



# Bellingham BULLETIN



## Seniors Learn to Guard Against Medicare Fraud

Oct 29, 2021 06:00AM

*by Jennifer Russo, Contributing Writer*

From people calling to ask for donations to support a local organization, to fake IRS calls, there are a lot of scammers out there trying to get your information to steal your identity and purchase things on your dime. One might not think of others attempting to use your medical insurance to exploit the system, but unfortunately it happens all the time.

Dennis Hohengasser, from the Senior Medicare Patrol (SMP) in Taunton, recently visited the Bellingham Senior Center to coach on what to be careful of and what to do if you think you have been victim to a Medicare scam or other kind of Medicare fraud and abuse. He spoke about several known Medicare fraud schemes, including billing for services not rendered, drug diversion, and false-front provider offices.

“These schemes and more are simply trying to do one thing--get your Medicare number,” he said. “If someone gets hold of your Medicare number or card and you are billed for products or services they used it for, Medicare will likely accept it, not assuming it is fraud.”

You may get a call from someone claiming to be a doctor's office or your insurance provider and asking you to confirm your Medicare number. Especially in times of the pandemic, the crisis has been used to try to get this kind of information. For example, you may receive a booster shot offer or a notice that asks you to share personal information, which can lead to wrongful billing.

In addition to run-of-the-mill scam calls, it is also possible to be a victim of fraud from your own doctor's office or insurance provider. For example, you may be told you need an x-ray or lab tests you don't actually need, or even unnecessary surgery. Being an informed health-care beneficiary and making decisions on that knowledge is critical.

Deceptive marketing is also a big problem. Hohengasser shared a story about a woman who was upsold on a new electric

wheelchair that she didn't actually need, based on a brochure that a friend had shared with her. The chair, which was not properly sized for her, could not fit properly through the hallways of her home, and she ended up breaking some bones as a result. This situation was resolved but it took almost a year for it to be handled properly because of the complicated insurance system.

He encourages seniors to hang up on calls offering free products, to ignore postcards and tv advertisements that say they "may be eligible for" or "you may get your money back" and other things of this nature, and to never provide their Medicare number to someone they don't know and trust.

Home health fraud was another example of how someone may fall victim to this fraud. You can be billed for home care when Medicare criteria are not met, even if the service was terrible and the care person was dismissed, or you could be billed for services not actually provided or provided unnecessarily (like housekeeping). He also pointed out that things like ambulances are covered by Medicare only if deemed medically necessary to transport to a Medicare-covered service and that chair car service is never covered. He went over the different types of Medicare (A, B, C, and D), the Massachusetts CARE Act and the Medicare Outpatient Observation Notice (MOON).

Seniors are warned to be wary of Telehealth companies that claim to have online doctors available for visits and consultations. Many of these sites are not really staffed with doctors and are only looking to steal your Medicare information or bill you for services that are not valid. It is advised that you go through only your own primary doctor's office and not an external source.

Hohengasser encourages seniors to protect, detect and report against anything that seems fraudulent and not to carry their Medicare cards or numbers with them unless visiting their doctors or a hospital or making a purchase at the pharmacy.

"One of the best things you can do is review your quarterly Medicare summaries to be sure that there isn't anything billed that you aren't aware of or anything else that looks odd," Dennis said. "Also, just because it might state there that you may not have to pay, or you may pay a certain amount, doesn't mean that is correct all of the time. You can appeal your bills for 120 days if something isn't correct and you should keep these statements for at least 3 years."

He mentioned that some people do not report things they aren't sure of for a number of reasons, including being confused by the bill, because they don't see it hitting their accounts directly, because they don't know what to ask, or perhaps because they are a minority person concerned about asking for help because of cultural or language barriers.

If you suspect Medicare fraud, scamming or abuse, please consider contacting one of the following helpful organizations:

Medicare: 1-800-633-4227

The Massachusetts SMP Program: 1-800-892-0890

Kepro Beneficiary Hotline: 1-888-319-8452

[Community](#), [Today](#), [Seniors](#) [bellingham senior center](#) [bellingham bulletin](#) [Blackstone Street](#)

0 Comments

Sort by Oldest



Add a comment...