

Recording Notice:

Medicare 101 Training Series

*“The Live event you are about to participate in, is being recorded. As such, it becomes a public record and is subject to disclosure under the Public Records Act (PRA). **We ask that no client specific, confidential, or personal information be discussed.** If you interact with the presenters (e.g., ask questions, make comments, etc.) understand your contributions become part of the public record. If you choose to do so, it implies your consent to being recorded.”*

We will not be taking live questions, please use the Q&A to ask questions, I will respond via email; you are welcome to email me directly as well.

This training will be posted to the DSHS Dual Medicare-Medicaid webpage

<https://www.dshs.wa.gov/altsa/stakeholders/dual-medicare-medicaid>



Medicare in 15 minutes: “Medicare Fraud: Spot it & Stop it!”

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Medicare Fraud 101: A High-Level Overview

SHIBA and SMP: Advocating for Medicare Beneficiaries

Kim McKenna

WA State SMP Coordinator

** We are not taking live questions

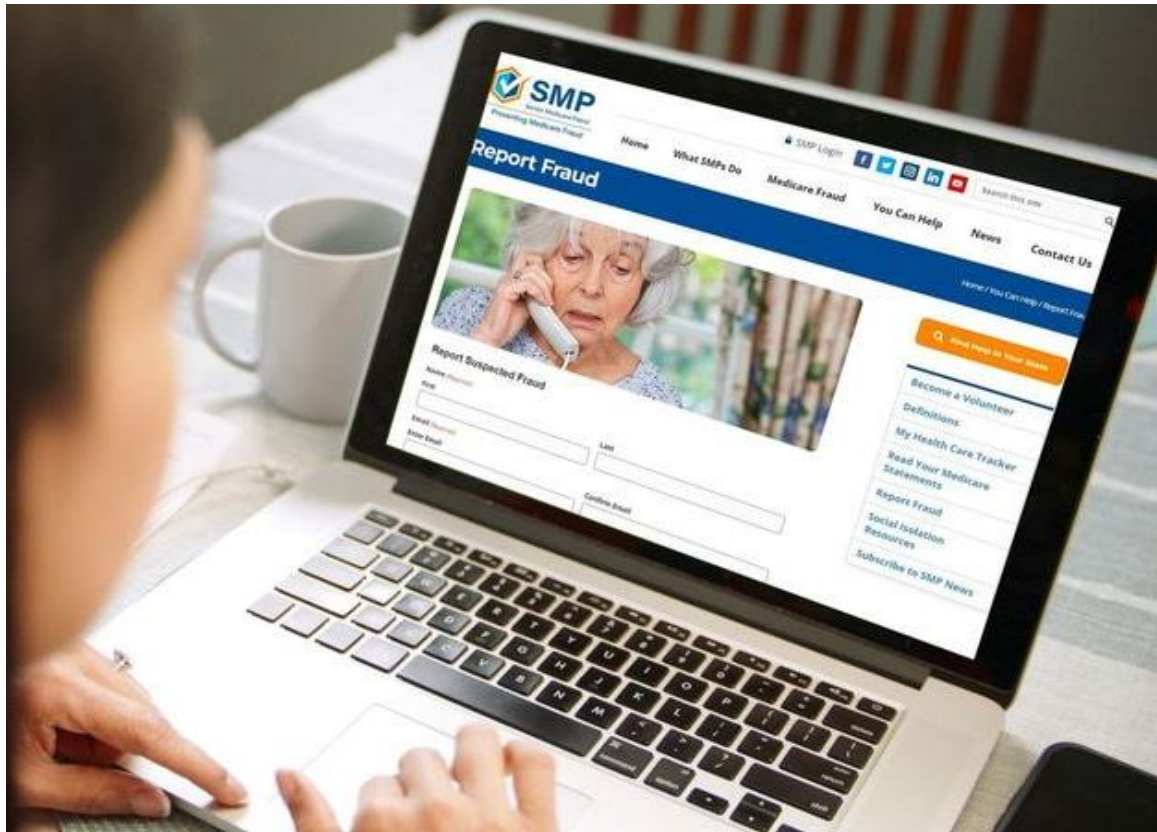
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Washington Office of the Insurance Commissioner
Statewide Health Insurance Benefits Advisors (SHIBA)
Senior Medicare Patrol (SMP)

Preventing Fraud Involves All of Us!



- Medicare fraud is getting more sophisticated!
- Medicare beneficiaries need help protecting their information.

How you can help!

1. Share what you learn today with clients, friends, family, neighbors.
2. Request a SMP information session for your network.
3. Volunteer with SMP- learn to facilitate information sessions and build awareness in WA communities.

Health Care Fraud is Big Business



Medicare fraud is big business to criminals.
The Medicare system makes it easy:

- Trust-based payment system relies on good faith practices.
- Size of healthcare overwhelms Medicare's limited resources.
- Low barriers to entry for criminals.
- High volume of claims with potential for human error make ID of fraud patterns difficult.

Impact of Medicare Fraud

- Annual losses to Medicare fund = \$60 Billion +
 - Lack of reporting makes it hard to know exact amount.
 - Medicare + Medicaid fraud = \$100 Billion +
- Less funds to cover cost of care.
- Individuals left to pay for items not needed or received.
- Care and treatment decisions based on documented care, not actually received or needed.

