THE SMP NEW JERSEY ADVOCATE
www.seniormedicarepatrolnj.org

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SMP Senior Medicare Patrol
Preventing Medicare Fraud

## THAT TIME OF YEAR AGAIN: MEDICARE OPEN ENROLLMENT

**By Charles Clarkson,**
**Jewish Family Services of Middlesex County**
**Project Director of the Senior Medicare Patrol of NJ**

**Every year between October 15 and December 7, a period known as "Open Enrollment," Medicare beneficiaries can make changes in their Medicare coverage. The Senior Medicare Patrol of New Jersey (SMP), a federally funded program of the U.S. Administration for Aging, believes that if you know your options you can avoid being scammed and make the right choices giving you the best coverage at the lowest cost.**

Why make a change? Whether you have a Part D Prescription Drug Plan or a Part C Medicare Advantage Plan, your plan can change. Premiums, deductibles, and coverages can all change. Even if they remain the same, your health or finances may have changed. SMP encourages all beneficiaries to re-visit their coverage and decide whether or not to change plans during Open Enrollment.

Beneficiaries have these choices during Open Enrollment, which become effective January 1, 2027:

1. If you are enrolled in Original Medicare, you can change to a Medicare Advantage (MA) plan with or without drug coverage. These plans are private companies approved by Medicare and give you the services of Original Medicare, plus some additional benefits not offered in Original Medicare such as dental, vision, and hearing benefits. If you join a Medicare Advantage plan, you do not need (and are not permitted) to have a Medicare supplement insurance plan (also known as a Medigap policy). And if your Medicare Advantage plan has drug coverage, you will not need a Part D plan.

SMP of New Jersey Advisory Committee

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2. If you are in a Medicare Advantage Plan, you can switch to another MA plan or drop your MA Plan. If you decide to drop an MA plan and not switch to another MA plan, you will be automatically enrolled in Original Medicare. You should then consider enrolling in a Medicare supplement insurance plan to cover the costs that Original Medicare does not pay for and enroll in a Part D plan for drug coverage.

3. If you are in Original Medicare with a Part D plan, you can stay in Original Medicare and switch your Part D plan.

If you are in Original Medicare and do not have a Part D plan, you can enroll in a Part D plan. If you join a Part D plan because you did not do so when you were first eligible for Part D and you did not have other drug coverage that was, on average, at least as good as standard Medicare drug coverage (known as creditable coverage), your premium cost will be penalized 1% for every month that you did not enroll in Part D. You will have to pay this penalty for as long as you have a drug plan. The penalty is based on the national average of monthly premiums multiplied by the number of months you are without coverage. This amount can increase every year. If you qualify for extra help (low-income subsidy), you won't be charged a penalty.

Why change Part D plans? Beneficiaries may want to change Part D prescription drug plans (PDPs) for a number of reasons: (i) the PDP has notified the beneficiary that it plans to drop one or more of their drugs from their formulary (list of available medications); (ii) ) the PDP has notified the beneficiary that it will no longer participate in the Medicare Part D program; (iii) the PDP will increase its premium or co-pays to be higher than the beneficiary wants to pay, and a less expensive plan is available; and (iv) a beneficiary is not happy with the PDP's quality of service, or the plan has received low rankings for a number of years. For 2027 beneficiaries in New Jersey can expect to choose from a number of PDPs.

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**Compare plans each year**. **Beneficiaries should remember that PDPs change every year. It is recommended that beneficiaries compare plans to ensure that they are in the plan that best suits their needs.** When comparing plans, keep in mind to look at the "estimated annual drug costs," i.e., what it will cost you out of pocket for the entire year, from January 1 through December 31. Plans can be compared at the Medicare web site: www.medicare.gov. If you do not have access to a computer, call Medicare at 1-800-Medicare for assistance in researching and enrolling in a new plan. Medicare can enroll a beneficiary over the telephone. When you call, make sure you have a list of all your medications, including dosages. Another resource for Medicare beneficiaries is the State Health Insurance Assistance Program (known as SHIP), N.J. telephone 1-800-792-8820. SHIP is federally funded and can provide beneficiaries with unbiased advice. Call SHIP to make an appointment with a counselor. You do not need to use a broker or agent who may not be looking out for your best interest. Brokers and agents are usually being paid to enroll you in certain plans. Beneficiaries can also call the Senior Medicare Patrol of New Jersey at 732-777-1940 or our help line at 732-SMP-4359.

