

# NEWSLETTER

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NEWS RELEASE  
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## National media outreach campaign to seniors about preventing Medicare fraud

HHS Assistant Secretary for Aging Kathy Greenlee today [March 15, 2011] announced a nationwide TV and radio campaign to educate consumers about Medicare fraud. Public service announcements (PSAs) aimed at seniors will emphasize the importance of protecting sensitive personal information such as Medicare numbers.

One of the PSAs premiered today at a regional fraud prevention summit in Detroit sponsored by the U.S. Department of Health and Human Services and the Department of Justice. In addition to teaching seniors how to recognize a common scam, the PSA serves to recruit volunteers for the Senior Medicare Patrol (SMP), a program administered by Administration on Aging (AoA) designed to engage seniors in fraud prevention. SMP staff and volunteers conduct outreach to Medicare beneficiaries in their communities through group presentations, exhibiting at community events, answering calls to the SMP help lines and through one-on-one counseling.

"Empowering consumers to prevent fraud is essential in preserving the integrity of the Medicare and Medicaid programs," said Assistant Secretary Kathy Greenlee. "The new Senior Medicare Patrol media and outreach campaign will protect seniors from fraud and scams. It will also increase the number of dedicated volunteers who are working around the country to protect the Medicare Trust Funds."

Although national in scope, the PSA campaign will focus intently on 18 states with high fraud rates, seven of which include Health Care Fraud Prevention and Enforcement Action Team (HEAT) Strike Forces: Detroit, Miami, Los Angeles, Houston, Brooklyn, Tampa Bay, Chicago, and Baton Rouge. The remaining 11 states are Arizona, Massachusetts, Maryland, North Carolina, New Jersey, Georgia, New Mexico,

Nevada, Ohio, Pennsylvania and Virginia. Each state will receive a customized PSA with a localized call to action directing seniors to in-state SMP toll-free numbers. Additional national distribu-

tion will feature a national SMP toll-free number.

Each year, health care systems, both public and private payers, lose billions to fraud, waste and abuse. The Senior Medicare Patrol program works to reduce the incidence of fraud by recruiting and training retired professionals and other senior citizens to recognize and report health care billing errors and suspected instances of fraud.

The Centers for Medicare & Medicaid Services (CMS) has recently awarded \$9 million in grants to enhance volunteer programs and outreach efforts of SMP programs. SMP programs in states with HEAT Joint Strike Forces received the highest level of funding.

*"We continue to work with and rely on our beneficiaries, who experience these scams firsthand..."*

Peter Budetti, director of CMS' new Center for Program Integrity

"The valuable partnership between CMS and AoA is a critical complement to the fraud-fighting tools used across HHS, such as claims reviews and investigations," said Peter Budetti, director of CMS' new Center for Program Integrity. "We continue to work with and rely on our beneficiaries, who experience these scams firsthand and are the first line of defense – taking actions to prevent as well as detect health care fraud. We at CMS appreciate the efforts of millions of beneficiaries, who have been educated through SMP projects, and their work to reduce fraud, waste, and abuse in Medicare."

For more information or to view the PSA, please go to:

**[http://  
www.stopmedicarefraud.  
gov/preventfraud/smp/  
presstools/index.html](http://www.stopmedicarefraud.gov/preventfraud/smp/presstools/index.html)**

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## A MESSAGE FROM THE PROGRAM ADMINISTRATOR...

*We Get By With A Little Help From Our Friends!*

The Arkansas Senior Medicare Patrol (ASMP) staff would like to take this opportunity to express our sincere appreciation to LaVona Traywick, PhD, Assistant Professor-Gerontology and Betty Oliver, E. H. C. Volunteer Coordinator, with the University of Arkansas Division of Agriculture, Cooperative Extension Service, for their help in introducing the ASMP to Arkansas Extension Homemakers Council. Thanks to their help in getting us to the conference, our brief presentation to attendees of the AEHC Spring Educational Meeting at Ferndale on March 9, 2011 has opened the doors for ASMP to reach out to EHC members across the state.

We have already been invited to present our program at eight (8) Spring Council meetings and two (2) Fall Council meetings, and we are anxiously looking forward to more. The response from EHC members has been wonderful and the “call to action” for individuals and their councils to help ASMP spread the word about *Preventing Medicare Fraud* has been heeded by many. It has been wonderful to see the enthusiasm and commitment to serve others evidenced by EHC members. What a group!

As ASMP continues to follow the mandates of the US Department of Health and Human Services, Administration on Aging, in “Empowering Seniors to Prevent Healthcare Fraud”, we are looking forward to continuing our relationship with EHC’s in Arkansas and informing Arkansans in every county about the costs of fraud to Medicare beneficiaries and to the Medicare Trust Fund. Healthcare fraud schemes created by unscrupulous criminal fraudsters are taking billions of dollars each year from Medicare...and IT’S YOUR MONEY!

**With a little more help from our friends**, we can help Arkansas seniors prevent Medicare Fraud.

John Pollett,  
ASMP Program Administrator

### The Pre-Existing Condition Insurance Plan—A New Health Coverage Option for the Uninsured

People who have had difficulty finding health coverage or have been turned down for coverage because of a pre-existing condition and feel like they are out of options are not out of luck. They may now be eligible for a new federal program—the Pre-Existing Condition Insurance Plan (PCIP).

PCIP is designed as a bridge to 2014 when the nation transitions to a new marketplace and all Americans—regardless of their health status—will have access to affordable, quality health coverage. This health coverage program is administered at the state level in 27 states and by the federal government in 23 states and the District of Columbia.

### Plan Eligibility

To qualify for this program, a person applying for coverage must be: a U.S. citizen or residing here legally; have been without health coverage for at least 6 months; and have a pre-existing condition or have been denied coverage because of a health condition.

Eligibility is not based on income and enrollees are not charged a higher premium because of a medical condition.

