THE SMP NEW JERSEY ADVOCATE
www.seniormedicarepatrolnj.org

Issue #40, 5/30/2024

MEDICARE FRAUD PREVENTION WEEK — JUNE 3-JUNE 9, 2024

By Charles Clarkson, Esq.
Project Director, Senior Medicare Patrol of New Jersey

SMP Senior Medicare Patrol
Preventing Medicare Fraud

Medicare Fraud Prevention Week focuses on the actions everyone can take to prevent Medicare fraud, waste, and abuse. Medicare Fraud Prevention Week runs from June 3 through June 9, 2024. Medicare Fraud Prevention Week is sponsored by the national Senior Medicare Patrol program, a federally funded program of the Administration for Community Living, known as the SMP.

The mission of the SMP is to educate Medicare beneficiaries about Medicare fraud, waste, and abuse. Medicare beneficiaries can learn how to protect themselves and their families from Medicare fraud by joining the SMP program every day during the Medicare Fraud Prevention Week. In New Jersey, connect with the Senior Medicare Patrol of NJ at its website: seniormedicarepatrolnj.org.

Why Is This Week Important?

Medicare loses an estimated $60 billion each year due to fraud, waste, and abuse. Every day, issues related to these problems affect people across the country, often costing them time, money, and well-being. Medicare-related errors contribute to this annual loss even though errors can be honest billing mistakes. However, repeated errors by a doctor or provider could be considered a red flag of potential fraud or abuse if not corrected.

When people steal from Medicare, it hurts us all and is big business for criminals. Some common examples of fraud, waste, or abuse could include:

- Charging for services or supplies that were never provided.
- Upcoding, billing a higher code for services provided so that providers can receive more money from Medicare.
- Double billing.
- Prescribing or providing excessive or unnecessary tests and services.

Who Pays for Medicare Fraud?

Medicare fraud, waste, and abuse are paid for by all taxpayers. It is your money. They increase the cost of Medicare and jeopardizes the Medicare program.

SMP of New Jersey Advisory Committee

Charles Clarkson, Esq.
SMP-NJ Project Director

Edward S. Campell, O.D.
SMP-NJ Volunteer Coordinator of Complex Interactions

Laila Caune
Middlesex County Director of the Office of Aging & Disabled Services

Shirley Force
Executive Director
County of Passaic Department of Senior Services/ADRC

John Krayniak
Former Assistant Attorney General Antitrust Section, Division of Criminal Justice State of New Jersey

Julie Marte
Associate State Director-Multicultural Outreach, AARP New Jersey

(continued)

This document was supported, in part by Grant # 90MPPG0016, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.

Falling prey to health care fraud may mean that your Medicare number has been "compromised" because of medical identity theft. Stealing from Medicare leaves less funding available for legitimate Medicare services now and in the future.

How Do We Take Part in the Week?

The most effective way to deal with Medicare fraud is to prevent it from happening in the first place. Learning how to prevent it and then sharing what you learn with others is how Medicare beneficiaries, caregivers, family members, partners and professionals, and the whole community can participate during Medicare Fraud Prevention Week.

If you are a Medicare beneficiary, start the week by learning how to read your Medicare statements. Read your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) carefully. Even though an MSN may say "This is Not a Bill" it is a statement of the cost of services that Medicare has paid on a beneficiary's behalf.

Remember the three steps from the SMP: Prevent, Detect, Report!

- **Prevent:** Learn how to read your MSN or EOB. By reading their statements carefully, a beneficiary can discover any discrepancies in their billing. A beneficiary can also call their state SMP or go to the SMP website to learn how to best protect themselves and their families.
- **Detect:** When reviewing an MSN or EOB, look for services, products, or equipment that was not received, double charges, or items your doctor did not order.
    - Request and use a Health Care Tracker from the SMP of NJ to keep track of all of your medical appointments and all the services you received. Then compare the information you recorded with what is printed on your MSNs and/or EOBs. The SMP of NJ will be happy to mail you a tracker. Call us at 732-777-1940 to request a tracker.
    - If you find items of concern, call the doctor or company in question and ask about potential mistakes. Call your insurance company if you still have questions.
- **Report:** Call or email the SMP of NJ if you believe that you have experienced health care fraud, waste, or abuse.

