



Protecting Yourself & Medicare from Fraud

This booklet explains:

- How to protect yourself and Medicare 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



Table of contents

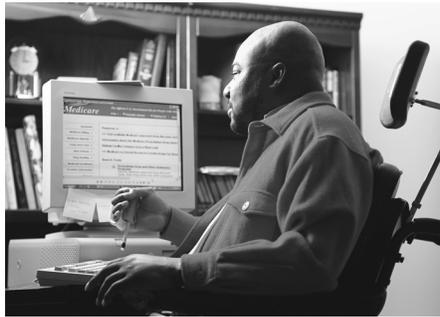
- 4 Introduction**
- 5 How to spot & report Medicare fraud**
- 10 Protect yourself from identity theft**
- 10 Protect yourself when dealing with private companies who offer Medicare plans**
- 13 Additional fraud resources**
- 14 Tips to help prevent Medicare fraud**
- 16 Notice of Availability of Auxiliary Aids & Services**
- 17 Nondiscrimination Notice**

The information in this booklet describes the Medicare program at the time this booklet was printed. Changes may occur after printing. Visit [Medicare.gov](https://www.Medicare.gov), or call 1-800-MEDICARE (1-800-633-4227) to get the most current information. TTY users should call 1-877-486-2048.

Introduction

Most doctors, health care providers, suppliers, and private companies who work with Medicare are honest, however, some aren't. Individuals, companies, or groups can commit fraud.

One example of Medicare fraud is when Medicare is billed for services or supplies that you never got. Medicare fraud wastes a lot of money each year. Fraud results in higher health care costs and taxes for everyone.



Medicare is working to find and prevent fraud and abuse. We're working more closely with health care providers and improving the way we review Medicare claims for possible billing fraud. Read this booklet to learn how you can help fight and protect yourself from fraud.

How to spot & report Medicare fraud

Protect yourself and Medicare against fraud by reviewing your Medicare claims for errors, looking for other types of fraud, and reporting anything suspicious to Medicare.

Review your Medicare claims for errors

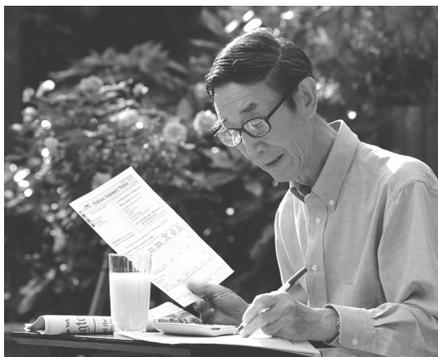
When you get health care services, record the dates on a calendar and save the receipts and statements you get from providers to check for mistakes. Compare this information with the claims Medicare processed to make sure you or Medicare weren't billed for services or items you didn't get.

After Medicare processes your Original Medicare claims, you can review them by:

1. Looking at your "Medicare Summary Notice."
2. Visiting [MyMedicare.gov](https://www.mymedicare.gov).
3. Calling 1-800-MEDICARE (1-800-633-4227) and using the automated phone system. TTY users should call 1-877-486-2048.

"Medicare Summary Notice" (MSN)

If you have Original Medicare, you get a MSN from a company that handles bills for Medicare. 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 to make sure that it's accurate and that you and Medicare weren't billed for services or items you didn't get. If you see a charge that may be wrong, see page 8 to learn how to report it.

MyMedicare.gov

MyMedicare.gov is a free, secure online service that's available to help you access your personal Medicare-related information 24 hours a day, every day.

You don't have to wait for your "Medicare Summary Notice" to view your Medicare claims. You can visit MyMedicare.gov to track your Medicare claims or sign up for electronic "Medicare Summary Notices" (eMSNs).



1-800-MEDICARE Automated Phone System

You may also get information about your Original Medicare claims that have been processed in the past 12 months through Medicare's automated phone system. You don't need to speak to a customer service representative. Just call 1-800-MEDICARE (1-800-633-4227) and provide a few key pieces of information. TTY users should call 1-877-486-2048.

It's also helpful to understand what Medicare pays for. 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.

Note: If you think a charge is incorrect and you know the provider, you may first want to call his or her office to ask about the charge. Your provider or his or her 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. Correcting a billing error benefits both you and Medicare.

Look for other types of Medicare fraud

Be suspicious of doctors, health care providers, or suppliers that tell you:

- The equipment or service is free, it won't cost you anything, 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 doctors, 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 so Medicare will pay
- 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 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 power wheelchair or scooter when you don't need one or don't meet Medicare coverage rules

Report errors and concerns

If you suspect Medicare fraud, do any of these:

- Call 1-800-MEDICARE (1-800-633-4227). TTY users should 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 should call 1-800-377-4950.
- Visit forms.oig.hhs.gov/hotlineoperations to file a report online.

Before you file a report, carefully review the facts, and 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 number you might have, like a provider or supplier number.

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

- The service or item you're questioning
- The date the service or item was supposedly given or delivered
- The payment amount approved and paid by Medicare
- The date on your "Medicare Summary Notice"
- 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 fraud isn't related to a specific claim, you should 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

If the suspicious activity turns out to be fraud, you may be eligible for a reward of up to \$1,000.

To be eligible for an incentive reward, **all** of these conditions must be met:

- You must report your suspected Medicare fraud, and the allegation must be specific, not general.
- The suspected Medicare fraud you report must be confirmed as potential fraud by the Program Safeguard Contractor, the Zone Program Integrity Contractor, or Medicare Drug Integrity Contractor (the Medicare contractors responsible for investigating potential fraud and abuse) and formally referred to the Office of Inspector General for further investigation as part of a case.
- You aren't an "excluded individual." For example, you didn't participate in the fraud offense being reported. Or, there isn't another reward that you qualify for under another government program.
- The person or organization you're reporting isn't already under investigation by law enforcement.
- Your report leads to the recovery of at least \$100 of Medicare money.

