

CFPB Issues Advisory and Report for Financial Institutions on Preventing Elder Financial Abuse

One in Five Older Americans Report Being Victims of Financial Exploitation

WASHINGTON, D.C. - The Consumer Financial Protection Bureau (CFPB) today [March 23, 2016] issued an advisory and a report with recommendations for banks and credit unions on how to prevent, recognize, report, and respond to financial exploitation of older Americans. Financial exploitation, the illegal or improper use of a person's funds, property or assets, is the most common form of elder abuse and costs seniors billions of dollars per year.

"This action gives financial institutions best practices and tools to protect older consumers from financial abuse," said CFPB Director Richard Cordray. "When seniors fall prey to a scam by a stranger or to theft by a family member, they may be too embarrassed or too frail to report it. Banks and credit unions are uniquely positioned to look out for older Americans and take action to protect them."

Older consumers are attractive targets for financial abuse because they may have significant assets or equity in their homes and usually have a regular source of income such as Social Security or a pension. They may also be especially vulnerable due to isolation, cognitive decline, physical disability, or other health problems. In recent studies, about 17 percent of seniors reported that they have been the victim of financial exploitation, but few cases ever come to the attention of protective services.

With their opportunities for face-to-face transactions, banks and credit unions are well-situated to protect older Americans from financial exploitation. The great majority of older adults have checking or savings accounts and many rely on tellers as their primary form of banking. Financial institutions are also

uniquely suited to detect and act when an elder account holder has been targeted or victimized, and are mandated to report suspected elder financial exploitation under many states' laws.

The Bureau's actions today represent the first time a federal regulator has provided an extensive set of voluntary best practices to help banks and credit unions fight this pervasive problem. Along with the advisory, the CFPB today issued a report that provides an in-depth look at financial exploitation, case scenarios, and detailed recommendations to prevent and respond quickly to abuse. Recommendations for financial institutions to consider include:

- **Training staff to recognize abuse:** Financial institutions should train employees to prevent, detect, and respond to abuse. Training should cover the warning signs of financial exploitation and appropriate responses to suspicious events.
 - **Using fraud detection technologies:** Financial institutions should ensure that their fraud detection systems spot suspicious account activity and products associated with elder fraud risk. This includes using predictive analytics to review account holders' patterns and explore additional risk factors that may be associated with elder financial exploitation. Some signs of elder fraud risk may not match conventionally accepted patterns of suspicious activity, but nevertheless may be unusual given a particular account holder's regular behavior.
 - **Offering age-friendly services:** Banks and credit unions should enhance protections for seniors, such as encouraging consumers to plan for incapacity. They can also offer age-friendly account features such as opt-in limits on cash withdrawals or geographic transactions, alerts for specific account activity, and offer view-only access for authorized third parties. And they can enable older consumers to provide advance consent to share account information with a trusted relative or friend when the consumer appears to be at risk.
- Reporting suspicious activity to authorities:** Financial institutions should promptly report suspected exploitation to relevant federal, state, and local authorities, regardless of whether reporting is mandatory or voluntary under state or federal law. Banks

and credit unions can work closely with local Adult Protective Services and law enforcement to enhance prevention and response efforts, including expediting document requests and providing them at no charge.

In 2013, the CFPB joined seven other financial regulators to clarify that financial institutions are generally able to report suspected elder financial abuse to the appropriate authorities without violating privacy provisions in federal banking laws.

Consumers who suspect they or a loved one has been a victim of financial exploitation can contact the Arkansas Adult Protective Services (APS) agency at 1-800-482-8049 for help.

Tips for consumers on how to work with their financial institutions to protect themselves from financial abuse can be found at: <http://www.consumerfinance.gov/blog/older-americans-are-not-alone-in-the-fight-to-stop-financial-abuse/>

A copy of the advisory is available at: http://files.consumerfinance.gov/f/201603_cfpb_advisory-for-financial-institutions-on-preventing-and-responding-to-elder-financial-exploitation.pdf

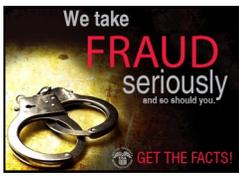
A copy of the report is available at: http://files.consumerfinance.gov/f/201603_cfpb_recommendations-and-report-for-financial-institutions-on-preventing-and-responding-to-elder-financial-exploitation.pdf

Consumer Financial Protection Bureau

March 23, 2016

INSIDE THIS ISSUE:

How Scammers Find You.....	Pg 2
Reconsider DO NOT CALL.....	Pg 3
Medicaid Fraud (OMIG).....	Pg 4
FRAUD IN THE NEWS.....	Pg 5
SCAMS	Pg 6
Meet DEE.....	Pg 7
Be Scam Free.....	Pg 7
Volunteers in Action.....	Pg 8
Ambulance Svcs—Exceptions.....	Pg 9
Upcoming Events.....	Pg 10
Phone Numbers /Websites.....	Pg 11
SMP Mission.....	Pg 12



my Social Security Week — April 4 -13, 2016

Open a **my** Social Security account today and rest easy knowing that you're in control of your future —not a fraudster.

