

TAKE CHARGE!

Help Prevent Healthcare Fraud and Abuse



Leslie Sierra, NYS Senior Medicare Patrol Counselor

This project was supported, in part by grant number 90MPPG0010-01-00, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201



WHO WE ARE

- **New York StateWide Senior Action Council** is a grassroots membership organization made up of individual senior citizens and senior citizen clubs, and organizations from all parts of New York State.
- StateWide has a strong history providing outreach and education to senior citizens and their families since 1972.
- StateWide is governed and directed by seniors and advocates for seniors on a grassroots level.



CALL OUR HELPLINE AT 1-800-333-4374

OUR PROGRAMS

Patient's Rights Helpline

- Toll free number to assist hospitalized and institutionalized patients and their families with their rights.

MCCAP (Managed Care Counseling & Assistance Program)

- Inform, educate and assist seniors and their families in making the best and most informed decisions regarding their healthcare in NYS.



CALL OUR HELPLINE AT 1-800-333-4374

NYS SENIOR MEDICARE PATROL

In 2018

NY StateWide Senior Action Council received the Senior Medicare Patrol grant from the U.S.

Administration for Community Living to help prevent Medicare and Medicaid Fraud among seniors in New York State.

Senior Medicare Patrol (SMPs)

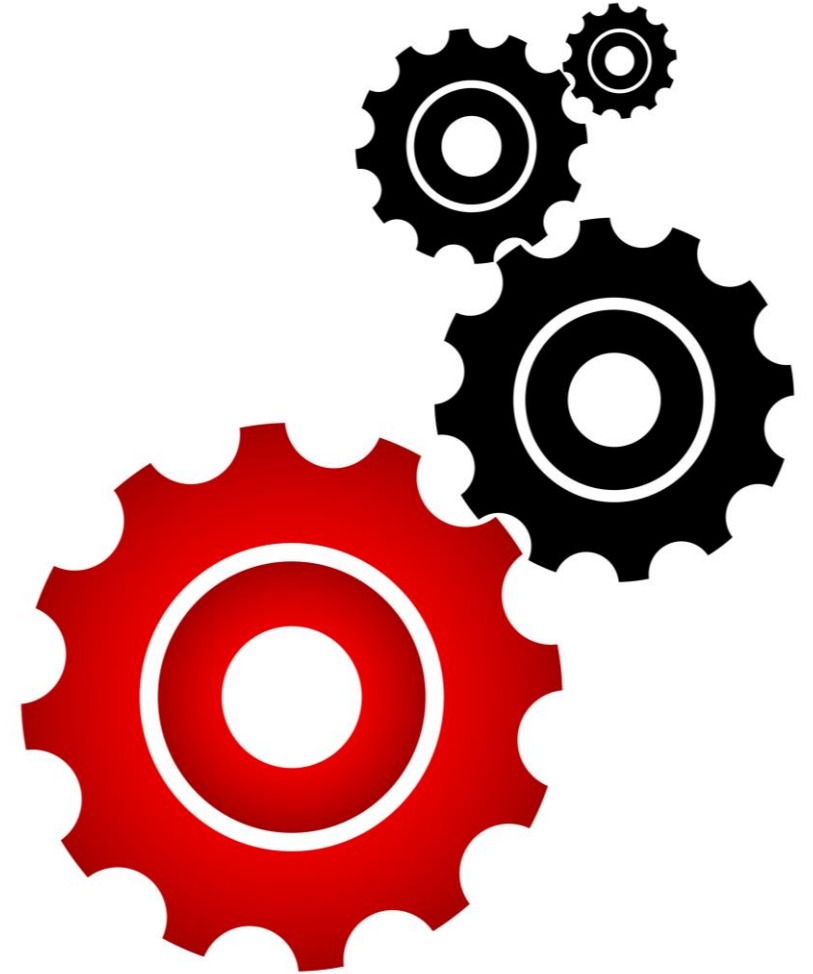
Empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect and report health care fraud, errors and abuse through outreach, counseling and education.



CALL OUR HELPLINE AT 1-800-333-4374

HOW DOES THE SMP PROGRAM WORK?