### Coverage

The Pre-Existing Condition Insurance Plan provides people with a pre-existing condition comprehensive health coverage at the same price that healthy people pay. It covers primary and specialty care, hospital care, prescription drugs, home health and hospice care, skilled nursing care and preventive health and maternity care.

Monthly premiums vary by state and enrollees must pay a deductible and some cost-sharing expenses.

### Life-Changing Results

This coverage program is already changing—and saving—the lives of enrollees across the country and helping them finally receive treatment for conditions that have plagued them for years. James of Katy, Texas was diagnosed with brain cancer last year.

James was able to join the Pre-Existing Condition Insurance Plan in Texas and he received the medical treatment that he needed.

### More Information

Each state may use a different method to determine whether a person has a pre-existing condition or has been denied insurance coverage. As such, people should check with their state to establish eligibility rules.

For more information, including eligibility and how to apply, people can visit [www.pcip.gov](http://www.pcip.gov) and select “Find Your State.” Then select a state from a drop-down menu. Call Center: 1-866-717-5826.

## How to Avoid the Dreaded Rut...

**Rut** [ruht]; **noun** —

*A fixed or established mode of procedure or course of life, usually dull or unpromising.*

Does this sound familiar? Are you in a rut and need a change in your routine?

## Have you considered VOLUNTEERING!?

**Volunteer** [vol-uh n-teer]; **verb** —

*To offer one’s self or one’s services for a purpose*

Now that warmer weather is just around the corner, why not consider investing your time helping others! SMP volunteers use their time and experience to help their peers protect their identity, read their Medicare Summary Notices, and avoid getting taken by scammers. Volunteers work one-on-one with beneficiaries, give presentations to groups, and represent the SMP at local events.

Discover how you can become involved with the Arkansas SMP program—even if it’s only for one hour a week! SMP volunteers don’t do it alone. The Arkansas SMP will prepare volunteers for this important work!

Get out of that *rut* you’re in! Transform yourself and improve your life *and* someone else’s life as well! Can there be any greater gift than that?

**For more information on volunteering for the SMP Program call 866-726-2916**

or email

**[kathleen.pursell@arkansas.gov](mailto:kathleen.pursell@arkansas.gov)**

On April 7, President Obama proclaimed

**April 10 through April 16, 2011  
National Volunteer Week**



Arkansas SMP Program Administrator, John Pollett, is featured in a Podcast with Dr. LaVona Traywick, Assistant Professor, Gerontology, entitled “**Avoid Healthcare**

**Fraud**” on the website of the University of Arkansas Division of Agriculture’s Cooperative Extension Service which offers weekly informational podcasts to its viewers.

You can access the video by logging onto:

**[www.youtube.com/arextension#p/search/0/xB-zNqAFNNY](http://www.youtube.com/arextension#p/search/0/xB-zNqAFNNY)**



The Coordination of Benefits (COB) contractor consolidates the activities that support the collection, management, and reporting of other insurance coverage for Medicare beneficiaries.

The purposes of the COB program are to identify the health benefits available to a Medicare beneficiary and to coordinate the payment process to prevent mistaken payment of Medicare benefits.

The COB Contractor does not process claims, nor does it handle any mistaken payment recoveries or claims specific inquiries.

The Medicare intermediaries and carriers are responsible for processing claims submitted for primary or secondary payment.

**Contact the COB Contractor to:**

- Ask general Medicare Secondary Payer (MSP) questions/ concerns.
- Ask questions regarding Medicare Secondary Payer Development (MSP) letters and questionnaires.
- Report employment changes, or any other insurance coverage information.
- Report a liability, auto/no-fault, or workers' compensation case.

**COORDINATION OF BENEFITS CUSTOMER SERVICE – 1-800-999-1118**



### Medicare Reminder

Every Medicare prescription drug plan must have a transition policy to ensure that new members have uninterrupted access to drugs they were already taking before they joined. Your plan's transition policy must cover at least one 30-day supply of drugs not on the formulary (list of covered drugs) and override plan restrictions (such as prior authorization, quantity limits or step therapy) within the first 90 days you are enrolled in the plan.

**Transition fills are temporary.** Take action immediately and have your doctor change your prescription to a covered drug **or** ask your plan for an exception. This way you will ensure that you continue getting the medications you need after your transition period has ended.

Learn more about transition fills at [www.MedicareInteractive.org](http://www.MedicareInteractive.org).

## PROTECTING ARKANSANS

**PROTECTING ARKANSANS** is an educational, town hall-type seminar sponsored by **AARP** in partnership with the Office of the Arkansas Attorney General, Arkansas Securities Department, Arkansas Insurance Department, and Arkansas Department of Human Services, **bringing state government to you with the message of consumer protection and fraud awareness.**

Go to [www.daas.ar.gov/asmp.html](http://www.daas.ar.gov/asmp.html) or call **1-866-726-2916** for updated dates/locations for *Protecting Arkansans* events in **2011!**

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



# Social Security

The Official Website of the U.S. Social Security Administration

## Social Security's Online Services:

- Apply for Social Security Benefits
- Apply for Extra Help paying Medicare Prescription Drug Costs
- Medicare Online—Apply for Medicare
- Retirement Estimator
- Retirement and Disability Applications
- Retirement/Survivors/Disability Planner
- Request a Social Security Statement
- Change of Address
- Medicare Card or Social Security Card Replacements
- Request a Benefit Verification Letter
- Start or Change Direct Deposit

**[www.SocialSecurity.gov](http://www.SocialSecurity.gov) OR [www.SSA.gov](http://www.SSA.gov)**

**THIS IS WHAT  
YOU CAN DO  
ON THE  
SOCIAL SECURITY  
WEBSITE!**

## **FRAUD TIP!**

Has anyone approached you in a public area and offered FREE services, groceries, or other items in exchange for your Medicare number?

**JUST WALK AWAY!**

***DID YOU KNOW?*** You can now **sign up for Medicare ONLINE!**

Go to [ssa.gov](http://ssa.gov) or [socialsecurity.gov](http://socialsecurity.gov). Remember, you can join 3 months BEFORE your 65th birthday, the month of your 65th birthday, and up to 3 months AFTER your 65th birthday! Don't wait—it's easy!!!