Our CDI Program Relentlessly Fights Fraud

The Cooperative Disability Investigations (CDI) program is one of Social Security's most successful anti-fraud initiatives, contributing to the integrity of federal disability programs. CDI units bring together personnel from the Social Security Administration (SSA), the Office of the Inspector General (OIG), state Disability Determination Services (DDS), and state and local law enforcement agencies to analyze and investigate suspicious or questionable Social Security disability claims, and to help resolve questions of fraud before benefits are paid.

In 1997, then-Deputy Commissioner for Programs and Policy, Carolyn W. Colvin, in collaboration with the OIG, created the CDI program to root out fraud, waste, and abuse in the SSA's disability programs. To date we have established 37 CDI units, including nine new units—Alabama, Arkansas, Florida, Iowa, Minnesota, North Carolina, Rhode Island, West Virginia, and Wisconsin—launched in fiscal year 2015.



We plan to open additional CDI units, including one recently opened in Washington, D.C., by the end of 2016.

In fiscal year 2015, the CDI program reported \$406 million in projected savings to SSA's disability programs and \$292 million to non-SSA programs, such as Medicare, Medicaid, housing assistance, and food subsidy programs. Since the program launched in 1997, CDI efforts have contributed to \$3.3 billion in projected savings to SSA's programs, and \$2.2 billion in projected savings to non-SSA programs.

You can learn more about our vast anti-fraud efforts at www.socialsecurity.gov/antifraudfacts.

How Do Scammers Find You?

Ever wonder how scammers get your phone number, address or email? Is it random or is there science to the targeting?

AARP Foundation's Amy Nofziger, who has degrees in criminology and sociology, cites three ways:

1. **Data purchases.** "Scammers buy phone numbers from companies that sell data," she explains. "They'll use the same methods legitimate marketing companies do, but for nefarious purposes."
2. **Con artists network.** "If you've been a victim of a fraud or scam, you're put on a so-called sucker list," Nofziger says. "The lists are bought, sold, traded and stolen among scammers because they're perceived as potential gold mines. Scammers will usually target the victims with a 'recovery' or 'reload' scam. They pretend to be from a consumer group or law enforcement agency and trick you into thinking they'll help get your money back — for a fee."
3. **Volunteered info.** This is personal info you willingly divulge by entering giveaways and sweepstakes, or when filling out surveys. "Scammers use all this to create profiles for who they want to target," Nofziger says. "Often they'll target older adults, who they perceive as holding the majority of wealth in this country."

SOURCE: <http://www.aarp.org/money/scams-fraud/info-2015/scams-and-frauds-to-avoid.html>

AG Rutledge's office details Medicaid fraud unit activities

by Talk Business & Politics staff
Published Jan 12th, 2016

Attorney General Leslie Rutledge announced Tuesday (Jan. 12) that her office's Medicaid Fraud Control Unit had investigated 108 new cases in 2015, four more than the previous record number and 27 more than the average of 81 cases a year.

The unit along with local prosecutors convicted 26 on criminal charges, 13 for Medicaid fraud and seven for long-term care convictions. Nine personal care attendants were convicted, as were one nurse and two nurses' aides in abuse and neglect cases.

The unit obtained \$173,000 in nursing home abuse and neglect settlements and \$475,647.40 from the state's share of National Association of Medicaid Fraud Control Units global settlements. The unit also opened 18 drug diversion cases and closed seven.

Rutledge in June reclassified four positions as certified law enforcement officers, the first time the unit has included that profession.

SOURCE: <http://talkbusiness.net/brief/rutledges-office-details-medicaid-fraud-unit-activities/>

SCHEDULE A PRESENTATION FOR YOUR GROUP

Each year, Arkansas SMP staff, volunteers, and professional partners make dozens of group presentations on healthcare fraud across the state. The sessions educate Medicare beneficiaries, family members, caregivers, and professionals about how to prevent, detect, and report healthcare fraud.

Arkansas SMP presentations range in length from twenty minutes to two hours, depending on the needs of the group. We give presentations at a wide variety of venues, including: senior centers, housing facilities, senior church group meetings, civic clubs, retiree group meetings, and caregiver support group meetings. The Arkansas SMP is also available to present on healthcare fraud at professional conferences and staff trainings.

If you are interested in having an Arkansas SMP representative speak to your group, professional conference or staff training about healthcare fraud and the scams that target seniors, please contact Dee Edwards toll-free at 866-726-2916; or 501-320-6574; or send an email to: Darwina.edwards@dhs.arkansas.gov to get on the 2016 schedule.

Did you know?

The next generation of Medicare beneficiaries

Members of the baby-boom generation (born between mid-1946 and 1964) began aging into Medicare in 2011 at a rate of about 10,000 people per day, a rate that will continue until 2030.

Over the next 15 years, Medicare’s enrollment is projected to increase almost 50 percent — rising from 54 million beneficiaries today to more than 80 million beneficiaries in 2030.

Don't Ignore Fraud. Speak Up.

NEED HELP?