- Through community outreach, educational presentations and distributing information.
- A growing corps of volunteers throughout the state, who serve as eyes and ears of their communities, and disseminate materials about our program.
- Certified, unbiased counselors who provide assistance to the public and work with the U.S. Office of the Inspector General to resolve cases.



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OVERVIEW

Medicare Fraud, Errors and Abuse Affect... Everyone

- **Billions** of taxpayer dollars lost to improper claims
- Medicare trust fund at risk

Medicare Beneficiaries

- Higher premiums
- Less money for needed benefits
- Quality of treatment



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WHAT IS FRAUD?

Intentionally billing Medicare for services that were not received or billing for a service at a higher rate than is actually justified.

WHAT IS ABUSE?

Providers supply services or products that are not medically necessary or that do not meet professional standards.

WHAT IS AN ERROR?

Health care services and billing are complicated, which can lead to errors.



CALL OUR HELPLINE AT 1-800-333-4374

TYPES OF MEDICARE FRAUD

- Ambulance Fraud
- COVID-19 Fraud
- Durable Medical Equipment Fraud
- Genetic Testing Fraud
- Home Health Care Fraud
- Hospice Fraud
- Medical Identity Theft



- Medicare Marketing Violations and Enrollment Fraud
- Nursing Home Care Fraud
- Outpatient Mental Health Care Fraud
- Pharmacy and Prescription Drug Fraud
- Telehealth Fraud

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EXAMPLES OF MEDICARE FRAUD

- Billing for services, supplies, or equipment that were not provided
- Billing for excessive medical supplies
- Obtaining or giving a Medicare number for “free” services
- Improper coding to obtain a higher payment
- Unneeded or excessive x-rays and lab tests



- Claims for services that are not medically necessary
- Using another person’s Medicare number, or letting someone else use your number

CALL OUR HELPLINE AT 1-800-333-4374

3 STEPS TO PREVENT MEDICARE FRAUD



PROTECT: Never give out your personal information, especially your Medicare number, to someone you do not know.



DETECT: Read your Medicare Summary Notice (MSN) and look for:

- ✓ Services you did not receive
- ✓ Services different than what you received
- ✓ Services that are not medically necessary



REPORT: Call NYS SMP at **800-333-4374** with questions or to report potential fraud.

CALL OUR HELPLINE AT 1-800-333-4374

UNDERSTANDING MEDICARE DOCUMENTS

- ✓ **The 4 Types of Medicare**
- ✓ **Medicare Summary Notice (MSN)**
- ✓ **Medicare Resources online**
- ✓ **Explanation of Benefits (EOB)**

CALL OUR HELPLINE AT 1-800-333-4374

WHAT IS MEDICARE?