Caregivers, help by educating yourself and your clients or loved ones on how to prevent and detect health care fraud, errors, and abuse. Be on the lookout for things like boxes of knee braces (known as durable medical equipment, or DME) lying around the house. This is a common scam and may mean your client or loved one has been a victim. Remind your clients or loved ones to never give out their Medicare number or other personal information over the phone.

Families, help by talking to your loved ones about protecting their Medicare numbers just as they would a credit card number. Encourage them to check their Medicare statements for fraud, waste, or abuse. Help your loved ones create

Mary McGeary
NJ State Director
State Health Insurance Assistance Program (SHIP),
NJ Division of Aging Services

Dennis J. McGowan
Manager, Office of AAA Administration, NJ Division of Aging Services

Lisa Pino,
Morris County
MIPPA/SHIP Coordinator,
Norwescap

Cathy Rowe
Executive Director,
NJ Advocates for Aging Well

Jean Stone
Former Program Integrity Senior Specialist, Division of Stakeholder Engagement & Outreach, CPI Data Sharing & Partnership Group

Ken Wessel
Trustee, National Institute for Homecare Accreditation (NIHCA)

Frank Winter
Partnership Manager
SMP Liaison, CMS

a Medicare account at Medicare.gov to access their Medicare claims online or remind them to open and review their statements when they come in the mail every three months.

Health care providers, help by talking to patients about health care-related scams such as those related to durable medical equipment, genetic testing, or new, plastic Medicare cards that may contain a chip, just like a credit card. Reassure them that your office and their other doctors' offices are not going to call to offer them services or equipment. Teach them that products and services should be ordered only by doctors they regularly visit, and that needed medical items should never be ordered through TV ads or unsolicited calls.

Lastly, as a **community**, help by looking out for your older neighbors. If you overhear someone talking about Medicare, do not be afraid to give information about the state SMP. Encourage those you know to talk to a trusted source about their Medicare questions and tell your neighbors about the most recent Medicare scams. Consider volunteering with your state SMP so you can help spread the word about preventing Medicare fraud, waste, and abuse. Or contact the SMP of NJ to come to your group or organization for a presentation on Medicare fraud. These presentations are free and can take place anywhere in NJ. Schedule a presentation by calling the SMP of NJ at 732-777-1940.

Consumer Alert: Genetic Testing

Genetic Testing Fraud Sweeps Nation

Across the nation genetic testing company representatives are offering "free" genetic tests to Medicare beneficiaries. These tests can also be referred to as DNA screenings, cancer screenings, and hereditary testing, to name a few. The representatives go to senior centers, senior housing, health fairs, and even parking lots to convince people to let them take a cheek swab for testing. They advertise on TV and online. They promise that the results will help recipients avoid diseases or find the right medications. All they ask for in return is the person's Medicare number.

While this may sound harmless, in reality it is dangerous. These companies can steal people's medical identity and falsely bill Medicare, draining the system of needed funds. Tests ordered under these circumstances are medically unnecessary and could lead to confusion about someone's health condition.

Because confusion exists regarding Medicare's coverage for genetic tests for cancer and other conditions, the Office of Inspector General (OIG) released a fraud alert on the topic. It advises the public to be suspicious of anyone who offers "free" genetic testing and then requests their Medicare number.

The OIG's fraud alert also states that a physician that a person knows and trusts should approve any requests for genetic testing. In fact, federal regulations state that diagnostic tests must be ordered by the physician who is treating the beneficiary – in other words, the person's own doctor. A doctor who has never met or examined a patient, often hired by a genetic testing company, should not be signing off on any tests. That's a red flag.

The SMP recommends that beneficiaries should:

- Refuse to give out their personal information or accept screening services, including a cheek swab, from someone at a community event, a local fair, a farmer's market, a parking lot, and/or any other large event.

- Go to their own doctor to assess their condition, not a doctor on the phone they've never met from a company they don't know.
- Always read their Medicare Summary Notice (MSN) or Explanation of Benefits (EOB). The words "gene analysis" or "molecular pathology" as service codes may indicate questionable genetic testing.
- Refuse the delivery of any genetic testing kit that was not ordered by their physician.
- Be suspicious of anyone who offers free genetic testing and then requests their Medicare number. If their personal information is compromised, it may be used in other fraud schemes.
- Contact their local SMP for help. SMPs empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse.