## HOW THE SENIOR MEDICARE PATROL OF NEW JERSEY (SMP) ASSISTED A MEDICARE BENEFICIARY

This beneficiary (we will call her Ellen) receives her Medicare Summary Notices (MSNs) in printed form, which means that they arrive six months after the date of service. Ellen called the SMP in February 2026 to report that, while reviewing her MSN, she had discovered a charge for an item that she does not use, had not ordered, and did not receive. Ellen also did not recognize the name of the sender nor the name of the physician who had placed the order. Medicare was charged $10,800.00 and approved an amount of $5,400.00, Medicare paid $4,233.60 for the claim, which is 80% of the approved amount. The claims were for urinary catheters for January and February of 2025.

With the notification that this was a claim for items that the beneficiary did not use nor order, the SMP notified Medicare of the false claim. The SMP has a Unique ID number and a special telephone number it can use to contact Medicare without the presence of the beneficiary. Medicare investigated and determined that this was a fraudulent claim and began the process of reclaiming the funds that Medicare had paid. The beneficiary's data had been obtained illegally. The issue was also referred to the Department of Justice for further investigation.

Any time a beneficiary sees a charge on their MSN and does not recognize a claim or if there is an error, Medicare should be contacted and notified as soon as possible. Since the beneficiary's Medicare number was used without her knowledge, it was recommended by the SMP that she request a new Medicare card with a new number. She requested a new card and number, which Medicare provided.

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## ASK CHARLES

### What is the Medicare Advantage Open Enrollment Period?

Medicare beneficiaries have opportunities to change their coverage during designated enrollment periods.

In addition to the Annual Open Enrollment period from October 15 through December 7 of each year, Medicare provides an additional enrollment period for beneficiaries already on a Medicare Advantage plan. This period runs from January 1 through March 31 of each year. During this period beneficiaries who have a Medicare Advantage plan on January1 can make changes. If you are on Original Medicare, you cannot use this period to enroll in a Medicare Advantage plan.

Beneficiaries already on a Medicare Advantage plan can make only one change: they can switch to another Medicare Advantage plan or return to Original Medicare. They switch back to Original Medicare or they can also enroll in a stand-alone Part D Prescription Drug plan.

A word of caution: If beneficiaries return to Original Medicare, they should make sure they can purchase a Medicare Supplement (Medigap) plan that works with Original Medicare.

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.



CMS ACCOMPLISHMENTS | JANUARY 1, 2025 – JUNE 30, 2025

# Crushing Fraud

## OVERPAYMENT PREVENTION

CMS imposed **223 Medicare payment suspensions** on providers

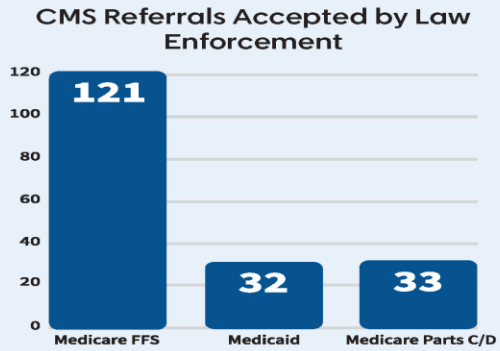
Over **$1.3 billion in payments** are on hold following payment suspension

Through medical review activities, CMS fraud contractors identified **$1.1 billion** in overpayments across **1,539 Medicare providers**

Automated edits guarding against improper payments and potential fraud have denied payment for **over 600 million** items or services, totaling over **$106 million**.

CMS revoked the ability of **3,152 providers and suppliers** to bill the Medicare program due to inappropriate behavior.^

## INVESTIGATIONS AND REFERRALS




Law enforcement accepted **186 CMS fraud referrals** for potential legal action

These referrals encompassed **$1.3 billion** in billing

The most powerful tool to combat fraud is YOU. In 2025, 1-800-MEDICARE received complaints related to fraud, waste, and abuse from over **130,000 beneficiaries**—that's over 700 calls each day! If you suspect fraud, report it at **CMS.gov/fraud** or by calling **1-800-MEDICARE**.

^ This data encompasses FY25 (October 1, 2024 – most recently available data)

CMS.GOV/FRAUD

CMS CENTERS FOR MEDICARE & MEDICAID SERVICES

## How Can Your Senior Medicare Patrol (SMP)Help?

Your local 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 and their trained teams 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 can provide information and educational presentations.

**To locate your local Senior Medicare Patrol (SMP), visit:**
**www.smpresource.org or call 1-877-808-2468.**

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

**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 X

#MedicareMaven
@clarkson71304

## 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*

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or call our toll-free SMP Helpline at
**877-SMP-4359 (877-767-4359)**

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