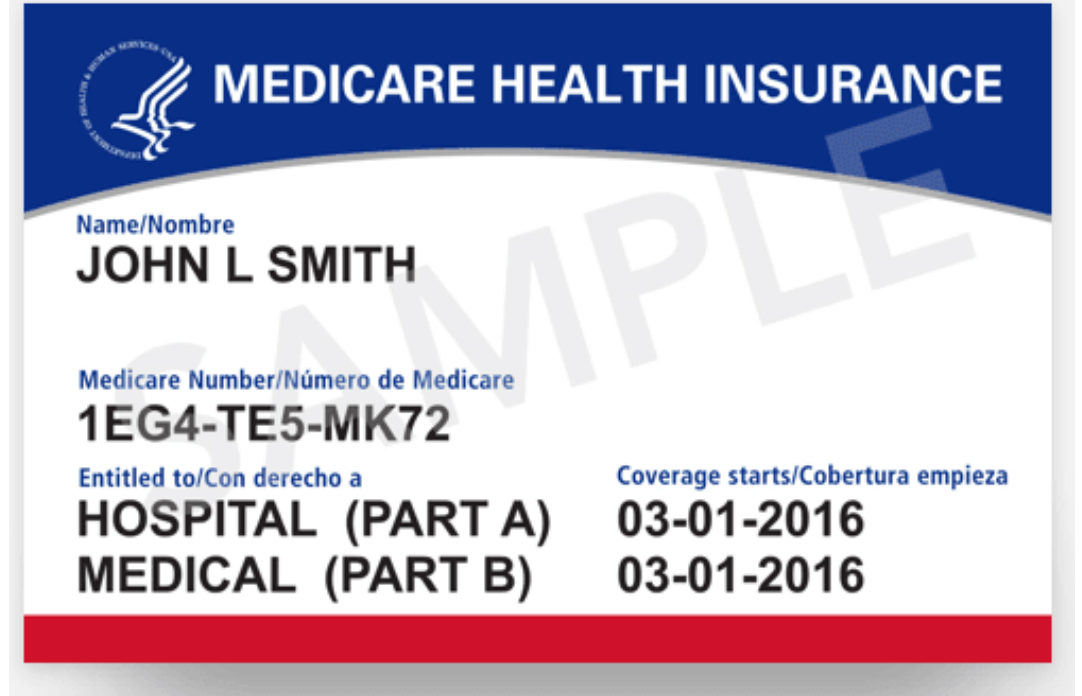
- Federal health insurance program created in 1965
 - ✓ For people ages 65 and older
 - ✓ Some people with disabilities under 65
 - ✓ And a few others
- Not designed to pay 100% of all medical bills
- Covers over 63.8 million people



CALL OUR HELPLINE AT 1-800-333-4374

MEDICARE NUMBERS AND CARDS

- All Medicare beneficiaries are issued a Medicare number and card upon enrollment.
- A Medicare number is as valuable to identity thieves as a credit card number.



CALL OUR HELPLINE AT 1-800-333-4374

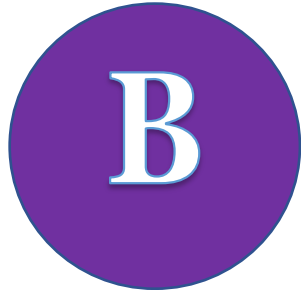
TYPES OF MEDICARE COVERAGE



HOSPITAL INSURANCE

- ✓ Inpatient hospital
- ✓ skilled nursing
- ✓ facility, home & health
- ✓ hospice care

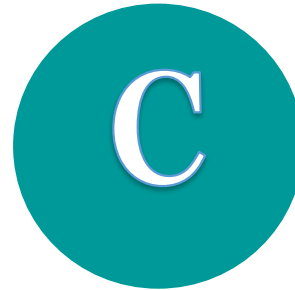
MSN



MEDICAL INSURANCE

- ✓ Outpatient services
- ✓ doctor visits, lab tests
- ✓ medical equipment,
- ✓ Ambulance
- ✓ Immunizations
- ✓ and more

MSN



MEDICARE ADVANTAGE PLAN

Medicare-covered
benefits and others
according to the
beneficiary's Medicare
Advantage plan