## **10 MOST-WANTED LIST!**

### **First-Ever—Health Care Fugitives Wanted List!**

<http://oig.hhs.gov/fugitives/>

The HHS Office of Inspector General has officially launched its first-ever "Most Wanted Fugitives List" to focus public attention on individuals sought by authorities on charges of healthcare fraud and abuse.

By logging onto <http://oig.hhs.gov/fugitives/> you can view photos and more information on wanted fugitives as well as those already captured. There are over 170 fugitives wanted on charges relating to health care fraud and abuse.

This is another effort on the part of the US DHHS in their fight for fraud prevention, detection and reporting.



We went to breakfast at a restaurant where the 'seniors' special' was two eggs, bacon, hash browns and toast for \$2.99.

Sounds good,' my wife said. 'But I don't want the eggs.'

Then, I'll have to charge you \$3.49 because you're ordering a la carte,' the waitress warned her.

## **When reviewing your Medical Bills, Medicare Summary Notices (MSNs), Explanation Of Benefits (EOBs), and Credit Report**

### **Ask yourself these questions:**

- Were you charged for any medical services or equipment that you didn't get?
- Do the dates of services and charges look unfamiliar?
- Were you billed for the same thing twice?
- Does your credit report show any unpaid bills for medical services or equipment you didn't receive?
- Have you received any collection notices for medical services or equipment you didn't receive?

Get a **free credit report** each year by calling **1-877-322-8228**

Get help reading your Medicare Summary Notice at [www.medicare.gov/basics/SummaryNotice.asp](http://www.medicare.gov/basics/SummaryNotice.asp); or Call the

Arkansas SMP and ask for your **free copy of HOW TO READ YOUR MEDICARE SUMMARY NOTICE 1-866-726-2916**

'You mean I'd have to pay for *not* taking the eggs?' my wife asked incredulously.

'YES!' stated the waitress.

'I'll take the special then,' my wife said.

'How do you want your eggs?' the waitress asked.

'Raw and in the shell,' my wife replied. She took the two eggs home and baked a cake! — *Don't Mess With Seniors!*

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

## MCDANIEL URGES AWARENESS OF COMMON SCAMS

**ARKANSAS**— *Wire Fraud*—Scam artists will attempt to have a consumer to wire money through work-at-home schemes or fake sweepstakes. Some even claim to be a “**favorite grandson**” or friend in jeopardy in hopes that the victim will wire funds. A simple way to avoid this very common scam is to never wire money, McDaniel said. Unlike credit card charges, once the money is wired, it is virtually impossible to recall the wire transfer and get the money back. *Internet Auction Fraud*—Victims of this scam purchase an item on an Internet site and are asked to wire the money for the purchase, but never receive the item. The “seller” uses a fake name and fake e-mail address to perpetrate the fraud. Conversely, legitimate sellers may receive calls or e-mails offering to buy, followed by the receipt of a check. But, the amount of the check typically exceeds the purchase price and the seller is asked to wire the difference to the buyer. Only after the seller wires the money does the seller learn that the check from the buyer is bogus. McDaniel recommends using only trusted sites with verified buyers and sellers.

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## OFFERS FOR “FREE” DIABETIC SUPPLIES

**ARKANSAS** —The SMP helpline is receiving calls from Medicare beneficiaries all over Arkansas who are receiving calls from Durable Medical Equipment Supply Companies (DME companies) soliciting free diabetic monitors. Many callers ask if there is someone in the home who is diabetic. The answer is usually yes! The caller continues with “I can give you a free monitor”— or the latest call out of Phillips County offered a free *talking* monitor to the beneficiary — then they asked for a Medicare, Medicaid, and Social Security number! **PLEASE DO NOT GIVE ANY OF THESE NUMBERS OR ANY OTHER PERSONAL INFORMATION TO ANYONE OVER THE PHONE!** These callers are probably not going to deliver a free monitor. Instead, they will use your personal information to bill Medicare **AND GET PAID** for supplies you did not order, nor will you ever receive. They may even use your Social Security number to steal your identity!

Did you know most beneficiaries or ‘victims’ of these calls could get a free monitor from the company they are already receiving supplies from!

Please make sure you are doing business with a reputable company, and get all your **DOCTOR-ORDERED** supplies from the same company. Please don’t fall victim to these callers. DME companies are not allowed to solicit over the phone. Remember....Hang up the phone! It is sometimes **SHREWD** to be rude!

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**TEXAS**—According to the Texas SMP beneficiaries in Texas, specifically in Houston, are receiving calls from Durable Medical Equipment suppliers stating “We will send someone to your home twice a week to provide you **Free Physical Therapy!**” Please remember Medicare does not offer free services and does not make cold calls to your home. Do not give any personal information over the phone

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## MEDICAL IDENTITY THEFT

Medical identity theft occurs when someone steals your personal information (like your name, Social Security number, or Medicare number) to obtain medical care, buy drugs, or submit fake billings to Medicare in your name. Medical identity theft can disrupt your life, damage your credit rating, and waste taxpayer dollars. The damage can be life-threatening to you if wrong information ends up in your personal medical records.

More and more Arkansans, as well as seniors nationwide, are reporting that their providers are now taking a proactive approach in an effort to avoid this type of fraud by asking to take a photograph of each patient and include it in the patient file for identification purposes.

## **Watch Out For These Common Fraud Schemes**

- **Just walk away** if someone approaches you in parking lots, shopping centers, or other public areas and offers you free services, groceries, transportation, or other items in exchange for your Medicare number.
- **Simply hang up the phone** if someone calls you claiming to be conducting a health survey and asks for your Medicare number.
- **Don't give information** to telephone marketers who pretend to be from Medicare or Social Security and ask for payment over the phone or Internet. They may want to steal your money.