Three Steps to Reduce Health Care Fraud

1. Protect

- Guard your card!
- Share only with known providers.

2. Detect

- Carefully review statements.
- SMP can help with this.

3. Report

- Contact Medicare and SMP.



Common Medicare and Healthcare Fraud Schemes



Medicare fraud schemes involve manipulating consumers into giving away their personal information for:

- Financial gain.
- Billing for services or supplies not provided.
- Charging Medicare for more expensive care than was received, and more.

Common Medicare Fraud Schemes

1. **Medicare Scam Calls:** calls from “Medicare”. Imposter scams.
2. **Durable Medical Equipment (DME) Fraud:** claims for DME not received or needed.
3. **Genetic Testing Fraud:** Scammer says, “Medicare will pay for this”.
4. **Billing for services & supplies** not requested or received.
5. **Upcoding:** Claims for a service or supply not needed for higher reimbursement.
6. **Kickbacks:** arrangement between doctor and supplier or pharmacy involving compensation for referral.

The Top Three

- 1. Medicare Scam Calls:** calls from “Medicare”. Government imposter scams.
 - Medicare does not call unless beneficiary requests a call first.
 - Don’t answer calls from unknown numbers or from “Medicare”.
- 2. Durable Medical Equipment Fraud:** claims for DME not received or needed.
 - Review insurance statements often and carefully.
 - Fraudulent DME claims often happen without beneficiary knowing.
- 3. Kickbacks:** arrangement between doctor and supplier or pharmacy involving compensation for referral.
 - Feeds into DME fraud and other similar schemes.

How SMP Can Help

SMP does more than educate. SMP helps consumers to:

1. Call the healthcare provider. Is it a billing mistake that can be corrected?
2. Call Medicare or insurance carrier to let them know about mistaken or false claims.
Medicare 1-800-633-4227

3. Contact SMP if a claim, supply, or service is suspicious.

SMP will report to federal authorities for further investigation.

WA SMP can be reached at **1-800-562-6900** *or*

at <https://www.insurance.wa.gov/webform/report-medicare-fraud-shiba>

WA SMP Learn about Fraud and Report Online

The screenshot shows the website header with the logo for the Office of the Insurance Commissioner, Washington State. Navigation links include Insurance Resources, Complaints, Appeals & Fraud, Producers & Adjusters, Insurers & Regulated Entities, Laws & Rules, and About Us. A search bar is present with the text 'How can we help you...'. The breadcrumb trail reads: Home > Insurance Resources > Medicare > Report Medicare fraud > How to identify and report Medicare fraud and abuse.

How to identify and report Medicare fraud and abuse

Our Statewide Health Insurance Benefits Advisor (SHIBA) volunteers and the Senior Medicare Patrol (SMP) help Medicare beneficiaries, their families and caregivers prevent, notice and report Medicare fraud.

Prevent, notice and report Medicare fraud

Medicare fraud costs about \$60 billion a year, raising the cost of health care for everyone and making it harder to get the care you need. Check out these quick tips and be on alert for Medicare fraud, errors and abuse.

The video thumbnail features the SMP logo and the text 'Protect Yourself Against Medicare Fraud'. It also includes a 'Watch on YouTube' button and a 'From a US national health authority' badge.

Protect yourself during Open Enrollment

Medicare Open Enrollment is a prime opportunity for fraud to happen, when Medicare options are heavily marketed.

Get help

Statewide Health Insurance Benefits Advisors (SHIBA)
Call: [800-562-6900](tel:800-562-6900) (8:30 a.m. to 4:30 p.m., Monday - Friday)
Form: [Report Medicare fraud to SHIBA](#)

Quick tip

If you've lost or damaged your Medicare card, you can get a new one. [Log in to your secure Medicare account](#) to print or order a replacement card. Or call 1-800-MEDICARE to request a new card by mail.

Learn more about how to [keep](#)

WA SMP Learn about Fraud and Report Online



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[Home](#) > [Report Medicare fraud to SHIBA](#)

Report Medicare fraud to SHIBA

If you believe you have experienced Medicare fraud, errors, or abuse, please use this form to report it to the Washington State Senior Medicare Patrol.

When making your report, please include your phone number and email and how you would like someone to contact you. Please **DO NOT** put your Medicare number, Social Security number, or any confidential information in this form. Thank you



1 of 4

* Indicates required field

Your information

Full name *

Please supply your preferred contact information below or leave blank if you do not want to be contacted.

Email address

Phone number

How did you learn about our services form? *



Key Takeaways: Prevent, Detect, Report Medicare Fraud

- Guard personal information and IDs.
- Don't answer calls from unknown numbers.
- Medicare will not call! Hang up if caller says they are from Medicare!
- Review statements often and carefully.
- Report concerns to Medicare **AND** Washington SMP.
- Create Medicare account at Medicare.gov to monitor account activity easily.

For Information, Request a Speaker, Volunteer

There is much more about health care fraud, errors, and abuse and how to manage risk. Reach out:

- To learn more.
- Request materials to share within your communities.
- Request a speaker.
- Report fraud.
- Learn about volunteering.

Kim McKenna, Kim.mckenna@oic.wa.gov

Call 1-800-562-6900 or visit
<https://www.insurance.wa.gov/insurance-resources/medicare>