

# NEWSLETTER

Editor, Kathleen Pursell

Arkansas SMP Program Coordinator

## HHS EXPANDS INITIATIVE TO PROTECT MEDICARE AND SENIORS FROM FRAUD

**PRESS RELEASE:**

Tuesday, November 22, 2011  
CMS Office of Public Affairs  
Contact: 202-690-6145

### Medicare awards grants to expand 52 Senior Medicare Patrol programs

The U.S. Department of Health and Human Services (HHS) announced today the award of \$9 million from the Centers for Medicare & Medicaid Services (CMS) to help Senior Medicare Patrol (SMP) programs across the nation continue their work fighting Medicare fraud. This is part of President Obama's initiative to educate people with Medicare about how to protect themselves and Medicare from fraud. SMPs rely on approximately 5,000 volunteers nationwide to enhance their efforts.

"CMS is committed to working with partners like the Administration on Aging to develop and implement long-term solutions and a collaborative approach to eliminating health care fraud and abuse," said Peter Budetti, CMS deputy administrator and director of the Center for Program Integrity. "We've dedicated \$9 million in grants this year on top of another \$9 million last year to expand the state-based Senior Medicare Patrol Programs, which are vital to empower seniors to identify and fight fraud."

The SMP program is operated by the Administration on Aging (AoA) in close partnership with CMS and the HHS Office of Inspector General. In June 2010, CMS announced funding for the SMP expansion initiative in conjunction with President Obama's appearance at a senior center in Wheaton, MD, along with HHS Secretary Kathleen Sebelius. The

2011 grants will provide additional funds for SMPs to increase awareness among Medicare beneficiaries about how to prevent, detect, and report health care fraud. Increased funding levels for states identified with high-fraud areas will support additional targeted strategies for collaboration, media outreach and referrals. The Administration on Aging will continue to administer these grants in partnership with CMS.

"This demonstrates AoA's and CMS' shared commitment to educate beneficiaries so they can protect themselves and Medicare as a whole," said Assistant Secretary for Aging Kathy Greenlee.

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"I thank the Centers for Medicare & Medicaid Services for their continued partnership in this effort to educate seniors about health care fraud."

The SMP volunteers work in their communities to educate Medicare beneficiaries, family members, and caregivers about the importance of reviewing

their Medicare notices, and Medicaid claims if dually-eligible, to identify errors and potentially fraudulent activity. Program volunteers also encourage seniors to make inquiries to the SMP Program when such issues are identified, so that the project may ensure appropriate resolution or referral.

Since 1997, HHS has funded Senior Medicare Patrol projects to recruit and train retired professionals and other senior volunteers about how to recognize and report instances or patterns of health care fraud. More than 4 million Medicare beneficiaries have been educated since the start of the program, through more than 1 million one-on-one counseling sessions with seniors or their caregivers. More than 25 million people have already participated in community outreach education events.

The Senior Medicare Patrol is just one way HHS is working to fight fraud and strengthen Medicare. In FY 2010, more than \$4 billion was returned to the Medicare Hospital Insurance Trust Fund, the U.S. Department of the Treasury, and others as a result of enforcement activities targeting false claims and fraud perpetrated against government health care programs. The Affordable Care Act provides additional tools and resources to fight fraud in the health care system by providing an additional \$350 million over the next ten years through the Health Care Fraud and Abuse Control Account. In addition, the Affordable Care Act toughens sentencing for criminal activity, enhances screenings and enrollment requirements, encourages increased sharing of data across federal and state governments, expands overpayment recovery efforts, and provides greater oversight of potential abuses.

**Note: All HHS press releases, fact sheets and other press materials are available at:**  
[www.hhs.gov/news](http://www.hhs.gov/news).

**For information about the SMP program go to:**  
[aoa.gov/AoARoot/AoA\\_Programs/Elder\\_Rights/SMP/index.aspx](http://aoa.gov/AoARoot/AoA_Programs/Elder_Rights/SMP/index.aspx).

**For more information on fraud prevention efforts, visit:** [www.stopmedicarefraud.gov/](http://www.stopmedicarefraud.gov/) or <http://www.medicare.gov/navigation/help-and-support/fraud-and-abuse/fraud-and-abuse-overview.aspx?AspxAutoDetectCookieSupport=1>.