Medicare can be a complex subject...*but it doesn't have to be.*

- There is help! Whether you are -
- ⇒ brand new to Medicare and want to learn about it;
 - ⇒ familiar with Medicare but still have questions;
 - ⇒ understand Medicare and are ready to sign up;
 - ⇒ or if you already have Medicare!

Log on to **mymedicarematters.org** for more information and help navigating the Medicare system!

Source: NCOA.org

<https://www.stopmedicarefraud.gov/index.html>



STOP Medicare Fraud

U.S. Department of Health & Human Services and U.S. Department of Justice

DO NOT CALL!



We often hear from you that “putting your phone number on the Do Not Call Registry doesn’t seem to do any good. The calls still keep coming!” However, unsolicited sales calls to numbers on the registry are illegal. So, if after 31 days from the day you register your phone number(s) you receive an unsolicited sales call, you will know that it is either a scam or is from a business you probably do not want to work with. This is one reason to go ahead and register your phone number(s).

Remember, you can register up to three numbers on the Do Not Call Registry. It would be worth your while to go ahead and do it!

TO REGISTER YOUR PHONE(S):
1-888-382-1222 or <https://donotcall.gov/>

TO REGISTER A COMPLAINT:
<https://www.donotcall.gov/> then click on “Submit a Complaint.”

Just because you may be a target... doesn't mean you have to be a VICTIM!
Pass it on... Help make others aware of fraud and how to avoid scams and financial abuse.

May is Older Americans Month

The 2016 Older Americans Month theme is **Blaze a Trail**. Visit the **2016 theme section** for materials and ideas to help your organization celebrate.

History of Older Americans Month

When Older Americans Month was established in 1963, only 17 million living Americans had reached their 65th birthday. About a third of older Americans lived in poverty and there were few programs to meet their needs. Interest in older Americans and their concerns was growing. A meeting in April 1963 between President John F. Kennedy and members of the National Council of Senior Citizens led to designating May as "Senior Citizens Month," the prelude to "Older Americans Month."

Historically, Older Americans Month has been a time to acknowledge the contributions of past and current older persons to our country, in particular those who defended our country. Every President since Kennedy has issued a formal proclamation during or before the month of May asking that the entire nation pay tribute in some way to older persons in their communities. Older Americans Month is celebrated across the country through ceremonies, events, fairs, and other such activities.



**Unreported fraud,
waste, and abuse in
Medicare and
Medicaid can cost
Arkansas taxpayers
millions of dollars
each year.**

PROTECT

DETECT

REPORT

1-866-726-2916



OFFICE OF THE
MEDICAID INSPECTOR GENERAL
ELIZABETH SMITH, INSPECTOR GENERAL

HOTLINE

[REPORT FRAUD](#) | [PROVIDERS](#) | [MEDICAID LAWS](#) | [REPORTS](#) | [RESOURCES](#) | [NEWS](#) | [EMPLOYMENT](#) | [ABOUT US](#)

WHAT IS SUSPECTED MEDICAID FRAUD?

Allegations related to Medicaid consumer eligibility and misuse of benefits cards where consumers lend or rent their benefits cards to others to obtain medical benefits for which they are not entitled

OMIG coordinates with local, state, and federal law enforcement to investigate consumers defrauding Medicaid and refers those consumers for prosecution.

Mission Statement of the Arkansas Medicaid Inspector General

The mission of the Office of Medicaid Inspector General (OMIG) is to prevent, detect, and investigate fraud, waste, and abuse within the medical assistance program. This mission is achieved through auditing Medicaid providers and medical assistance program functions; recovering improperly expended funds; and referring appropriate cases for criminal prosecution. OMIG works closely with providers and the medical assistance program to prevent fraud, waste, and abuse.

Creation and Statutory Authority

On April 23, 2013, Arkansas Act 1499 was signed into law creating the Arkansas Medicaid Inspector General's Office (OMIG). Act 1499 included a starting date for the new state agency of July 1, 2013. The legislative purpose of

the law was to: create a new state agency in order to consolidate staff and other Medicaid fraud detection prevention and recovery functions into a single office; create a more efficient and accountable structure; reorganize and streamline the state's process for detecting and combating Medicaid fraud and abuse; and to maximize the recovery of improper Medicaid payments. Ark. Code Ann. §20-77-2501. On June 19, 2013, former Governor Mike Beebe appointed Jay Shue to be Arkansas' first Medicaid Inspector General.

With the creation of the Medicaid Inspector General's Office, the Program Integrity Unit of the Arkansas Department of Human Services and its staff was transferred under the supervision and direction of the Arkansas Medicaid Inspector General. The Program Integrity Unit was formally a function of the Arkansas Department of Human Services as required by the Center for Medicaid Services (CMS) under 42 CFR §455 et al. All states that participate in the federal Medicaid

program and receive funding are required to have a program integrity division that conducts Medicaid fraud investigations and audits and the Medicaid Inspector General's office fulfills that federal requirement.

On June 11, 2015, Governor Asa Hutchinson appointed Elizabeth Smith, current Medicaid Inspector General. Smith has more than two decades of experience practicing law, including more than 15 years combined as a prosecutor and later as associate general counsel for the University of Arkansas for Medical Sciences. She also served as deputy prosecuting attorney under Larry Jegley for the 6th Judicial District. She also served as an assistant attorney general of Arkansas under Governor Mike Beebe and with the firm of Mitchell, Williams, Selig, Gates, and Woodyard, specializing in healthcare.