**MEDICARE GEARS UP FOR STRICT ANTI-FRAUD CAMPAIGN**

Federal officials met in Washington DC in March to discuss new anti-fraud measures for Medicare, targeting the estimated tens of billions of dollars in improper payments the program makes each year.

Changes in the new health reform law include stricter screening and enrollment procedures for health professionals, the ability to stop payment of suspect claims, and more funding used to investigate fraud.

Medicare is considered a "high-risk program," according to a March assessment by the Government Accountability Office (GAO). Improper payments hit \$48 billion in 2010 (9.4% of total outlays). The GAO says the new tools will be critical in helping reduce these improper payments.

The agency is moving from a "pay-and-chase" approach to fraud to a "prevention-and-detection" approach, said Peter Budetti, MD, CMS deputy administrator and director of the agency's Center for Program Integrity .

What can physicians do to help identify fraud? Dr. Budetti and Lewis Morris, chief counsel with the Dept. of Health and Human Services Office of Inspector General say by educating and creating about fraudulent activities, such as identity theft. Dr. Budetti also said his department will hire a full-time medical officer to work with physicians on program integrity issues.

"Medicare fraud has become such an attractive target for criminals that the FBI and OIG have seen an increasing number of foreign criminal groups coming to America to exploit the program because it's less risky and a lot more lucrative than other illegal ventures."

Rep. Charles Boustany, MD (R, La.)

Aghaegbuna "Ike" Odelugo, a Nigerian immigrant who stole \$9.93 million from the Medicare program from 2005 to 2008 told lawmakers that DME fraud (Durable Medical Equipment) is extremely easy to commit, stating that "The primary skill required to do it successfully is knowledge of basic data entry on a computer." He is awaiting sentencing.

The new, stricter screening measures will better detect improper claims and billing schemes.

President Obama's fiscal 2012 budget proposal estimates that health care program integrity efforts will save \$32.3 billion over the next 10 years. Several new anti-fraud tools are designed to help achieve this goal, including:

- ◆ Enhanced screening and enrollment protections requiring high-risk health care professionals, such as new medical equipment providers, to face a greater level of scrutiny when signing up for Medicare.
- ◆ The ability for CMS to stop payment of suspect claims immediately when a credible allegation of fraud arises.
- ◆ Allocation of \$350 million over the decade to fund new program integrity resources, such as more law enforcement agents to track down fraud.
- ◆ Expanded use of recovery audit contractors in Medicare Advantage, Medicare part D and Medicaid.
- ◆ Data analytics and increased data-sharing among federal agencies that will allow the government to analyze claims for aberrant activity in real time.

Source: Centers for Medicare & Medicaid Services

**Fort Smith, AR** — When most of us think of someone stealing our identity, credit cards are at the top of the list. But few people are aware that there are thieves out to steal your medical identity.

5NEWS spoke to an eye doctor about attempts at free treatment. "I think it should be a concern for everyone," optometrist Dr. Steven Stiles said.

Stiles has not had any cases of medical identity theft in his practice, but he knows those who have. It's not as rare as you might choose to believe.

**"I have a physician friend who is in Little Rock who had a patient that was dying and one of the family members was very, very anxious because the person that was dying had their Medicaid i.d. And they were concerned that their identity was getting ready to die,"** stiles explained.

A patient in Dr. Stiles office told his staff that her medical identity had been stolen in another state. Stiles office takes precautions to protect their practice and patients by asking people to have their picture taken.

"It is an insurance against medical identity theft or getting the wrong patient in the system it also is a little more personal so our staff knows who our patients are when they come in," Stiles said.

Patients simply step up to the counter, smile, and click. Then they're photo I.D. is in the system.

The Federal Trade Commission reports that thieves will use your identity to get medical treatment, prescription drugs, and even surgery.

There are 3 simple ways to detect medical identity theft. The first is to read your explanation of benefits of the treatment your insurance has paid for; secondly, order a copy of your credit report and see where that stands; and thirdly, ask for a copy of your medical records to see if there's treatment that's been given that you did not request.

At Sparks Regional Medical Center, spokeswoman Donna Bragg says their billing department checks monthly for discrepancies. Bragg told 5NEWS that there is a federal red flag rule requiring healthcare facilities to implement a process to prevent medical identity theft.

There are three things you should do if you're a victim of medical identity theft: (1) file a complaint with the federal trade commission, (2) make a report to police, and (3) have errors in your medical and billing records corrected.

ACCORDING TO AN ARTICLE on Detroit's **EXAMINER.COM** website on March 22, Dr. Gwendolyn Washington was arraigned in federal court on charges of defrauding the Medicare and Medicaid systems by wrongfully writing prescriptions for drugs, including OxyContin, to family members and others, and for submitting claims for treatment of deceased patients.



# Administration on Aging's National Media Outreach Campaign to Seniors about Preventing Medicare Fraud

On March 15 US DHHS Assistant Secretary Kathy Greenlee announced the launch of a nationwide TV and radio campaign with the purpose of educating consumers about how to avoid Medicare fraud. The released Public Service Announcements (PSAs) are targeted at seniors to try to protect them from theft of important personal and Medicare information. They teach seniors how to recognize a common scam and they recruit volunteers for the SMP program.

The SMP program engages seniors in fraud prevention. SMP staff and volunteers conduct outreach to Medicare beneficiaries in their communities through group presentations, exhibiting at community events, answering calls to the SMP help lines and through one-on-one counseling.

Be watching and listening to local radio and TV stations in your area for the SMP fraud prevention message! **See listings below.**

"The new Senior Medicare Patrol media and outreach campaign will protect seniors from fraud and scams. It will also increase the number of dedicated volunteers who are working around the country to protect the Medicare Trust Funds."