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**Medicare Advantage Disenrollment Period (MADP) lasts from January 1st**

**through February 14th** of each year. During the MADP, a beneficiary can switch from a Medicare Advantage (MA) plan to traditional Medicare. The new disenrollment period also

provides an opportunity to pick up Part D drug coverage for those who do not already have it. During the MADP, an individual disenrolling from an MA plan is eligible for a special enrollment period (SEP) to and/enroll in a stand-alone Part D prescription drug plan, regardless of whether the MA plan from which the individual disenrolled included the Part D drug benefit. Individuals enrolled in MA-only PFFS plans **must request disenrollment from the MA-only plan in order to be eligible for this SEP**, as enrollment in a PDP will not result in automatic disenrollment from the MA-only plan.

When disenrolling from an MA plan during the MADP, the effective date of disenrollment is the first day of the month following the date the disenrollment request is received. Thus, disenrollment requests received by MA organizations in January are effective February 1; those received February 1 through February 14 are effective March 1.

NOTE: during this period you **CANNOT** do the following:

- Switch from Original Medicare to a Medicare Advantage Plan;
- Switch from one Medicare Advantage Plan to another;
- Switch from one Medicare Prescription Drug Plan to another;
- Join, switch, or drop a Medicare Medical Savings Account Plan.

**BELOW IS A CHART LISTING THE INCOME LEVELS TO QUALIFY FOR HELP PAYING YOUR MEDICARE EXPENSES. IF YOU FEEL YOU MAY NOT QUALIFY WE URGE YOU TO APPLY ANYWAY. FOR MORE INFORMATION PLEASE CONTACT THE ARKANSAS INSURANCE DEPARTMENT'S SHIP OFFICE—1-800-224-6330**

### Extra Help

with Prescription Medication & Part D Costs

	<b>FULL BENEFIT A</b>			
	MONTHLY INCOME:	Individual= Not more than \$907.50 Couple= Not more than \$1,225.83		
	ASSET LIMIT:	Individual= Not more than \$8,180.00 Couple= Not more than \$13,020.00 <i>Home and vehicle do not count as assets.</i>		
	<b>FULL-BENEFIT B</b>			
	MONTHLY INCOME:	Individual= Not more than \$1,225.13 Couple= Not more than \$1,654.88		
	<b>PARTIAL BENEFIT</b>			
	MONTHLY INCOME:	Individual= not more than \$1,361.25 Couple= not more than \$1,838.75		
	ASSET LIMIT:	Individual= Not more than \$12,640.00 Couple= Not more than \$25,260.00 <i>Home and vehicle do not count as assets.</i>		

THE EXTRA HELP PROGRAMS PAY:				
	Part D Late Enrollment Penalty	Part D Monthly Premium	Part D Deductible	Part D Copayment
FULL BENEFIT A	X	X	X	Patient pays up to \$3.30
FULL BENEFIT B	X	X	X	Patient pays up to \$6.30
PARTIAL BENEFIT	X	Portion of the Part D Premium	Portion of Part D Deductible	Patient pays 15% of cost

### Medicare Savings Programs

for Medicare Premiums, Deductibles & Coinsurance

	<b>AR SENIORS</b>				
	MONTHLY INCOME:	Individual= not more than \$746.00 Couple= not more than \$1,000.66			
	ASSET LIMIT:	Individual= not more than \$6,680.00 Couple= not more than \$10,020.00 <i>Home and vehicle do not count as assets.</i>			
	<b>QUALIFIED MEDICARE BENEFICIARY (QMB)</b>				
	MONTHLY INCOME:	Individual= not more than \$927.50 Couple= not more than \$1,245.83			
	ASSET LIMIT:	Individual= not more than \$6,680.00 Couple= not more than \$10,020.00 <i>Home and vehicle do not count as assets.</i>			
	<b>SPECIFIED LOW INCOME MEDICARE BENEFICIARY (SLMB)</b>				
	MONTHLY INCOME:	Individual= not more than \$1,109.00 Couple= not more than \$1,491.00			
	ASSET LIMIT:	Individual= not more than \$6,680.00 Couple= not more than \$10,020.00 <i>Home and vehicle do not count as assets.</i>			
	<b>QUALIFIED INDIVIDUAL (QI-1)</b>				
	MONTHLY INCOME:	Individual= not more than \$1,245.13 Couple= not more than \$1,674.87			
	ASSET LIMIT:	Individual= not more than \$6,680.00 Couple= not more than \$10,020.00 <i>Home and vehicle do not count as assets.</i>			

THE MEDICARE SAVINGS PROGRAMS PAY:					
	Part B Late Enrollment Penalty	Part B Premium	Part B Coinsurance	Part A & B Deductible	Part A Copayments
AR Seniors & QMB	X	X	X	X	X
SLMB & QI-1	X	X			



### FEDS WINNING BATTLE AGAINST HEALTH CARE FRAUD

According to *The Fiscal Times*, federal prosecutors brought a record number of cases of health care fraud in fiscal 2011—Florida remaining the epicenter of fraudulent claims. <http://www.kaiserhealthnews.org/Daily-Reports/2011/December/15/health-care-fraud.aspx>

“The good news is there’s lots of prosecutions. The bad news is there’s lots of prosecutions,” said Louis Saccoccio, chief executive officer of the National Health Care Anti-Fraud Association.