EOB



PRESCRIPTION DRUG COVERAGE

Prescription Drugs

EOB

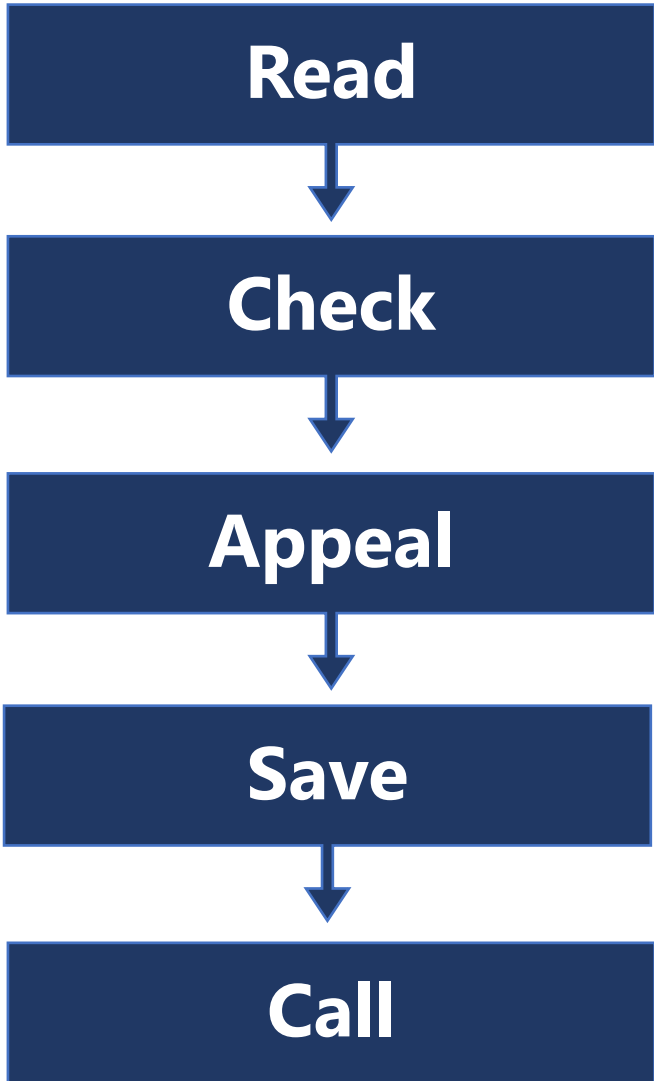
CALL OUR HELPLINE AT 1-800-333-4374

WHAT IS A MEDICARE SUMMARY NOTICE (MSN)?

- A summary of health care services and items received during the past 3 months.
- Sent to people with Original Medicare
- It is **NOT** a bill!
- Lists any services that are denied or not covered by Medicare.



CALL OUR HELPLINE AT 1-800-333-4374



Page 1 – Your Dashboard

1 DHHS Logo
The redesigned MSN has the official Department of Health & Human Services (DHHS) logo.

2 Your Information
Check your name and the last 4 numbers of your Medicare number, as well as the date your MSN was printed and the dates of the claims listed.

3 Your Deductible Info
You pay a Part A deductible for services before Medicare pays. You can check your deductible information right on page 1 of your notice!

4 Title of your MSN
The title at the top of the page is larger and bold.

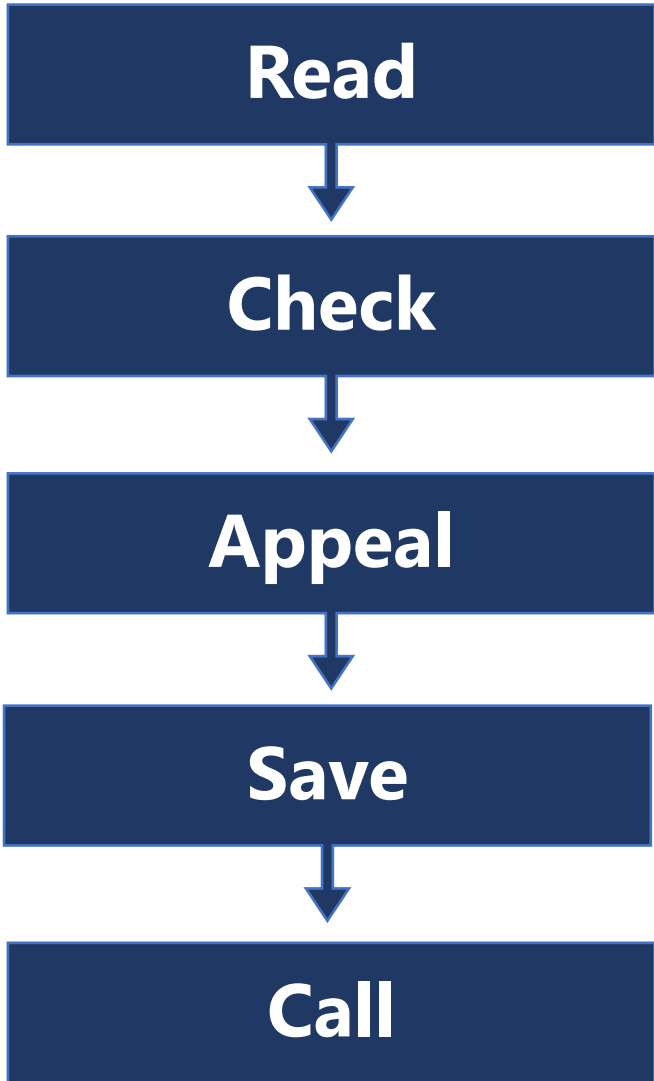
5 Total You May Be Billed
A new feature on page 1, this summary shows your approved and denied claims, as well as the total you may be billed.

