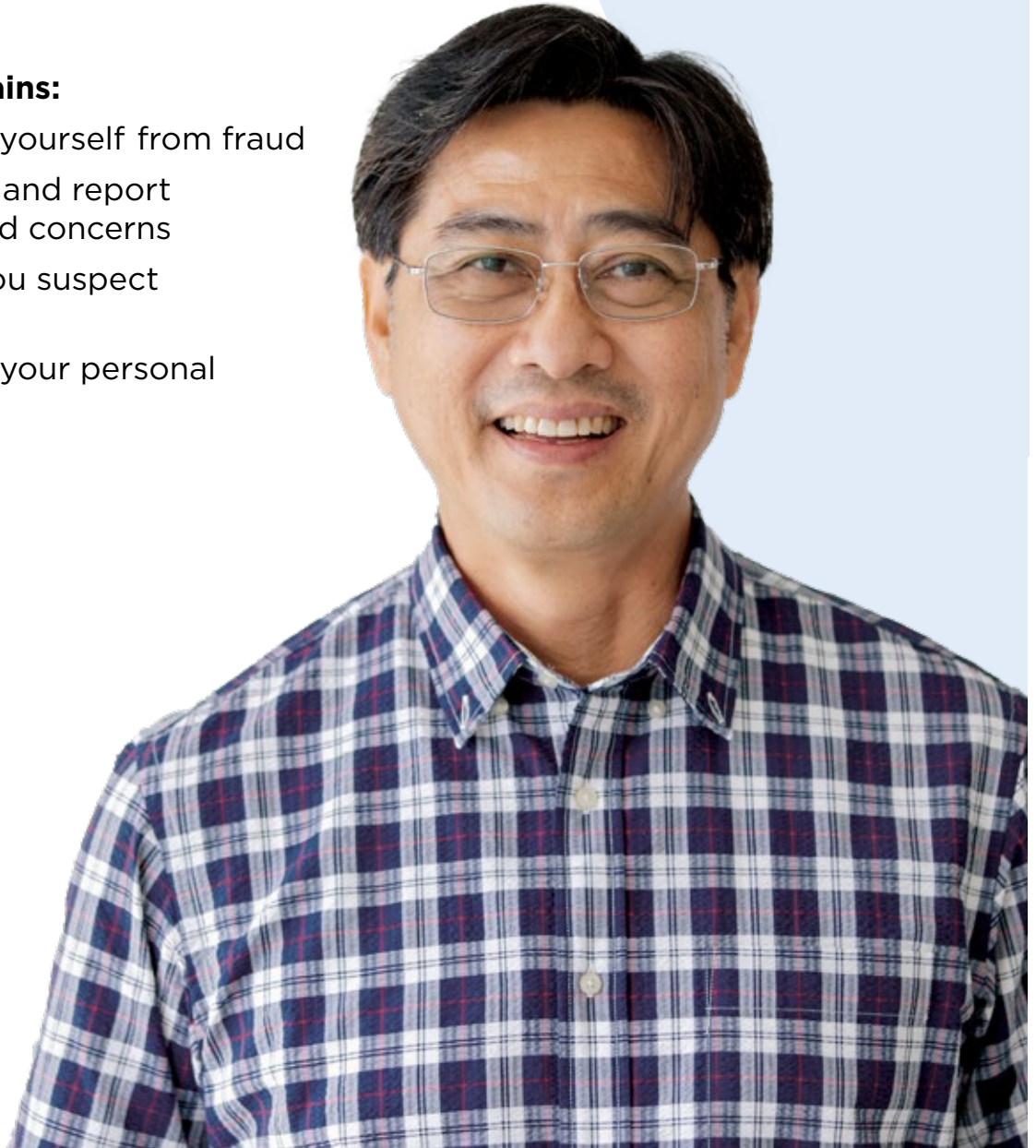


Protecting Yourself From Fraud

This booklet explains:

- How to protect yourself 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

Medicare.gov



Medicare

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Medicare Fraud & Abuse

Medicare fraud and medical identity theft can cost taxpayers billions of dollars each year. Medical identity theft happens when someone steals or uses your personal information (like your name, Social Security Number, or Medicare Number) to submit fraudulent claims to Medicare and other health insurers without your permission.

Medicare is working closely with health care providers to find and prevent fraud and abuse.

How to spot Medicare fraud

Protect yourself from fraud by reviewing your Medicare claims for errors, and reporting anything suspicious to Medicare.

Review your Medicare claims for errors

When you get health care services, it may be helpful to 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 any tests, items, or services you didn't get.

If you have Original Medicare, you can:

- **Check your Medicare Summary Notice (MSN):** This notice shows the health care services, supplies, or equipment you got, what you were charged, and how much Medicare paid. Review each notice you get for accuracy and to make sure that you and Medicare weren't billed for anything you didn't get. If you see a charge that may be wrong, go to page 3 to learn how to report it.
- **Use your secure Medicare account:** You don't have to wait for your MSN to view your Medicare claims. Simply log into (or create) your Medicare account at [Medicare.gov](https://www.Medicare.gov) to track your Medicare claims or sign up for electronic Medicare Summary Notices (eMSNs). Your Medicare account is free and available 24 hours a day, 7 days a week to help you access your personal Medicare-related information.
- **Call 1-800-MEDICARE (1-800-633-4227):** You can use Medicare's automated phone system to get information about your Original Medicare claims that were processed in the past 12 months. You can also talk or live chat with a real person, 24 hours a day, 7 days a week (except some federal holidays). TTY users can call 1-877-486-2048.