323 Center Street, Suite 1200
Little Rock, AR 72201
Phone: 501-682-8349

OMIG Hotline:
1-855-5AR-OMIG (1-855-527-6644)



Medicare Providers Liable For Six Years Of Overpayments, CMS Final Rule States

The proposed rule would have required providers to report overpayments going back 10 years.

Modern Healthcare: Providers Must Report Medicare Overpayments Going Back Six, Not 10 Years

The CMS has finalized a controversial rule that will require providers to return Medicare overpayments. The Affordable Care Act compels providers to return overpayments within 60 days of identifying them. Failing to report overpayments can result in liability under the False Claims Act. That means a provider could either face financial penalties or be excluded from billing the CMS programs. (Dickson, 2/11)

Kaiser Health Network — <http://khn.org/>

The Office of the Medicaid Inspector General (OMIG) Investigations Lead to 12 Arrests and Five Convictions

March 4, 2016

LITTLE ROCK, AR—Elizabeth Smith was appointed as Medicaid Inspector General on June 11, 2015 by Governor Asa Hutchinson. Since that time, OMIG has referred 23 cases to the Medicaid Fraud Control Unit (MFCU) of the Arkansas Attorney General's Office. In total, these cases involve \$638,170.54 of potentially fraudulent Medicaid claims.

OMIG's cooperation with MFCU has resulted in 12 arrests during Smith's short tenure. The 12 arrests include the two highest billing providers, Al Dodds and Joseph Randolph respectively, in the Arkansas Medical Licensed Mental Health Practitioner Program. Dodds, the highest billing provider in the program since 2012, was charged with 11 felony counts of Medicaid fraud and one other felony. All fraudulent claims associated with Dodds' charges total approximately \$259,000. A jury trial is set for May 2016 on this case.

Randolph, the second highest billing provider in the program since 2012, was charged with 11 felony counts of Medicaid fraud and one other felony. All fraudulent claims associated with Randolph's charges total \$434,672.

In addition to the referrals and arrests, six Medicaid providers referred by OMIG to MFCU were convicted for Medicaid fraud. These convictions resulted in \$26,887.08 of restitution and \$9,300 in fines.

The HCFAC Program Combats Healthcare Fraud and Saves Tax Dollars

By Kevin Brown, Wisconsin SMP Project Director

On February 26, the Obama Administration announced that the government had recovered \$2.4 billion in taxpayer dollars in Fiscal Year 2015 from individuals and companies that attempted to defraud federal health programs. For every dollar the Health Care Fraud and Abuse Control (HCFAC) Program spent fighting healthcare fraud and abuse last fiscal year, it returned \$6.10 to the government. Since the HCFAC program was initiated in 1997, it has returned more than \$29.4 billion to the Medicare Trust Funds.

A key component of the HCFAC program is the Medicare Fraud Strike Force, an interagency team of analysts, investigators, and prosecutors who focus on emerging or migrating fraud schemes. Since 2007, the Medicare Fraud Strike Force has charged 2,536 individuals with committing over \$8 billion in fraud. In June 2015, the Medicare Fraud Strike Force conducted its largest nationwide healthcare fraud take-down ever, which resulted in charges against 243 individuals for approximately \$712 million in false Medicare and Medicaid billing.

The HCFAC program also provides funding for the Senior Medicare Patrol (SMP) program, which has over 5,000 volunteers across the country. SMPs empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report healthcare fraud, errors, and abuse through outreach, counseling, and education. An estimated \$122 million in savings have been attributed to SMP projects as a result of beneficiary complaints since its inception in 1997.

The Health Care Fraud and Abuse Control Program Annual Report for Fiscal Year 2015 is available online at <http://oig.hhs.gov/publications/docs/hcfac/FY2015-hcfac.pdf>

Feds Announce \$10 Million Settlement with Compounding Pharmacies/Doctors

Source: U.S. Department of Justice News Release (February 11, 2016)

On February 11 2016 two compounding pharmacies, WELLHealth and Topical Specialists, and four physicians have agreed to pay \$10 million to the government to resolve allegations that they fraudulently billed TRICARE. The physicians, a cardiologist, a pain management physician, a neurologist and a general practice physician, wrote hundreds of prescriptions for pain and scar creams, and then steered these prescriptions to a bogus independent pharmacy which resulted in large financial gains for the doctors. Many of these prescriptions were never used, despite their high cost to the government.

The TRICARE program was billed tens of thousands of dollars for these creams, but the actual cost to produce them was often 4%-5% of the submitted cost and the up to 90% profit made was then distributed to the doctors who wrote the prescriptions.