Kathy Greenlee  
Assistant Secretary

You can view the videos by logging onto:

<http://www.stopmedicarefraud.gov/preventfraud/smp/presstools/index.html>

## HEALTH CARE FRAUD

Station	Chnl# Ntwk	City	ST	Market Name
<b>Lists of TV and radio stations to which Fraud Prevention PSAs have been distributed</b>				
KFSM-TV	05 CBS	FAYETTEVILLE	AR	FT_SMITH-FAYETTEVILLE-SPRINGDLE
KPOM-TV	24 NBC	FAYETTEVILLE	AR	FT_SMITH-FAYETTEVILLE-SPRINGDLE
KPBI-TV	46 MYTV	FT SMITH	AR	FT_SMITH-FAYETTEVILLE-SPRINGDLE
KAIT-TV	08 ABC	JONESBORO	AR	JONESBORO
KARK-TV	04 NBC	LITTLE ROCK	AR	LITTLE_ROCK-PINE_BLUFF
KASN-TV	38 CW	LITTLE ROCK	AR	LITTLE_ROCK-PINE_BLUFF
KATV-TV	07 ABC	LITTLE ROCK	AR	LITTLE_ROCK-PINE_BLUFF
KLRT-TV	16 FOX	LITTLE ROCK	AR	LITTLE_ROCK-PINE_BLUFF
KTHV-TV	11 CBS	LITTLE ROCK	AR	LITTLE_ROCK-PINE_BLUFF
KHBS-TV	40 ABC	ROGERS	AR	FT_SMITH-FAYETTEVILLE-SPRINGDLE
KHOG-TV	29 ABC	ROGERS	AR	FT_SMITH-FAYETTEVILLE-SPRINGDLE

## MEDICARE FRAUD RADIO STATIONS WITH SISTERS

Station	Hz	Format	City	ST	Market Name
KBTA AM	1340	N/T (SPORTS)	Batesville	AR	LITTLE_ROCK-PINE_BLUFF
KZLE FM	93.1	AOR (CR)	Batesville	AR	LITTLE_ROCK-PINE_BLUFF
KISR FM	93.7	CONTEMPORARY	FT SMITH	AR	FT_SMITH-FAYETTEVILLE-SPRINGDLE
KFFB FM	106.1	GOLD/NOST/MOR	Fairfield Bay	AR	LITTLE_ROCK-PINE_BLUFF
KFSA AM	950	CHR	Fort Smith	AR	FT_SMITH-FAYETTEVILLE-SPRINGDLE
KWXE FM	104.5	COUNTRY	GLENWOOD	AR	LITTLE_ROCK-PINE_BLUFF
KWXI AM	670	N/T/SPORTS	Glenwood	AR	LITTLE_ROCK-PINE_BLUFF
KQUS FM	97.5	CTRY (HOT)	Hot Springs	AR	LITTLE_ROCK-PINE_BLUFF
KZNG AM	1340	N/T	Hot Springs	AR	LITTLE_ROCK-PINE_BLUFF
KBTM AM	1230	N/T	Jonesboro	AR	LITTLE_ROCK-PINE_BLUFF
KIYS FM	101.7	CHR	Jonesboro	AR	LITTLE_ROCK-PINE_BLUFF
KNEA AM	970	N/T (SPORTS)	Jonesboro	AR	LITTLE_ROCK-PINE_BLUFF
KHLT FM	94.1	ADULT CONTEMPORARY	LITTLE ROCK	AR	LITTLE_ROCK-PINE_BLUFF
KAAY AM	1090	REL	Little Rock	AR	LITTLE_ROCK-PINE_BLUFF
KABZ FM	103.7	N/T (SPORTS)	Little Rock	AR	LITTLE_ROCK-PINE_BLUFF
KARN AM	920	N/T (SPORTS)	Little Rock	AR	LITTLE_ROCK-PINE_BLUFF
KTLO AM	1240	CTRY	Mountain Home	AR	LITTLE_ROCK-PINE_BLUFF
KTLO FM	97.9	B/EZ	Mountain Home	AR	LITTLE_ROCK-PINE_BLUFF
KBHC AM	1260	SPAN (REGIONAL)	Nashville	AR	SHREVEPORT
KNAS FM	105.5	AC	Nashville	AR	SHREVEPORT
KARV FM	101.3	COUNTRY	OLA	AR	LITTLE_ROCK-PINE_BLUFF
KRLW AM	1320	GOLD	Pocahontas	AR	JONESBORO
KARV AM	610	N/T/SPORTS	Russellville	AR	LITTLE_ROCK-PINE_BLUFF
KWAK AM	1240	N/T (SPORTS)	Stuttgart	AR	LITTLE_ROCK-PINE_BLUFF
KWAK FM	105.5	GOLD	Stuttgart	AR	LITTLE_ROCK-PINE_BLUFF
KRLW FM	106.3	COUNTRY	WALNUT RIDGE	AR	JONESBORO
KWYN AM	1400	CTRY (CLSC)/N/T	Wynne	AR	MEMPHIS
KWYN FM	92.5	CTRY (HOT)	Wynne	AR	MEMPHIS

# FOUR PARTS OF MEDICARE

## MEDICARE PART A

Medicare Part A is “Hospital Insurance” and is premium free for most beneficiaries. It pays the cost for a Medicare beneficiary during an inpatient hospital stay.

## ENROLLING IN MEDICARE PART A

### 1. AUTOMATIC ENROLLMENT

If you are already getting Social Security or Railroad Retirement benefit payments, you will receive a Medicare Card in the mail automatically at age 65. This also applies to people with Medicare under age 65.

### 2. INITIAL ENROLLMENT PERIOD

If you do not receive Social Security or Railroad Retirement benefits, you can apply during a seven-month period which begins three months prior to your birthday month and ends three months after the month of your birthday. Sign up at the website [www.ssa.gov](http://www.ssa.gov) or visit your local Social Security Field Office. This enrollment period applies to Medicare Part B as well.

## MEDICARE PART B

Medicare Part B is “Medical Insurance”. There is a monthly premium for Medicare Part B that may be deducted from your Social Security check each month. Part B pays costs like outpatient surgery, preventative screenings, diagnostic tests, durable medical equipment, etc.