To read the entire article from *The Fiscal Times*, go to:  
<http://www.thefiscaltimes.com/Articles/2011/12/15/Feds-Winning-Battle-against-Health-Care-Fraud.aspx#page1>

### HOSPICE SETTLES MEDICARE COMPLAINT

*Arkansas Democrat-Gazette* / December 13, 2011

A lawsuit filed against Hospice Home Care, Inc. of Little Rock for overbilling Medicare has been settled for \$2.7 million. Hospice Home Care contracted with Parkview Rehabilitation and Healthcare Center to provide inpatient care for its patients because it did not have an inpatient facility. The article stated that according to the complaint, Hospice Home Care Inc. overbilled Medicare between January 2002 and December 2004 by charging the highest level of in-patient hospice care to when the lowest level/routine level care was needed, resulting in reimbursements of approximately \$500 per day as opposed to \$115 per day.

### THE OBAMA ADMINISTRATION AND EXPANDED EFFORTS TO FIGHT FRAUD

According to a CMS Office of Public Affairs Press Release December 13, 2011, the Obama Administration announced recovery of over \$5.6 billion in fraudulent payments in fiscal year 2011, a 167 percent increase from 2008. President Obama’s health care reform law includes new resources and tools to help fight fraud in Medicare and Medicaid, and to protect taxpayer dollars. In addition, the Centers for Medicare & Medicaid Services (CMS) is taking steps to strengthen controls to identify and prevent prescription drug fraud and abuse in the Medicare Part D program.

TO READ THE FULL PRESS RELEASE go to:  
<http://www.cms.gov/apps/media/press/factsheet.asp?Counter=4217&intNumPerPage=10&checkDate=&checkKey=&srchType=1&numDays=3500&srchOpt=0&srchData=&keywordType=All&chkNewsType=6&intPage=&showAll=&pYear=&year=&desc=&cboOrder=date>

## ***If you SPOT SOMETHING, SAY SOMETHING!***

If you experience a Medicare fraud scheme – walk away, hang up, close the door, or say “no thanks” - then report it to the Arkansas SMP at **1-866-726-2916**.

### MEDIGAP and Pre-Existing Conditions —

There are several situations when people can buy a Medigap policy with no pre-existing condition waiting period. For example, if your supplemental employer coverage ends through no fault of your own, or if you move out of your Medicare Advantage plan’s service area, you also have 63 days to buy certain Medigap plans with no pre-existing condition waiting period.

This ability to buy a Medigap without having to wait for pre-existing condition coverage is called a guaranteed-issue right and it’s a federal right that applies no matter which state you live in.

For a full list of times you have a guaranteed-issue right, go to:

[http://www.medicareinteractive.org/page2.php?topic=counselor&page=script&slide\\_id=1655&utm\\_source=dm-national&utm\\_medium=email&utm\\_campaign=DM+National+9.26.2011](http://www.medicareinteractive.org/page2.php?topic=counselor&page=script&slide_id=1655&utm_source=dm-national&utm_medium=email&utm_campaign=DM+National+9.26.2011)

Information taken from The Medicare Rights Center website—[medicarerights.org](http://medicarerights.org)

*The Medicare Rights Center is the largest independent source of Medicare information and assistance in the United States. Founded in 1989, Medicare Rights helps older adults and people with disabilities get high-quality, affordable health care.*

# YOUR QUESTIONS ANSWERED!

## If I have Original Medicare (Part A & Part B), how much will my Part B premium be in 2012?

Most people with Medicare Part B outpatient insurance will pay a monthly Part B premium of \$99.90 in 2012. This is an increase of \$3.50 for people who have paid \$96.40 since 2009. You've paid the same Part B premium amount for the past three years because there was no Cost of Living Adjustment (COLA) to Social Security benefits in 2010 or 2011. The COLA increases your Social Security check each year to reflect increases in the cost of living.

Because the amount of your Social Security check stayed the same since 2009, so did the amount deducted for your Part B premium.