Be aware of the following **SCAM(S)**:

Report all scams to the Arkansas SMP — **866-726-2916**

New Medicare Numbers - Don't Get Scammed



Most Medicare card numbers are the same as the beneficiary's Social Security number. A new law has recently passed changing the practice of putting Social Security numbers on Medicare cards to reduce the chance of identity theft! *New* Medicare cards will no longer display, code, or embed your Social Security number! The government has 4 years to issue the modern cards to *NEW* beneficiaries, and 4 additional years to issue updated cards to *EXISTING* beneficiaries.

With these changes, you can be sure that scam artists will be contacting you to “help you with the change” or “to verify your information.” BE AWARE...

- ◆ Medicare nor Social Security will call you and ask for your personal information (either your Medicare number or Social Security number);
- ◆ Medicare nor Social Security will call, text or email to tell you they are issuing new cards, reprocessing cards, or assigning new numbers!
- ◆ Never give these numbers nor your bank account information to anyone who contacts you.

IF YOU ARE CONTACTED BY SOMEONE ASKING FOR PERSONAL INFORMATION RELATED TO THIS CHANGE ON YOUR MEDICARE CARD, CALL SOCIAL SECURITY AT 1-800-772-1213 OR THE ARKANSAS SMP 1-866-726-2916.

For a detailed explanation, please watch this video produced by the Missouri SMP:
<https://www.youtube.com/watch?v=wdAtXCZwzQ&feature=youtu.be>

The Arkansas SMP would like to come to your area to speak about current scams and health care fraud prevention!

Call
1-866-726-2916
to schedule a presentation!

The IRS released the following tips to help taxpayers identify suspicious calls that may be associated with the IRS imposter scam:

- The IRS will never call a taxpayer to demand immediate payment, nor will the agency call about taxes owed without first having mailed a bill to the taxpayer.
- The IRS will never demand that a taxpayer pay taxes without giving him or her the opportunity to question or appeal the amount claimed to be owed.
- The IRS will never ask for a credit or debit card number over the phone.
- The IRS will never threaten to send local police or other law enforcement to have a taxpayer arrested.
- The IRS will never require a taxpayer to use a specific payment method for taxes, such as a prepaid debit card.

Source: <https://www.irs.gov/uac/Five-Easy-Ways-to-Spot-a-Scam-Phone-Call>

Report imposter scam calls you receive to the Federal Trade Commission (FTC) at 1-877-FTC-HELP or <https://www.ftccomplaintassistant.gov/> Then click on “Scams and Rip-offs,” and then “Imposter Scams.”

MEET OUR NEWEST TEAM MEMBER — *DEE EDWARDS*

We are very pleased to announce Darwina “Dee” Edwards as a new addition to the Arkansas SMP team!

Dee joined our program early this year on January 25 as the SMP Volunteer Coordinator and administrative professional. Dee has over 12 years of experience in office management, accounting, teaching and ministry; among many other talents and passions. She is a writer, musician (playing over 10 instruments) and a singer. One of her volunteer efforts includes sharing the love of the Lord through a weekly prison ministry.

Dee and her husband Tim reside in Jacksonville and share a blended family of four children (one son, three daughters), 16 grandchildren and 4 great grands!...and also their 10-year-old fur baby, a doxy-wawa (or chi-weenie) named Sophia.

Let's get to know more about Dee:

If I could go anywhere in the world I would go to: The REAL Holy Land

I wish I was better at: Organization

My pet peeve: Someone telling me they'll do something and not following through

A few of my all-time favorite songs are: Unchained Melody and Amazing Grace

If I chose a second career it would be: Teacher or musician

My trademark cliché or expression is: Hooptee-Doo

My favorite snack: Pea Crisps

Though I was proved wrong, I once said I'd never: Cut my hair

You will never catch me wearing: Slacks, make-up, jewelry

My Hobbies: Music/Writing/Jail Ministry

The best advice I ever received was: An ounce of discipline is better than tons of regret!

The greatest invention during my lifetime was: Cell Phones



Look for “Dee-Tales” to be included in future SMP Newsletters (*See pg. 10*). Please join us in welcoming Dee to the SMP fraud patrol team!

Quick Tips for Being Scam-Free

Remember, regardless of the narrative scam artists throw your way, they have the same goal – to get your personal information or money!

TIPS:

- ◇ Be skeptical of too-good-to-be-true offers.
- ◇ Keep your personal and banking information private, and never give out these details in an unsolicited phone call or in a reply to an unsolicited text message or email.
- ◇ Don't wire money to someone you don't know or give them the account number from a prepaid debit card – these funds are practically impossible to track.
- ◇ Never click on links or open attachments in an email or text message from an unknown sender.
- ◇ Never pay to claim a prize.
- ◇ Protect your computer by regularly updating your operating system and anti-virus software, using a firewall, creating strong passwords, and using two-factor authentication when possible.
- ◇ Remember that the IRS and your utility providers will never call and threaten you for an immediate payment.
- ◇ Decline any offer that involves you cashing a check from someone you don't know and keeping or sending along a cut of the money.
- ◇ Research charities before you donate.
- ◇ Immediately hang up on automated sales calls WITHOUT pressing any keys.

BECOME A SENIOR MEDICARE PATROL VOLUNTEER!

