Missouri Senior Medicare Patrol

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By to the ShowMe Times by, Missouri SMP

How to Help Your Parents Spot Medicare Scams

Medicare scams can be elaborate or simple, but the results are the same. Everyone pays the price in higher health insurance premiums and the quality of care is often poor. You can help your aging parents stay a step ahead of scammers by looking out for the following.

No, it's not Uncle Sam

Remember, Medicare doesn't call or visit to sell you anything.

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Review the MSN together

Always review the Medicare Summary Notice (MSN) and Part D Explanation of Benefits (EOB) for mistakes. Medicare accounts are available 24 hours a day. Simply visit www.MyMedicare.gov

Look for these three things;

- •€€€€€€ Charges for services that were not received
- •€€€€€€ Billing for the same thing twice
- •€€€€€€ Services that were not ordered by their doctor

Be wary of potential scams;

•€€€€€ Great deal on medical equipment – yeah, right

If someone calls saying he or she represents Medicare and wants to send you medical supplies, assume the person is a phony. Only receive supplies that have been ordered by your physician.

•€€€€€ Get clarity on health care changes

There is a potential for scams as a result of confusion over changes in the country's health care system. Make sure that your parent's understand changes to their healthcare coverage.

•€€€€€ Just say no to freebies

Advise your parents not to accept free offers of medical equipment, health services or gift cards from companies. The catch may be that they are asked for their Medicare or Social Security numbers, which scammers may use for fraudulent purposes, including identity theft.

Talk to your parents

Your parents may not suspect they are being manipulated by fraudsters. Consider making an agreement that when they get a medical statement, you will go over it with them. It also doesn't hurt to go through your parents' credit report for any unpaid medical bills or equipment they didn't receive. Monitor their credit cards for any medical-related charges that shouldn't be there.

Report suspicious activity if you suspect potential Medicare fraud

If you think someone is trying to scam your parents, speak up. Contact the Missouri SMP with questions or to report potential fraud at 888-515-6565.

/images/AB 2012/Fraud Seniors.png om the U.S. Department of Health and Human Services' Administration on Aging to educate health care consumers about fraud and abuse and to offer assistance in reporting complaints. SMP Volunteers have been trained and are available to assist you with questions and concerns regarding Medicare and Medicaid fraud and abuse at no cost to you.

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