If you have a Medicare Advantage Plan or other Medicare health plan, check the statements you get from your plan. It's also helpful to understand what Medicare covers. You can find this information in your "Medicare & You" handbook. If you don't have a copy, visit [Medicare.gov/medicare-and-you](https://www.Medicare.gov/medicare-and-you) or call 1-800-MEDICARE. For more coverage information, visit [Medicare.gov/coverage](https://www.Medicare.gov/coverage).

Note: If you think a charge is incorrect and you know the provider, you may want to call their office to ask about the charge. Your provider or their staff may give you information that helps you better understand the services or supplies you got. Or, they may find an error that needs to be corrected.

Other types of Medicare fraud

Be suspicious of anyone that tells you:

- The equipment or service is free, 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 providers, suppliers, or facilities that:

- Don't charge copayments without checking on your ability to pay
- Advertise "free" consultations to people with Medicare
- Bill Medicare for services, supplies, or equipment you didn't get
- Put the wrong diagnosis on the claim
- Bill Medicare for tests you got as a hospital inpatient or within 72 hours of your 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 or threaten to withhold services
- 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, like trips to the grocery store, 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
- Ask you to contact your doctor and ask for a service, supply, or equipment that you don't need
- Bill Medicare for a back brace or other orthotics, power wheelchair or scooter, or genetic tests that you don't need

How to report Medicare fraud

If you suspect Medicare fraud, do one of these:

- Call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.
- Call the fraud hotline of the Department of Health and Human Services Office of the Inspector General at 1-800-HHS-TIPS (1-800-447-8477). TTY users can call 1-800-377-4950.
- Visit tips.oig.hhs.gov to file a complaint online.
- If you have a Medicare Advantage Plan or Medicare drug plan you can also call the Investigations Medicare Drug Integrity Contractor (I-MEDIC) at 1-877-7SAFERX (1-877-772-3379).

Before you file a complaint, have this information ready:

- Your name and Medicare Number (as listed on your red, white, and blue Medicare card).
- The name of the doctor, supplier, or facility that you think committed fraud. If possible, also include any identifying information about them you might have.

If the Medicare fraud is related to a specific claim, have this information ready:

- The service or item you're questioning.
- The date you supposedly got the service or item.
- The amount that Medicare approved and paid.
- The date on your Medicare Summary Notice (MSN) or claim.
- 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 Medicare fraud isn't related to a specific claim, have this information ready:

- A description of the fraudulent activity.
- The place, date, and time the incident happened.
- Any other information or evidence you have showing why you think the incident is fraud.

Protect yourself from identity theft

Identity theft is a serious crime that happens when someone uses your personal information without your permission to commit fraud or other crimes. Personal information includes things like your name and your Social Security, Medicare, or credit card numbers.

Protect your personal information:

- Don't share your Medicare Number or other personal information with anyone who contacts you by phone, email, or approaches you in person, unless you've given them permission in advance.
- Medicare, or someone representing Medicare, will only call and ask for personal information in these situations:
 - A Medicare health or drug plan can call you if you're already a member of the plan. The agent who helped you join can also call you.
 - A customer service representative from 1-800-MEDICARE can call you if you've called and left a message or a representative said that someone would call you back.
 - If you filed a report of suspected fraud, you may get a call from someone representing Medicare to follow up on the investigation.

- Only give personal information (like your Medicare Number) to doctors, insurers acting on your behalf, or trusted people in the community who work with Medicare (like your State Health Insurance Assistance Program, or SHIP).

Beware of people who make uninvited calls. If someone you don't know calls you and asks for your Medicare Number or other personal information, hang up and call 1-800-MEDICARE. (1-800-633-4227). TTY users can call 1-877-486-2048.

Call 1-800-MEDICARE if your Medicare card is lost, or you believe someone else is using your Medicare Number. If it's your Social Security card, visit [SSA.gov/number-card/replace-card](https://ssa.gov/number-card/replace-card). If you get benefits from the Railroad Retirement Board, visit rrb.gov, or call 1-877-772-5772.

Note: If you think 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 can call 1-866-653-4261. Visit ftc.gov/idtheft to learn more about identity theft and to file a report.

Understand the type of Medicare plan you join

You have options in how you get your Medicare health and drug coverage. You can join different types of Medicare plans, including Medicare Advantage Plans and Medicare drug plans. Visit [Medicare.gov](https://medicare.gov) or look at your "Medicare & You" handbook for more information.

It's important that you read and understand documents before you sign them. Review any information you get from a Medicare plan carefully before you join, and ask a friend or family member to explain anything that you don't understand.

If you still need help, call the plan or 1-800-MEDICARE.