National Volunteer Week, April 10-16, 2016

The Arkansas SMP would like to take this time to express our sincere gratitude to our 50+ SMP volunteers who unselfishly give their time, talent and resources to help strengthen their communities through education and outreach. Our volunteers play a key role in helping our program spread the message of fraud awareness and prevention across the state.

The Arkansas SMP staff
THANK YOU and APPRECIATE YOU
for the positive impact you have made!

WE 
VOLUNTEERS

**To volunteer contact the Arkansas SMP
at 1-866-726-2916 or email
Darwina.Edwards@dhs.arkansas.gov**



SMP VOLUNTEERS IN THE SPOTLIGHT!

Really Special and Valuable People!

PARKVIEW TOWERS



Welcome our new SMP Volunteer Group at Parkview Towers in Little Rock! (L-R: Hersie Woodall; Alice Heizman, and Barbara Berryhill). You three are AWESOME!



Parkview Towers Manager Jo Matchett and AR SMP Director Kathleen Pursell. Thank you Jo for your partnership with SMP!



L-R: SMP Volunteer Barbara Elrod speaking at the Bryant Senior Center; and Dee Edwards, AR SMP Volunteer Coordinator

**YOU Can Help
Fight Medicare Fraud!
FOR VOLUNTEER
OPPORTUNITIES CALL
—1-866-726-2916—**



SMP Volunteer Nancy Smith, from Hot Springs came to the SMP office in Little Rock to help with gathering materials to give to our group volunteers! Thank you Nancy for your valuable work for SMP!



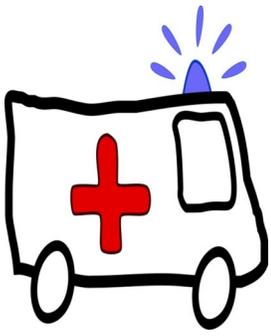
SMP Volunteer, Shirley Gardner handing out SMP information during the annual tax assistance program for seniors at El Dorado Connections RSVP.



SMP Volunteer Dorothy Kennedy, retired nurse volunteer and resident of County Club Village in Hot Springs. Dorothy and Martha Copeland have been instrumental in establishing a SMP Volunteer Group at CCV! Thank you for your recruitment efforts and your vision for how our program will benefit the residents of CCV!



SMP Volunteers from Central AR RSVP, Eloise Weigand, Martha Copeland and Norma Theien hosted an SMP exhibit booth at a health event at Garland Towers in Hot Springs on March 24, 2016.



AMBULANCE SERVICE COVERAGE—EXCEPTIONS!

In some cases, you may be able to get limited, medically necessary **non-emergency ambulance transportation** if all of these apply:

- Such transportation is needed to obtain treatment or diagnose your health condition.
- The use of any other transportation method could endanger your health.
- You have a written order from your doctor stating that ambulance transportation is necessary due to your medical condition.

Medicare will only cover ambulance services to the nearest appropriate medical facility that is able to give you the care you need.

You pay 20% of the Medicare-approved amount, and the Part B deductible applies.

In some cases, Medicare may cover ambulance transportation when you have End-Stage Renal Disease (ESRD). There are multiple factors that contribute to whether your ambulance transport is covered for dialysis.

For non-emergency, scheduled, repetitive ambulance services, the ambulance supplier must get a written order from your doctor before you get the ambulance service. The doctor's written order must certify that ambulance transportation is medically necessary and must be dated no earlier than 60 days before you get the ambulance service.

Medicare also covers **urgently needed care** to treat a sudden illness or injury that IS NOT A MEDICAL EMERGENCY.

You pay 20% of the Medicare-approved amount of the doctor's or other health care provider's services, and the Part B deductible applies. In a hospital outpatient setting you also pay the hospital copayment.

Note—

When you get ambulance services in a non-emergency situation, and the ambulance company believes that Medicare may not pay for your particular ambulance service, it must give you an "Advance Beneficiary Notice of Non-coverage" (ABN).

<https://www.medicare.gov/coverage/ambulance-services.html>

Medicare Fraud, Waste and Abuse (FWA)—

Some of this loss is attributable to error, but there are unscrupulous providers who steal from Medicare and the beneficiaries who rely on it.

This is not just a problem for beneficiaries, it is a problem for all taxpayers. Medicare fraud is a national issue and an expensive problem. It is our responsibility to work together to protect the Medicare trust fund for future generations.

The mission of the SMP is to "empower seniors to prevent healthcare fraud" and this can be done by remembering three easy steps: "**Protect, Detect & Report.**"

Protect your personal information.

Detect FWA and errors by reviewing your Medicare Summary Notice.

Report discrepancies to the Arkansas SMP at 866-726-2916.

facebook.com/arsmtp



1-866-726-2916

IF
YOU
SEE
SOMETHING...

SAY
SOMETHING!

Call
1-866-726-2916
 to receive
 your copy
 of the
 quarterly
SMP Newsletter
 in the mail or
 via email!