## ENROLLING IN MEDICARE PART B

### 1. GENERAL ENROLLMENT PERIOD

General Enrollment is held each year from January 1 until March 31. Your Medicare benefits will begin July 1 of the year that you enroll. There may be a premium surcharge for late enrollment.

### 2. SPECIAL ENROLLMENT PERIOD

If you are covered by an employer group health plan, you may be able to delay enrollment. You may sign up for Medicare during an eight-month period beginning with the month that you (or your spouse) stop working or are no longer covered by the employer group plan.

## MEDICARE PART C

Medicare Advantage (Part C) replaces Medicare A & B coverage from the federal government. It offers the same benefits from a private insurance company. Some plans add benefits like dental, vision or hearing coverage.

## ENROLLING IN MEDICARE PART C

### 1. INITIAL ENROLLMENT PERIOD

A seven-month period which begins three months before your birthday and ends three months after your birthday.

### 2. ANNUAL COORDINATED ELECTION PERIOD

Oct 15-Dec 7 each year allows an opportunity to join, disenroll, or switch coverage.

## MEDICARE PART D

Medicare Part D is Prescription Drug Insurance. It helps pay the cost of medication.

## ENROLLING IN MEDICARE PART D

### 1. INITIAL ENROLLMENT PERIOD

A seven-month period which begins three months before your birthday and ends three months after your birthday.

### 2. ANNUAL COORDINATED ELECTION PERIOD

Oct 15-Dec 7 each year allows an opportunity to join, disenroll, or switch.

### 3. SPECIAL ENROLLMENT PERIOD

May apply if you lose creditable coverage and lasts 63 days from date of coverage loss.

CALL SHIIP FOR YOUR FREE COPY OF  
**BRIDGING THE GAP!**  
1-800-224-6330

Taken from Page 8 of *BRIDGING THE GAP 2011*  
*A Medicare Supplement (Medigap) Comparison Guide* published by  
**SHIIP (Senior Health Insurance Information Program)**  
a division of the Arkansas Insurance Department

## 2011 SMP CALENDAR OF EVENTS:

**MEDICARE MAZES** are Medicare informational/educational events presented by the Arkansas Insurance Department's SHIP (Senior Health Insurance Information Program), the Arkansas Foundation for Medical Care, and DHS's Arkansas SMP.  
**FOR MORE INFORMATION ON MEDICARE MAZES OR TO PRE-REGISTER— please call 1-800-224-6330**

### MEDICARE MAZES

<p><b>APRIL 19</b> — 8:30-11:30 am                  First Christian Church Fellowship Hall                  Mountain Home AR</p> <p><b>MAY 19</b> — 8:30-11:30 am                  Stamps AR (location TBD)</p> <p><b>JUNE 28</b> — 8:30-11:30 am                  Mena AR (location TBD)</p> <p><b>JULY 14</b> — 8:30-11:30 am                  Heber Springs AR (location TBD)</p> <p><b>AUG 18</b> — 8:30-11:30 am                  El Dorado AR (location TBD)</p> <p><b>SEPT 22</b> — 8:30-11:30 am                  Clarksville AR (location TBD)</p> <p><b>OCT 26</b> — 8:30-11:30 am                  Berryville AR (location TBD)</p>	<p>1:30-4:30 pm                  Marion County Senior Activity Center                  Flippin AR</p> <p>1:30-4:30 pm                  Texarkana AR (location TBD)</p> <p>1:30-4:30 pm                  Mt. Ida AR (location TBD)</p> <p>1:30-4:30 pm                  Clinton AR (location TBD)</p> <p>1:30-4:30 pm                  Crossett AR (location TBD)</p> <p>1:30-4:30 pm                  Ozark AR (location TBD)</p> <p>1:30-4:30 pm                  Harrison AR (location TBD)</p>
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### SMP PRESENTATIONS and EVENTS

**Call the Arkansas SMP if you would like us to come speak to your group! 1-866-726-2916**

<p><b>APRIL 9</b> — Greenbrier Health Fair                  City Event Center                  Greenbrier AR</p> <p><b>APRIL 12</b> — Nazarene Church Senior Group                  Greenbrier AR</p> <p><b>APRIL 14</b> — Senior Health Fair                  Maumelle Senior Wellness Center                  Maumelle AR</p> <p><b>APRIL 19</b> — Madison County EHC                  Huntsville AR</p> <p><b>APRIL 21</b> — Arkansas County EHC                  Dewitt AR</p> <p><b>APRIL 26</b> — Prairie County EHC                  Hazen AR</p> <p><b>APRIL 29</b> — Legacy Hospice of North Arkansas                  Salem AR</p>	<p><b>MAY 3</b> — Jefferson County EHC                  Pine Bluff AR</p> <p><b>MAY 4</b> — Pope County EHC                  Russellville AR</p> <p><b>MAY 13</b> — Worley's Place Health Fair                  Jacksonville AR</p> <p><b>JUNE 7-9</b> — EHC State Conference                  Hot Springs AR</p> <p><b>JULY 8</b> — UAW of Northwest AR                  Mountain Home AR</p> <p><b>AUG 9-11</b> — SMP National Conference                  Washington DC</p>
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# SMP VOLUNTEER TRAINING COMPLETED!

The **RSVP of Central Arkansas** has recruited their second class of volunteers since last July!

These volunteers received Certificates of Completion after a day-long SMP training seminar on March 4 in Little Rock!

The RSVP of Central Arkansas now has a total of **14** newly-trained and **very active** SMP volunteers!

## CONGRATULATIONS RSVP of CENTRAL ARKANSAS

**And THANK YOU  
to our new SMP Volunteers!**



*SMP Volunteer Trainees (left to right):* Lisa Strain (RSVP of Central AR Volunteer Coordinator), Carolyn Pollett, Dorothy Hickman, Dorothy Smith, Evelyn Lovelace, Everlee Hayden and Jim Barnes.