Know the rules Medicare plans must follow

Medicare plans **aren't** allowed to:

- 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 drug coverage (Part D), 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 Medicare drug plan over the phone unless you call them.

- Steer you into a particular plan.
- Communicate incorrect information about their plan type or use statements that aren't proven, like their plan is "the best" or "highest ranked."
- Ask you for payment over the phone, internet, or in person. 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 plan 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.
- Talk to you about their plan in certain areas where you get health care, like an exam room, hospital patient room, or pharmacy counter.
- Market their plans or enroll you during an educational event, like a health fair or conference.
- Offer an unapproved Medicare plan.
- Use false information to mislead you into joining a Medicare plan.
- If plans use independent agents and brokers to sell their plans, they must be state-licensed, and the plan must tell the state which agents are selling their plans.

If you think a plan isn't following these rules, you can:

- Call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.
- Contact your State Health Insurance Assistance Program (SHIP). Visit shiphelp.org or call 1-800-MEDICARE to get the phone number for your state's SHIP.

You can also call 1-800-MEDICARE if:

- You think you were enrolled in a Medicare plan without your consent.
- You believe a Medicare plan or an insurance agent representing a Medicare plan misled you.

If you have a Medicare drug plan or a Medicare health plan and you suspect fraud, call the Investigations Medicare Drug Integrity Contractor (I-MEDIC) at 1-877-7SAFERX (1-877-772-3379).

More resources

- Contact the Senior Medicare Patrol (SMP) to learn more about fraud. The SMP Program educates and empowers people with Medicare to take an active role in the health care they get, including detecting and preventing health care fraud and abuse. For more information, or to find your local SMP Program, visit smpresource.org, or call 1-877-808-2468. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.
- Visit [Medicare.gov/fraud](https://www.Medicare.gov/fraud).

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 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 [Medicare.gov/basics/your-medicare-rights](https://www.Medicare.gov/basics/your-medicare-rights) to learn more about your rights.

DO use a calendar to record all of your doctor's appointments and what tests or X-rays you got. Then, check your Medicare statements carefully to make sure 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 Medicare health plan or drug plan works before you join.

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

DO report suspected instances of fraud. Go to page 3 to find out who to call.

DO review your Medicare Summary Notice (MSN) (if you have Original Medicare) or claims statements from your Medicare plan for errors. These notices show what services or supplies were billed to Medicare, what Medicare paid, and what you owe. Make sure you and Medicare weren'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 let anyone, except your doctor or other Medicare providers, review your medical records or recommend services.

DON'T contact your doctor to ask for 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 any medical supplies that you don't expect, your doctor didn't prescribe, or you get from someone you don't know. 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 television, internet, and radio ads about your health.

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

DON'T give your Medicare Number out 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.

CMS Accessible Communications

Medicare provides free auxiliary aids and services, including information in accessible formats like braille, large print, data or audio files, relay services and TTY communications. If you request information in an accessible format, you won't be disadvantaged by any additional time necessary to provide it. This means you'll get extra time to take any action if there's a delay in fulfilling your request.

To request Medicare or Marketplace information in an accessible format you can:

1. Call us:

For Medicare: 1-800-MEDICARE (1-800-633-4227)

TTY: 1-877-486-2048

For Marketplace: 1-800-318-2596

TTY: 1-855-889-4325

2. Email us: altformatrequest@cms.hhs.gov

3. Send us a fax: 1-844-530-3676

4. Send us a letter:

Centers for Medicare & Medicaid Services

Offices of Hearings and Inquiries (OHI)

7500 Security Boulevard, Mail Stop DO-01-20

Baltimore, MD 21244-1850

Attn: Customer Accessibility Resource Staff (CARS)

Your request should include your name, phone number, type of information you need (if known), and the mailing address where we should send the materials. We may contact you for additional information.

Note: If you're enrolled in a Medicare Advantage Plan or Medicare drug plan, contact your plan to request its information in an accessible format. For Medicaid, contact your State Medical Assistance (Medicaid) office.

Nondiscrimination Notice

The Centers for Medicare & Medicaid Services (CMS) doesn't exclude, deny benefits to, or otherwise discriminate against any person on the basis of race, color, national origin, disability, sex, or age in admission to, participation in, or receipt of the services and benefits under any of its programs and activities, whether carried out by CMS directly or through a contractor or any other entity with which CMS arranges to carry out its programs and activities.

You can contact CMS in any of the ways included in this notice if you have any concerns about getting information in a format that you can use.

You may also file a complaint if you think you've been subjected to discrimination in a CMS program or activity, including experiencing issues with getting information in an accessible format from any Medicare Advantage Plan, Medicare drug plan, state or local Medicaid office, or Marketplace Qualified Health Plans. There are 3 ways to file a complaint with the U.S. Department of Health & Human Services, Office for Civil Rights:

1. Online:

[HHS.gov/civil-rights/filing-a-complaint/complaint-process/index.html](https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html)

2. By phone:

Call 1-800-368-1019.

TTY users can call 1-800-537-7697.

3. In writing: Send information about your complaint to:

Office for Civil Rights

U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building

Washington, D.C. 20201