**OFFICE
 OF
 INSPECTOR
 GENERAL
 (OIG)**

[http://
 oig.ssa.gov/
 report-fraud-
 waste-or-abuse](http://oig.ssa.gov/report-fraud-waste-or-abuse)



Upcoming Arkansas SMP Activities		
Date	Activity	County
April 5	SMP Presentation—1-3 p.m. — Quapaw Community Center, 500 Quapaw St. in Hot Springs.	Garland
April 5	SMP Presentation—Mill Creek Apartments — 1:00 p.m. Springdale	Washington
April 7	SMP Presentation- First Baptist Church, 10:30 a.m. Pleasant Valley, Little Rock	Pulaski
April 21	SMP Presentation-Jefferson County Retired Teachers' Association Spring Conference – 11:30 a.m. — Pine Bluff	Jefferson
April 26	SMP Presentation — The Villas — 3:00 p.m. North Little Rock	Pulaski
April 29	SMP Presentation—Fellowship Baptist Church—Witcherville	Sebastian
May 3	SMP Presentation — Legacy Heights — 1:00 p.m. Van Buren	Crawford
May 12	“Taking Care of Our Seniors & Ethics” —The Elder Law Practice—First Baptist Church, Pine Bluff	Jefferson
May 19	SMP Presentation — St. Anthony Senior Living Apartments Morrilton	Conway
June 3	SMP Presentation—AHEC—10:00 a.m. UAMS EAST formerly known as The Vasudeen Wellness Center — Helena / West Helena	Phillips
June 9	SMP Presentation— Pleasant Grove Missionary Baptist Church — 10:30 a.m. — Pine Bluff	Jefferson
June 13-14	DHS Elder Abuse Awareness Symposium—Embassy Suites— Little Rock	Pulaski
June 21	Arkansas SMP Advisory Council Meeting—Little Rock	Pulaski
July 7	SMP Presentation — Calvary Baptist Church — Batesville	Independence
August 2-5	SMP/SHIIP National Training—Milwaukee WI	
<p>We are always looking for opportunities to support our colleagues in the aging network. Please contact Arkansas SMP and let us know about upcoming events in your area.</p>		

DEE-Tales!

The ‘Problem’ with Volunteers

Several years ago my elderly step-father also known as *Pappy*, volunteered to fix my leaky kitchen sink. At first I was hesitant...but thought it would give him a project to keep him out from under my mothers’ feet. Retirement does that you know.

Pappy inspected the area under the kitchen cabinet and discovered that there was a rusted out spot in the u-shaped pipe, and it was in fact leaking. He placed a 5 gallon bucket under the leaky pipe and ran off to the hardware store to purchase supplies.

Immediately upon his return, *Pappy* began the repair job. He pulled out the bucket and removed the damaged pipe. He wanted to throw the pipe in the bucket, due to the corrosion on the pipe, and as not to dirty my white vinyl floor. There was a problem...too much water in the bucket.

Pappy picked up the bucket and dumped the water down the sink! Can you guess what happened? Water went everywhere! We both laughed heartily. Needless to say, I cleaned up the water, and *Pappy* repaired the pipe.

Dee-Tales courtesy of
 Dee Edwards,
 SMP Volunteer Coordinator



IMPORTANT PHONE NUMBERS:

AANHR —AR Advocates for Nursing Home Residents	501-450-9619
ADRC —Choices in Living Resrcr Cntr	1-866-801-3435
AFMC —AR Foundation for Medical Care	1-888-354-9100
Area Agency on Aging	1-800-986-3505
Arkansas Attorney General Consumer Protection Division	1-800-482-8982
APS —Adult Protective Services (DHS)	1-800-482-8049
Arkansas Rehabilitation Services	1-800-981-4463
AR SMP (Healthcare Fraud Complaints)	1-866-726-2916
Better Business Bureau (BBB)	501-664-7274
CMS —(Medicare)— (Centers for Medicare and Medicaid Services) (1-800MEDICARE)	1-800-633-4227
Community Health Centers of AR	1-877-666-2422
Coordination of Benefits	1-855-798-2627
DHS (Customer Assistance Unit)	1-800-482-8988
Do Not Call Registry	1-888-382-1222
Elder Care Locator	1-800-677-1116
Federal Trade Commission Report STOLEN IDENTITY	1-800-438-4338
ICan —Increasing Capabilities Access Network	501-666-8868
KEPRO — Arkansas QIO	1-844-430-9504
Medicaid —(Claims Unit)	1-800-482-5431
Medicaid Inspector General (OMIG)	1-855-527-6644
MEDICARE (CMS 1-800-MEDICARE)	1-800-633-4227
Medicare Part D	1-877-772-3379
Medicare Rights Center	1-800-333-4114
Mid Delta Community Consortium	1-870-572-5518
National Consumer Technical Resource Center	1-877-808-2468
National Medicare Fraud Hotline (1-800-HHS-TIPS) (OIG) Office of Inspector General	1-800-447-8477
OLTC —Office of Long Term Care	1-800-LTC-4887
OLTC —Abuse Complaint Section	501-682-8430
Ombudsman —Statewide Office of Long Term Care	501-682-8952
Resource Center (ADRC) (DHS'S Choices in Living Resource Center)	1-866-801-3435
Senior Circle (Northwest Health System)	1-800-211-4148
SHIP (Senior Health Insurance Information Program)	1-800-224-6330
SMP Locator —(locate an SMP outside AR)	1-877-808-2468
SSA (Social Security Administration) Little Rock Office	1-800-772-1213 1-866-593-0933
SSA Fraud Hotline	1-800-269-0271
South Central Center on Aging	1-866-895-2795
Tri-County Rural Health Network	1-870-338-8900
UALR Senior Justice Center	501-683-7153
UofA Cooperative Extension Service	501-671-2000