### Can you Find the Hidden Fraud

#### Prevention Message?

S F R A U D C H E T  
C E C N A R U S N I  
S K V Y T A O E U P  
R E M I I C M S R N  
S F N D T N E O O R  
R C E I G I T T E E  
R M A I O E G P E R  
O R S M C R O U S D  
H S R T S R S B F Z  
A R E E T N U L O V

Find the words below in the puzzle to the left.  
When all words are marked out, a message will be revealed....write the message in the blanks below!

*Happy Hunting!*

ASSIGNMENT	DETECT	FRAUD
FUGITIVES	INSURANCE	MEDIA
PROTECT	REPORT	SCAMS
SENIORS	VOLUNTEER	

----- !

*See answer on back cover page*

#### Benefits of Napping:

- Napping* improves mood – makes you feel better
- Napping* improves performance – makes you more productive
- Napping* is no cost – no expensive clothes or equipment needed
- Napping* is no sweat – no shower needed
- Napping* is self prescribed – no doctor's orders needed
- Napping* is non-fattening – you cannot eat while napping
- Napping* is a non-invasive procedure – no one does anything to you
- Napping* has no dangerous side effects – unless you are driving



*Happy Napping! Zzzzzzzzz!!*

The Social Security Administration has announced it will save money by not mailing out annual statements that list your lifelong earnings record and an estimate of your expected retirement benefit to U.S. workers 25 and older, beginning in April.



The annual statements provide an estimate of your retirement benefit and workers have come to rely on their annual statements, which were first issued in 1999, to make sure their earnings history was correct and to help in their retirement planning.

Because the annual statements are typically sent out about three months before a worker's birthday, those born in July and later won't be receiving one this year.

The move is expected to save about \$30 million in fiscal year 2011 and \$60 million in 2012. SS is working on an online option so workers can download their statements; however, it is not known when that option will be available.

## **IMPORTANT PHONE NUMBERS:**

<b>AANHR</b> —AR Advocates for Nursing Home Residents	<b>501-224-8431</b>
<b>AFMC</b> —AR Foundation for Medical Care	<b>1-888-354-9100</b>
<b>Area Agency on Aging</b>	<b>1-800-986-3505</b>
<b>Arkansas Attorney General</b> Consumer Protection Division	<b>1-800-482-8982</b>
<b>APS</b> —Adult Protective Services (DHS)	<b>1-800-482-8049</b>
<b>AR-GetCare</b> —(Directory of Community-Based Services)	<b>1-866-801-3435</b>
<b>Arkansas Rehabilitation Services</b>	<b>1-800-981-4463</b>
<b>AR SMP</b> (Healthcare Fraud Complaints)	<b>1-866-726-2916</b>
<b>Better Business Bureau (BBB)</b>	<b>501-664-7274</b>
<b>CMS</b> —(Medicare)— (Centers for Medicare and Medicaid Services) (1-800MEDICARE)	<b>1-800-633-4227</b>
<b>Community Health Centers of AR</b>	<b>1-877-666-2422</b>
<b>Coordination of Benefits</b>	<b>1-800-999-1118</b>
<b>DHS</b> (Customer Assistance Unit)	<b>1-800-482-8988</b>
<b>Do Not Call Registry</b>	<b>1-888-382-1222</b>
<b>Elder Care Locator</b>	<b>1-800-677-1116</b>
<b>Federal Trade Commission</b> Report STOLEN IDENTITY	<b>1-800-438-4338</b>
<b>ICan</b> —Increasing Capabilities Access Network	<b>501-666-8868</b>
<b>Medicaid</b> —(Claims Unit)	<b>1-800-482-5431</b>
<b>MEDICARE</b> (CMS 1-800-MEDICARE)	<b>1-800-633-4227</b>
<b>Medicare Part D</b>	<b>1-877-772-3379</b>
<b>Medicare Rights Center</b>	<b>1-800-333-4114</b>
<b>National Consumer Technical Resource Center</b>	<b>1-877-808-2468</b>
<b>National Medicare Fraud Hotline</b> (1-800-HHS-TIPS) Office of Inspector General	<b>1-800-447-8477</b>
<b>OLTC</b> —Office of Long Term Care	<b>1-800-LTC-4887</b>
<b>OLTC</b> —Abuse Complaint Section	<b>501-682-8430</b>
<b>Ombudsman</b> —Statewide Office of Long Term Care	<b>501-682-8952</b>
<b>Resource Center (ADRC)</b> (DHS'S Choices in Living Resource Center)	<b>1-866-801-3435</b>
<b>Senior Circle</b> (Northwest Health System)	<b>1-800-211-4148</b>
<b>SHIP</b> (Senior Health Insurance Information Program)	<b>1-800-224-6330</b>
<b>SMP Locator</b> —(locate an SMP outside AR)	<b>1-877-808-2468</b>
<b>SSA</b> (Social Security Administration) Little Rock Office	<b>1-800-772-1213</b> <b>1-866-593-0933</b>
<b>SSA Fraud Hotline</b>	<b>1-800-269-0271</b>
<b>South Central Center on Aging</b>	<b>1-866-895-2795</b>
<b>Tri-County Rural Health Network</b>	<b>1-870-338-8900</b>
<b>UALR Senior Justice Center</b>	<b>501-683-7153</b>
<b>UofA Cooperative Extension Service</b>	<b>501-671-2000</b>