The Senior Medicare Patrol (SMP) is ready to provide you with the information you need to PROTECT yourself from Medicare fraud, errors, and abuse; DETECT potential fraud, errors, and abuse; and REPORT your concerns. SMPs help educate and empower Medicare beneficiaries in the fight against health care fraud. Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It also provides information and educational presentations. To locate your local Senior Medicare Patrol, call 1-877- 808-2468 or visit www.smpresource.org.

◆ **www.smpresource.org** ◆ **info@smpresource.org** ◆ **1-877-808-2468**

JFS Middlesex

Jewish Family Services of Middlesex County is the designated agency for **New Jersey's Senior Medicare Patrol (SMP).** This national program educates Medicare and Medicaid beneficiaries about preventing, detecting and reporting health care fraud.

The project Director, our *"Medicare Maven"*, Charles Clarkson, Esq., is the person to contact if you have any questions or you feel that in some way you have not been charged fairly for services.



ASK CHARLES

As the Project Director of the Senior Medicare Patrol of NJ, I have been asked a lot of questions about Medicare fraud. One question I receive very often is: How do scammers get my personal Medicare information?

There are many ways a scammer can get your Medicare information.

- Your card is lost, stolen, or copied. Words of advice: Do not carry your Medicare card with you. Leave it at home. Carry it with you only if you are going to your doctor or hospital. Even in an emergency, you do not need to carry your Medicare card.

- A beneficiary unwittingly gives out his Medicare number. Never give out your number over the telephone. Never respond to emails or texts supposedly from providers or others requesting that you confirm your Medicare number because of a problem with your Medicare account. Remember, Medicare will never call you on the phone or email or text you asking for your personal information.

- Cyber attacks are becoming increasingly common. Your personal information, including your Medicare information, can be stored in many databases. Scammers are always looking for ways to access this data to use your information to benefit the scammer or to sell to other scammers or to demand ransom. Many of you who are reading this column may have read about the cyber breach of the United Health group's subsidiary. United Health confirmed on the day of the breach that the cybercriminals behind the attack were a Russia-based ransomware gang known as ALPHV or BlackCat. The group itself claimed responsibility for the attack, alleging it stole more than six terabytes of data, including "sensitive" medical records.

SMP
Senior Medicare Patrol
Preventing Medicare Fraud

STAY CONNECTED

The Senior Medicare Patrol of New Jersey has a website. You can reach our site at:

http://seniormedicarepatrolnj.org/

Forward this to a friend

Friend us on Facebook

Follow us on Twitter/X
#MedicareMaven

Serve your community; learn about Medicare by volunteering for the New Jersey Senior Medicare Patrol

SMP of New Jersey is currently recruiting Volunteers to speak to small groups of their peers and help provide Medicare education at community events.

The role of the Volunteer is to share information that can help others PREVENT, DETECT, and REPORT Medicare fraud, waste, and abuse.

Free Training Available

SMP - Empowering Seniors to Prevent Medicare Fraud

Senior Medicare Patrol of New Jersey
Charles Clarkson, Esq.
SMP-NJ Project Director
Ext. 1117
Email: Charlesc@jfsmiddlesex.org
Twitter: #MedicareMaven; @charlessmpnj

Joel Schneider
Outreach Specialist
Email: Joels@jfsmiddlesex.org
Ext. 1154

Valeria Escudero
Outreach Specialist (Spanish)
Email: Vale@jfsmiddlesex.org
Ext. 1140

Edward Campell
Coordinator of Complex Interactions
Ext. 1152
Email: Ed@jfsmiddlesex.org

Molly J. Liskow
Editor, SMP New Jersey Advocate
Email: SMP@jfsmiddlesex.org



Senior Medicare Patrol (SMP) New Jersey is a program of:
Jewish Family Services of Middlesex County
219C Blackhorse Lane
North Brunswick, NJ 08902
Tel. 732-777-1940
Fax 732-777-1889
or call our toll-free SMP Hotline at
877-SMP-4359 (877-767-4359)