HELPFUL WEBSITES:

ADRC—AR Aging & Disability Resource Center (DHS)—
www.choicesinliving.ar.gov/

AR Advocates for Nursing Home Residents—
www.aanhr.org; **e-mail:** Info@aanhr.org

AR Long Term Care Ombudsman Program—
www.arombudsman.com

Arkansas 2-1-1— www.arkansas211.org
(Get Connected. Get Answers) — 1-866-489-6983

Arkansas Aging Initiative — <http://aging.uams.edu/?id=4605&sid=6>

Arkansas Attorney General— www.arkansasag.gov

Arkansas Attorney General Consumer Protection Division—**e-mail:** consumer@ag.state.ar.us

Area Agencies on Aging—www.daas.ar.gov/aaamap.html

Arkansas Foundation for Medical Care—www.afmc.org

Arkansas SMP—www.daas.ar.gov/asmp.html

BBB (Better Business Bureau)— **scams and alerts**—
<http://arkansas.bbb.org/bbb-news/>

CMS (Medicare-Centers for Medicare and Medicaid Services)
— www.cms.hhs.gov

Do Not Mail— www.DMAchoice.org

Elder Care Locator— www.eldercare.gov

H.E.A.T— www.stopmedicarefraud.gov/
(Healthcare Fraud Prevention and Enforcement Action Team)

ICan AT4ALL— Tools for Life—www.ar-ican.org

MEDICAID—www.Medicaid.gov

AR MEDICAID INSPECTOR GENERAL—
<http://omig.arkansas.gov/fraud-form>

MEDICARE— www.medicare.gov

Medicare Interactive Counselor—
www.medicareinteractive.org

Hospital Compare— www.hospitalcompare.hhs.gov

MyMedicare.gov— www.mymedicare.gov
(Access to your personal Medicare claims information)

MyMedicareMatters.org (National Council on Aging)

Office of Long Term Care— <http://humanservices.arkansas.gov/dms/Pages/oltcHome.aspx>

Office of Inspector General—HHSTips@oig.hhs.gov

Pharmaceutical Assistance Program—
medicare.gov/pap/index.asp

Physician Compare— www.medicare.gov/find-a-doctor

SMP Locator— SMPResource.org (locate an SMP outside of AR)

Social Security Administration—www.ssa.gov

TAP— www.arsinfo.org (Telecommunications Access Program)

Tri-County Rural Health Network—
communityconnecting.net/home.html

UofA Cooperative Extension Service—
www.uaex.edu (or) www.arfamilies.org

Working Disabled—www.workingdisabled-ar.org



SENIOR MEDICARE PATROL (SMP) MISSION

“To empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, error, and abuse through outreach, counseling, and education.”



TO PREVENT HEALTHCARE FRAUD—

Protect Personal Information

- * Treat Medicare/Medicaid and Social Security numbers like credit card numbers
- * Remember, Medicare will not call or make personal visits to sell anything!
- * READ and SAVE Medicare Summary Notices (MSN) and Part D Explanation of benefits (EOB), but **shred** before discarding

Detect Errors, Fraud, and Abuse

- * Always review MSN and EOB for mistakes
- * Compare them with your Personal Health Care Journal
- * Visit www.mymedicare.gov to access your personal account online to look for charges for something you did not get, billing for the same thing more than once, and services that were not ordered and/or you never received.

Report Mistakes or Questions

- * If you suspect errors, fraud, or abuse, report it immediately! Call your provider or plan first.
- * If you are not satisfied with their response, call the Arkansas SMP

TO RECRUIT & TRAIN VOLUNTEERS—

- * Retired seniors
- * Retired health-care providers
- * Retired professionals, *e.g.*, teachers, accountants, attorneys, investigators, nurses

SMP PARTNERS

El Dorado Connections RSVP
El Dorado, AR

RSVP of Central Arkansas
Little Rock, AR

Oaklawn Foundation
Hot Springs, AR

Mid Delta Community Consortium
West Helena, AR

Tri County Rural Health Network
Helena, AR

**Texarkana Regional
Center on Aging**
Texarkana, AR

**Senior Health Insurance
Information Program (SHIIP)**
Little Rock, AR

To receive the Arkansas SMP Newsletter electronically
email: kathleen.pursell@dhs.arkansas.gov

Current and archived newsletters available at:
www.daas.ar.gov/asmpnl.html



Arkansas Senior Medicare Patrol (SMP)
P. O. Box 1437 Slot S530
Little Rock, AR 72203-1437
<http://www.daas.ar.gov/asmp.html>

To Report Medicare Fraud, Waste & Abuse
Call the Toll-Free **Helpline** 8:00am—4:30pm
1-866-726-2916