## **HELPFUL WEBSITES:**

<b>ADRC</b> —AR Aging & Disability Resource Center (DHS)— <a href="http://www.choicesinliving.ar.gov/">www.choicesinliving.ar.gov/</a>
<b>AR-GetCare</b> — <a href="http://www.ARGetCare.org">www.ARGetCare.org</a> (Directory of Community-Based Services)
<b>AR Advocates for Nursing Home Residents</b> — <a href="http://www.aanhr.org">www.aanhr.org</a> ; e-mail: <a href="mailto:Info@aanhr.org">Info@aanhr.org</a>
<b>AR Long Term Care Ombudsman Program</b> — <a href="http://www.arombudsman.com">www.arombudsman.com</a>
<b>Arkansas 2-1-1</b> — <a href="http://www.arkansas211.org">www.arkansas211.org</a> (Get Connected. Get Answers)
<b>Arkansas Aging Initiative</b> — <a href="http://aging.uams.edu/?id=4605&amp;sid=6">http://aging.uams.edu/?id=4605&amp;sid=6</a>
<b>Attorney General</b> — <a href="http://www.arkansasag.gov">www.arkansasag.gov</a>
<b>Arkansas Attorney General Consumer Protection Division</b> —e-mail: <a href="mailto:consumer@ag.state.ar.us">consumer@ag.state.ar.us</a>
<b>Area Agencies on Aging</b> — <a href="http://www.daas.ar.gov/aaamap.html">www.daas.ar.gov/aaamap.html</a>
<b>Arkansas Foundation for Medical Care</b> — <a href="http://www.afmc.org">www.afmc.org</a>
<b>Arkansas SMP</b> — <a href="http://www.daas.ar.gov/asmp.html">www.daas.ar.gov/asmp.html</a>
<b>BBB</b> (Better Business Bureau)— <a href="http://www.bbb.org">www.bbb.org</a>
<b>BBB scams and alerts</b> — <a href="http://arkansas.bbb.org/bbb-news/">http://arkansas.bbb.org/bbb-news/</a>
<b>CMS</b> (Medicare-Centers for Medicare and Medicaid Services) — <a href="http://www.cms.hhs.gov">www.cms.hhs.gov</a>
<b>Do Not Mail</b> — <a href="http://www.DMAchoice.org">www.DMAchoice.org</a>
<b>Elder Care Locator</b> — <a href="http://www.eldercare.gov">www.eldercare.gov</a>
<b>H.E.A.T</b> — <a href="http://www.stopmedicarefraud.gov/">www.stopmedicarefraud.gov/</a> (Healthcare Fraud Prevention and Enforcement Action Team)
<b>ICan AT4ALL</b> — Tools for Life— <a href="http://www.ar-ican.org">www.ar-ican.org</a>
<b>MEDICARE</b> — <a href="http://www.medicare.gov">www.medicare.gov</a>
<b>Medicare Interactive Counselor</b> — <a href="http://www.medicareinteractive.org">www.medicareinteractive.org</a>
<b>Hospital Compare</b> — <a href="http://www.hospitalcompare.hhs.gov">www.hospitalcompare.hhs.gov</a>
<b>MyMedicare.gov</b> — <a href="http://www.mymedicare.gov">www.mymedicare.gov</a> (Access to <u>your personal</u> Medicare claims information)
<b>MyMedicareMatters.org</b> (National Council on Aging)
<b>Office of Long Term Care</b> — <a href="http://www.medicaid.state.ar.us/InternetSolution/general/units/oltc/index.aspx">www.medicaid.state.ar.us/InternetSolution/general/units/oltc/index.aspx</a>
<b>Office of Inspector General</b> —e-mail: <a href="mailto:HHSTips@oig.hhs.gov">HHSTips@oig.hhs.gov</a>
<b>Pharmaceutical Assistance Program</b> — <a href="http://medicare.gov/pap/index.asp">medicare.gov/pap/index.asp</a>
<b>Physician Compare</b> — <a href="http://www.medicare.gov/find-a-doctor">www.medicare.gov/find-a-doctor</a>
<b>SMP Locator</b> — <a href="http://SMPResource.org">SMPResource.org</a> (locate an SMP outside of AR)
<b>Social Security Administration</b> — <a href="http://www.ssa.gov/dallas/state_ar.html">www.ssa.gov/dallas/state_ar.html</a>
<b>South Central Center on Aging</b> — <a href="http://southcentralcoa.org/">http://southcentralcoa.org/</a>
<b>TAP</b> — <a href="http://www.arsinfo.org">www.arsinfo.org</a> (Telecommunications Access Program)
<b>Tri-County Rural Health Network</b> — <a href="http://communityconnecting.net/home.html">communityconnecting.net/home.html</a>
<b>UofA Cooperative Extension Service</b> — <a href="http://www.uaex.edu">www.uaex.edu</a> (or) <a href="http://www.arfamilies.org">www.arfamilies.org</a>
<b>Working Disabled</b> — <a href="http://www.workingdisabled-ar.org">www.workingdisabled-ar.org</a>



## OUR MISSION

### TO EMPOWER SENIORS

- \* Medicare/Medicaid beneficiaries
- \* People with disabilities
- \* Nursing home residents & their families
- \* Caregivers



### TO PREVENT HEALTH-CARE 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 to prescription drug receipts and record them in your Personal Health Care Journal
- \* Visit [www.mymedicare.gov](http://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 by your doctor, etc.

#### **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 71730

**EOA of Washington County RSVP**  
Springdale, AR 72764

**Texarkana RSVP**  
Texarkana, AR 71854

**RSVP of Central Arkansas**  
Little Rock, AR 72223

**Tri-County Rural Health  
Network, Inc.**  
Helena, AR 72342

**UALR Senior Justice Center**  
Little Rock, AR 72204

**Literacy Council of  
Jefferson County**  
Pine Bluff, AR

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

**South Central Center on Aging**  
Pine Bluff, AR

**Arkansas Foundation for Medical Care  
(AFMC)**  
Fort Smith, AR

To receive the Arkansas SMP Newsletter electronically  
email: [kathleen.pursell@arkansas.gov](mailto:kathleen.pursell@arkansas.gov)

Current and archived newsletters available at:  
[www.daas.ar.gov/asmpnl.html](http://www.daas.ar.gov/asmpnl.html)

*Answer: Check your MSN for errors!*



P. O. Box 1437 Slot S530  
Little Rock, AR 72203-1437  
<http://www.daas.ar.gov/asmp.html>

To Report Fraud, Waste & Abuse  
Call **Toll-free 1-866-726-2916**