6 Facilities You Went To
Check the list of dates for services you received during this claim period.

7 Help in Your Language
For help in a language other than English or Spanish, call 1-800-MEDICARE and say "Agent." Tell them the language you need for free translation services.

MSN Content:
1 DHHS Logo
4 Medicare Summary Notice for Part A (Hospital Insurance)
 Page 1 of 4
 The Official Summary of Your Medicare Claims from the Centers for Medicare & Medicaid Services
 JENNIFER WASHINGTON
 TEMPORARY ADDRESS NAME
 STREET ADDRESS
 CITY, ST 12345-6789
THIS IS NOT A BILL
2 Notice for Jennifer Washington
 Medicare Number 1A23BC4DE56
 Date of This Notice September 15, 2020
 Claims Processed Between June 15 – September 15, 2020
3 Your Deductible Status
 Your deductible is what you must pay each benefit period for most health services before Medicare begins to pay.
Part A Deductible: You have now met your \$1,184.00 deductible for inpatient hospital services for the benefit period that began May 27, 2020.
Be Informed!
 Welcome to your new Medicare Summary Notice! It has clear language, larger print, and a personal summary of your claims and deductibles. This improved notice better explains how to get help with your questions, report fraud, or file an appeal. It also includes important information from Medicare!
5 Your Claims & Costs This Period
 Did Medicare Approve All Claims? YES
 See page 2 for how to double-check this notice.
Total You May Be Billed \$2,062.50
6 Facilities with Claims This Period
 June 18 – June 21, 2020
 Otero Hospital
7 ¿Sabía que puede recibir este aviso y otro tipo de ayuda de Medicare en español? Llame y hable con un agente en español. 如果需要用语帮助, 请致电联邦医疗保险, 请先说“agent”, 然后说“Mandarin”. 1-800-MEDICARE (1-800-633-4227)

CALL OUR HELPLINE AT 1-800-333-4374




Page 1 – Your Dashboard

1 DHHS Logo
The redesigned MSN has the official Department of Health & Human Services (DHHS) logo.

2 Your Information
Check your name and the last 4 numbers of your Medicare number, as well as the date your MSN was printed and the dates of the claims listed.

3 Your Deductible Info
You pay a yearly deductible for services before Medicare pays. You can check your deductible information right on page 1 of your notice!



1

4

Medicare Summary Notice
for Part B (Medical Insurance)

The Official Summary of Your Medicare Claims from the Centers for Medicare & Medicaid Services

Page 1 of 4

JENNIFER WASHINGTON
TEMPORARY ADDRESS NAME
STREET ADDRESS
CITY, ST 12345-6789

THIS IS NOT A BILL

2 Notice for Jennifer Washington

Medicare Number	1A23BC4DE56
Date of This Notice	March 1, 2020
Claims Processed Between	January 1 – March 1, 2020

5 Your Claims & Costs This Period

Did Medicare Approve All Services?	NO
Number of Services Medicare Denied	1
See claims starting on page 3. Look for NO in the "Service Approved?" column. See the last page for how to handle a denied claim.	
Total You May Be Billed	\$90.15

3 Your Deductible Status

Your deductible is what you must pay for most health services before Medicare begins to pay.

Part B Deductible: You have now met **\$85.00** of your **\$147.00** deductible for 2020.

6 Providers with Claims This Period

January 21, 2020
Craig I. Secosan, M.D.

Be Informed!

Welcome to your new Medicare Summary Notice! It has clear language, larger print, and a personal summary of your claims and deductibles. This improved notice better explains how to get help with your questions, report fraud, or file an appeal. It also includes important information from Medicare!