The incentive reward can't exceed 10% of the overpayments recovered in the case or \$1,000, whichever is less. If multiple individuals qualify for a reward, the reward is shared among them. If you want to know more about the Incentive Reward Program, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Protect yourself from identity theft



When someone steals your identity, they could use your personal information without your consent to commit fraud or other crimes. Personal information includes your name, Social Security, Medicare, credit card, or bank account numbers. Guard your cards, and keep your information safe.

If you suspect identity theft, or 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 should call 1-866-653-4261. Visit consumer.gov/idtheft to learn more about identity theft.

If you're in danger (for example, if someone is pressuring or intimidating you), call your local police department immediately.

Note: If your Medicare or Social Security card is lost or stolen, or if you need a new card, visit socialsecurity.gov, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. If you get benefits from the Railroad Retirement Board, visit rrb.gov, or call 1-877-772-5772.

Protect yourself when dealing with private companies who offer Medicare plans

This information will help you when dealing with private companies (approved by Medicare) that offer Medicare health and prescription drug plans.

Understand the type of plan you join

You have options in how you get your health and prescription drug coverage through Medicare. You can join different types of Medicare plans including Medicare Advantage Plans (like HMOs or PPOs) and Medicare Prescription Drug Plans. Medicare has information to help you compare how these different plans work. Visit 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 (1-800-633-4227). TTY users should call 1-877-486-2048.

Know the rules Medicare plans must follow when they try to get you to join a plan

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 prescription drug coverage, 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 drug plan over the phone unless you call them.
- Steer you into a particular plan.
- Communicate incorrect information about their plan type or use inappropriate statements 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 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 areas where you get health care, like an exam room, hospital patient room, or a pharmacy counter.
- Market their plans or enroll you during an educational event, like a health fair or conference.
- If plans use independent agents and brokers to sell their plans, they must be licensed by the state, and the plan must tell the state which agents are selling their plans.
- Offer an unapproved Medicare plan.
- Use false information to mislead you into joining a Medicare plan.

Report plans that don't follow the rules

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

- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Contact your State Health Insurance Assistance Program (SHIP). To get the phone number for your state, visit shiptacenter.org, or call 1-800-MEDICARE.

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.
- You think a Medicare plan may be breaking the rules.

If you're in a Medicare Prescription Drug Plan or a Medicare Advantage Plan and you suspect fraud, call our Medicare Drug Integrity Contractor (MEDIC) at 1-877-7SAFERX (1-877-772-3379).

Additional fraud resources

- Contact the Senior Medicare Patrol (SMP). 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. There's an SMP Program in every state, the District of Columbia, Guam, and Puerto Rico. 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 should call 1-877-486-2048.



- Visit Medicare.gov.
- Call 1-800-MEDICARE. A customer service representative can answer your questions 24 hours a day, 7 days a week.



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](https://www.medicare.gov) to learn more about your rights and different covered services.

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 plan works before you join.

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

DO report suspected instances of fraud. See page 8 to find out who to call.

DO review your "Medicare Summary Notices" or other statements from your 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 allow anyone, except your doctor or other Medicare providers, to review your medical records or recommend services.

DON'T contact your doctor to request 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 medical supplies from a door-to-door salesman. 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 certain media advertising about your health. Many television and radio ads don't have your best interest at heart.

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

Notice of Availability of Auxiliary Aids & Services

We're committed to making our programs, benefits, services, facilities, information, and technology accessible in accordance with Sections 504 and 508 of the Rehabilitation Act of 1973. We've taken appropriate steps to make sure that people with disabilities, including people who are deaf, hard of hearing or blind, or who have low vision or other sensory limitations, have an equal opportunity to participate in our services, activities, programs, and other benefits. We provide various auxiliary aids and services to communicate with people with disabilities, including:

- **Relay service** — TTY users should call 1-877-486-2048.
- **Alternate formats** — This product is available in alternate formats, including large print, Braille, audio, CD, or as an eBook.
 - To request a Medicare product in an alternate format, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. To request the Medicare & You handbook in an alternate format, visit [Medicare.gov/medicare-and-you](https://www.medicare.gov/medicare-and-you).
 - For all other CMS publications:
 1. Call 1-844-ALT-FORM (1-844-258-3676). TTY users should call 1-844-716-3676.
 2. Send a fax to 1-844-530-3676.
 3. Send an email to AltFormatRequest@cms.hhs.gov.
 4. Send a letter to:
Centers for Medicare & Medicaid Services
Offices of Hearings and Inquiries (OHI)
7500 Security Boulevard, Room S1-13-25
Baltimore, MD 21244-1850
Attn: CMS Alternate Format Team

Note: Your request for a CMS publication should include your name, phone number, mailing address where we should send the publications, and the publication title and product number, if available. Also include the format you need, like Braille, large print, audio CD, or a qualified reader.

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. If you think you've been discriminated against or treated unfairly for any of these reasons, you can file a complaint with the Department of Health and Human Services, Office for Civil Rights by:

- Calling 1-800-368-1019. TTY users should call 1-800-537-7697.
- Visiting hhs.gov/ocr/civilrights/complaints.
- Writing: Office for Civil Rights

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

**U.S. DEPARTMENT OF
HEALTH AND HUMAN SERVICES**

Centers for Medicare & Medicaid Services

7500 Security Blvd.
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To get this booklet in English or Spanish, call
1-800-MEDICARE (1-800-633-4227). TTY users
should call 1-877-486-2048.

Para obtener este folleto español, llame GRATIS al
1-800-MEDICARE (1-800-633-4227). Los usuarios
de TTY deben llamar al 1-877-486-2048.