

Mysteries of Medicare: Protect Yourself from Medicare Scams/Fraud

While we have all been confined to home during the pandemic, the number of unsolicited calls has increased. A lot of these are from folks who want access to your cash or personal information.

Common scams:

- Verification of your identity and the need for your Medicare number, sometimes Social Security number as well.
- Eligibility for “free” equipment or treatments. Usually these “free” items require your Medicare number and a credit or debit card (for shipping).
- Refund is coming to you but a Medicare number and bank account number is necessary to process the refund.
- Offers of cash for the use of your Medicare number (to bill fraudulent claims.)

Medicare billing fraud:

- Billing for services not provided.
- Incorrectly describing services to receive higher payment.
- Services from unknown providers.

Things to remember:

- Medicare does not randomly call beneficiaries. If you called at a busy time, you may be asked for a call-back number.
- Medicare does not sell products or services.
- Scammers are frequently able to “spoof” a phone number so that it looks like someone you know.
- Do not give anyone you do not know your Medicare or credit/debit card number.
- If you are not comfortable with the person or request being made, you can always ask for a number to call the person back to give them confidential information. If the call is a scam, the caller will usually hang up.
- Always review your quarterly Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) to determine that all services billed are for items and providers you recognize.
- It is advisable to save these documents for at least a year.
- If you have Original Medicare and a MyMedicare account, you can always go online to review your claims history.

If you have concerns or need assistance with the review, PA MEDI counselors are always available to help. PA MEDI is Pennsylvania’s statewide program of free, unbiased insurance consultation under the auspices of the Chester County Department of Aging Services and the State Health Insurance Assistance Program (SHIP). To reach a counselor about this topic or other Medicare services, call the PA MEDI Helpline, 610-344-5004, option 2. Leave a message and a certified counselor will call you back, usually within one business day.