7

4 Title of your MSN
The title at the top of the page is larger and bold.

5 Total You May Be Billed
A new feature on page 1, this summary shows your approved and denied claims, as well as the total you may be billed.

6 Providers You Saw
Check the list of dates and the doctors you saw during this claim period.

7 Help in Your Language
For help in a language other than English or Spanish, call 1-800-MEDICARE and say "Agent." Tell them the language you need for free translation services.

CALL OUR HELPLINE AT 1-800-333-4374

MSNs – 3 THINGS TO LOOK FOR



Provider Location—Were you billed from a provider in a different city or state?



Date of Service—Were you billed for a service on a day you weren't seen?

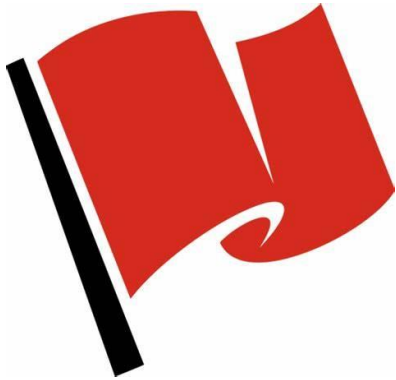


Duplicate Billing—Were you billed for a product or service more than once?

CALL OUR HELPLINE AT 1-800-333-4374

MSNs – RED FLAGS ON AN MSN

- See examples of red flags on a real MSN.



Red Flags on an MSN

Help prevent Medicare fraud by checking these things

Anita Doe THIS IS NOT A BILL | Page 4 of 5

November 28, 2019

Leo Zygelman, CH, (555) 555-123 Is this a provider you know?
 200 West Center St, Manchester CT 06040-0000

Service Provided & Billing Code	Service Approved?	Amount Provider Charged	Medicare-Approved Amount	Medicare Paid You	Maximum You May Be Billed	See Notes Below
Chiropractic manipulative treatment, 3 to 4 spinal regions (98941-GA)	NO	\$40.00	\$0.00	\$0.00	\$40.00	D
Total for Claim #02-11040-307-640			\$0.00	\$0.00	\$40.00	E

December 25, 2019 Did you receive services on this day?

Joshua Richards, M.D., (555) 555-1234 If you live in CT, did you really receive services in OH?
 848 Scioto St, Urbana, OH 43078-2255

Service Provided & Billing Code	Service Approved?	Amount Provider Charged	Medicare-Approved Amount	Medicare Paid You	Maximum You May Be Billed	See Notes Below
Established patient office or other outpatient visit (98213-GA)				00	\$0.00	F,G
Total for Claim #02-11040-517-100				00	\$0.00	E

SUPPORTED BY GRANT # 90MPCRC0001 FROM ACL

CALL OUR HELPLINE AT 1-800-333-4374

MEDICARE RESOURCES ONLINE

- If you don't have an account, visit [Medicare.gov](https://www.Medicare.gov), and create your account.
- Sign up to get other Medicare resources electronically, like [Medicare Summary Notices](#) and your "Medicare & You" handbook.
- Check your eligibility, enrollment, and other Medicare benefits.
- View a calendar of your current and upcoming preventive services.



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WHAT IS AN EXPLANATION OF BENEFITS (EOB)?

- Beneficiaries enrolled in Medicare Advantage (Part C) plans or Medicare Prescription Drug Plans (Part D) receive EOBs.
- A summary of services and items received, how much the provider billed, the approved amount your plan will pay, and how much you may owe.
- It is NOT a bill, and it is not the same as a Medicare Summary Notice.
- Usually mailed once per month or may be accessed online

CALL OUR HELPLINE AT 1-800-333-4374

REVIEWING YOUR EOB

Read

Information and the services listed in the notice carefully.

Check

If an item or service is not covered, look for a section with notes, comments or footnotes to find out why.

Appeal

If a service you received is not covered, you can appeal. Instructions can be found on the final page of your EOB.

Save

Your EOBs so you have a record of payment made by your carrier in case you need it in the future.

Call

Questions call our Helpline at 800-333-4374.

CALL OUR HELPLINE AT 1-800-333-4374

EOBs – 3 THINGS TO LOOK FOR:



Compare your doctor's bill and your EOB for dates, providers, types of service & billing codes match.



Make sure you're not charged for services you did not receive, or billed multiple times for a service you only received once.



If the insurance company rejected a claim, look for a note or "reason code" explaining why.

CALL OUR HELPLINE AT 1-800-333-4374

**If you suspect billing fraud, contact the
NYS Senior Medicare Patrol**

This is a free and confidential service!

NYS SMP Phone Number 1-800-333-4374



Preventing Medicare Fraud



STATE 50th WIDE
ANNIVERSARY
1972-2022

New York StateWide Senior Action Council, Inc
275 State Street, Albany, NY 12210 • 800-333-4374 • Fax 518-436-7642
www.nysenior.org

MY HEALTH CARE TRACKER

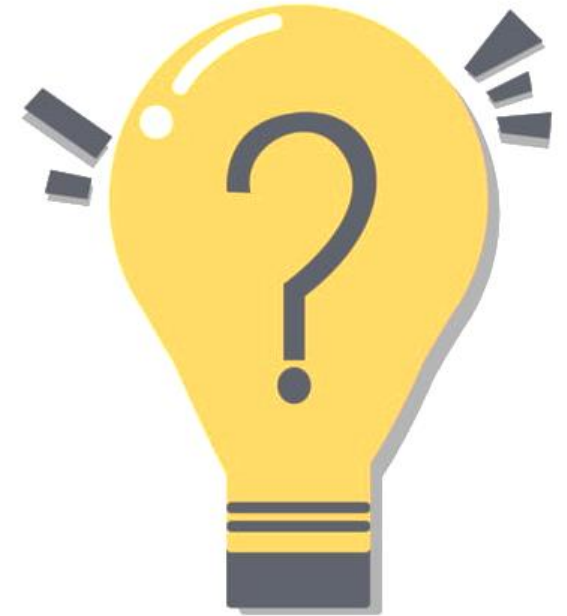
- ✓ **Why Keep a Health Care Tracker?**
- ✓ **Parts of Your Healthcare Tracker**
- ✓ **What to Look Out For?**

CALL OUR HELPLINE AT 1-800-333-4374

MY HEALTH CARE TRACKER

Why Keep a Health Care Tracker?

- Just like keeping a checkbook, a health care tracker is used to make sure the medical services you receive are properly reflected in your Medicare Summary Notices or Explanation of Benefits.
- It is a useful tool for spotting potential problems with your Medicare.

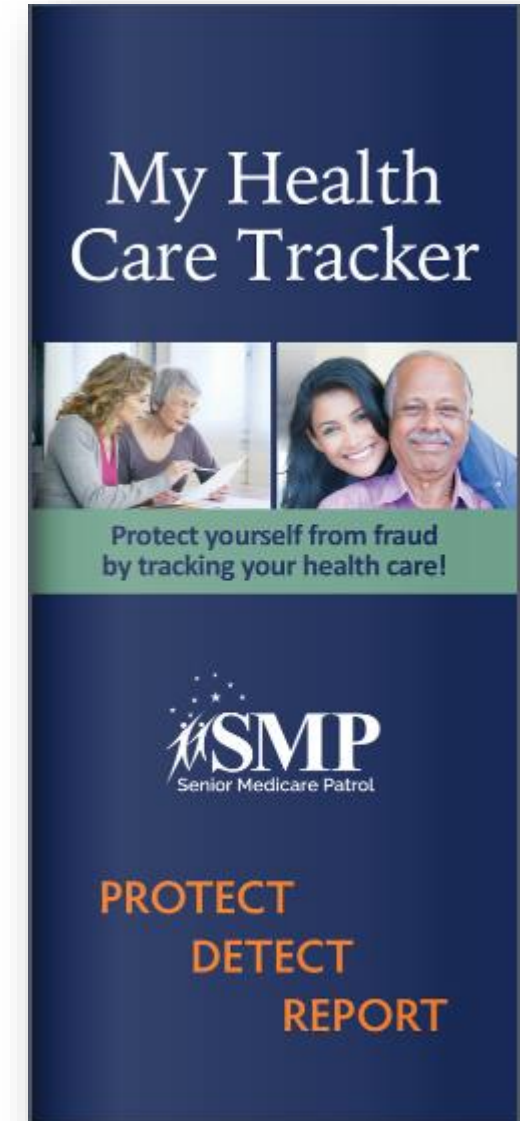


CALL OUR HELPLINE AT 1-800-333-4374

MY HEALTH CARE TRACKER

The Health Care Tracker includes pages for:

- Important contacts and personal information
- Allergies and personal habits
- Family history and health problems
- Immunization record and medications
- Medical equipment/supplies
- Operations and Surgeries
- And pages for you to keep track of your own health history and Physician/Care Provider appointments.




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PERSONAL HEALTH CARE TRACKER

What to LOOK OUT for?

- Be on the lookout for charges for services not received, duplicate charges, or services that were not ordered by your provider.
- When you receive your Medicare Summary Notice or Explanation of Benefits, compare the information on those forms with your personal record.

Page 1 of 4

 **Medicare Summary Notice**
for Part B (Medical Insurance)

The Official Summary of Your Medicare Claims from the Centers for Medicare & Medicaid Services

JENNIFER WASHINGTON
TEMPORARY ADDRESS NAME
STREET ADDRESS
CITY, ST 12345-6789

THIS IS NOT A BILL

Notice for Jennifer Washington

Medicare Number	XXX-XX-1234A
Date of This Notice	March 1, 2013
Claims Processed Between	January 1 – March 1, 2013

Your Deductible Status

Your deductible is what you must pay for most health services before Medicare begins to pay.

Part B Deductible: You have now met **\$85.00** of your **\$147.00** deductible for 2013.

Be Informed!

Welcome to your new Medicare Summary Notice! It has clear language, larger print, and a personal summary of your claims and deductibles. This improved notice better explains how to get help with your questions, report fraud, or file an appeal. It also includes important information from Medicare!

Your Claims for This Period

Did Medicare Approve All Services?	NO
Number of Services Medicare Denied	1

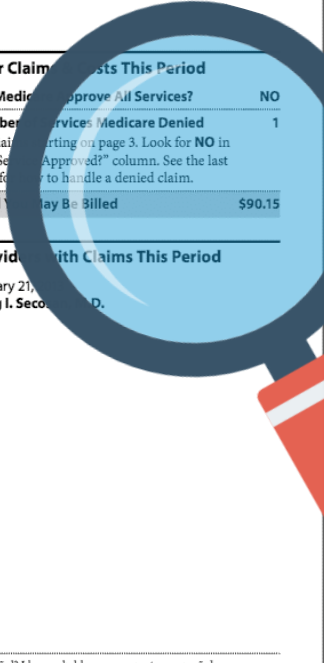
See claim starting on page 3. Look for NO in the "Service Approved?" column. See the last page for information to handle a denied claim.

Total May Be Billed \$90.15

Providers with Claims This Period

January 21, 2013
Craig J. Secord, D.O.

¿Sabía que puede recibir este aviso y otro tipo de ayuda de Medicare en español? Llame y hable con un agente en español.
如果需要汉语帮助, 请致电联邦医疗保险, 请先说“agent”, 然后说“Mandarin”. 1-800-MEDICARE (1-800-633-4227)



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JOIN THE SENIOR MEDICARE PATROL, BECOME A VOLUNTEER!

Help Medicare
Beneficiaries
Protect, Detect,
and Report

Make Group
Presentations



Staff Exhibits and
Table at Events

Share and
Distribute
information to
your community



CALL OUR HELPLINE AT 1-800-333-4374

**Contact the NYS Senior Medicare Patrol
New York StateWide Senior Action Council**

800-333-4374

To report suspected fraud/abuse
For training, speakers, and/or materials

**To find the Senior Medicare Patrol in your state
CALL THE NATIONWIDE TOLL-FREE NUMBER
877-808-2468**

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