In 2012, the standard Part B premium will be \$99.90. The COLA will raise Social Security benefits by 3.6 percent. This increase in Social Security benefits, for most people, will be greater than the Part B premium increase, so most people will not be held harmless in 2012. Instead, they will see their premium increase by \$3.50 and will pay the standard 2012 Part B premium of \$99.90.

There are a few exceptions to this. People who were not held harmless or were new to Medicare in 2010 or 2011 paid higher premiums of \$110.50 or \$115.40. Their premium will decrease to \$99.90 in 2012.

In addition, people with higher annual incomes – above \$85,000 for a single person and \$170,000 for a couple – pay more for Part B. Their Part B premium in 2012 will be based on their income.

If you have a Medicare Advantage plan, such as an HMO or PPO, you may have to pay an **additional premium** to the private insurance company that provides your Medicare benefits.

## NEWS! From the Centers for Medicare and Medicaid Services (CMS)

### Medicaid.gov Launched

December 5, 2011

The Centers for Medicare and Medicaid Services (CMS) Center for Medicaid and CHIP Services announced the initial launch of [Medicaid.gov](http://Medicaid.gov).

This website, the first Federal government website devoted to Medicaid and the Children's Health Insurance Program (CHIP), provides information and news on Medicaid and CHIP programs.

The site includes Federal policy guidance, pending and approved waivers, Affordable Care Act implementation efforts, state-specific program information and data, and improved search capabilities.

The website also includes a section intended to help consumers get information about Medicaid and CHIP in their state, as well as links to sites with more information.



#### NAME CALLING:

Decipher the encoded word below using the numbers and letters on the phone pad. Remember that each number can stand for 3 or 4 possible letters!

Making 4-5-6-8-3-7 is a real 'hands-on' experience!

### MEDICARE SAVINGS PROGRAMS (MSP)

Call 1-866-801-3435 / 1-800-224-6330

MSP is a state program that helps folks on limited incomes save money.

It may pay your Medicare deductible and coinsurance too!

**Even if you think you may not qualify—apply anyway!**

**WHEN IN DOUBT....FILL IT OUT!**

GET YOUR **FREE** COPY

**HOW TO READ YOUR  
MEDICARE  
SUMMARY  
NOTICE**

**1-866-726-2916**

### QUICK TIP-

**Nourish Your Brain:  
Feed It  
Exercise It  
Challenge It!**

Take care of your mind and your mind will do the same for you.

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

## **Medical Discount Plan Warning Signs**

Although some medical discount plans provide legitimate discounts, others take people's money and offer very little in return. The FTC and its state law enforcement partners also have found that dishonest marketers selling these plans have tried to make people think they're selling health insurance, or have lied about what their plans really offer.

According to the Federal Trade Commission (FTC), what sounds like affordable health insurance may be a medical discount plan instead. Medical discount plans can be a way for some people to save money on their health care costs, but discount plans aren't health insurance. Many plans don't include local providers or give you outdated lists of names and facilities. Some offers are just plain scams.

To learn more go to: <http://www.ftc.gov/bcp/edu/microsites/medicaldiscountscams/index.shtm>

**INDIANA SMP—WELLNESS SCAM:** Women posing as medical professionals are knocking on doors offering free screenings/health exams, and wellness exams. They often show a fake ID. Once inside the home they offer to do small chores around the house and while there, they steal from the victims.

## **DURABLE MEDICAL EQUIPMENT SCAMS:**

### ***NORTH CAROLINA SMP and INDIANA SMP—***

Beneficiary called to report a newspaper ad placed by a company named *Med Direct*—they were offering free diabetic cookbooks after requesting the beneficiary's Social Security number and Medicare number! *Med Direct* told the beneficiary that Medicare would not be billed.

**ARKANSAS SMP**—Beneficiaries across Arkansas are stating that they are receiving calls from alleged Durable Medical Equipment (DME) companies and/or 'Medicare' (usually caller has foreign accent) offering free supplies (glucose monitors, or the like) in exchange for a Medicare number. **Do not give out your Medicare number to anyone who calls you offering FREE PRODUCTS!**

Also, doctor's offices are calling stating that they are receiving multiple faxes from DME companies asking for a doctor's signature. The faxed forms include patient's names and addresses and name of supply/equipment allegedly ordered from the supplier. Providers have been noticing the scam

because of the abnormal amount of faxes they are receiving from the same supplier. Please tell your doctor that unless he prescribes it and/or you notify him that you would like to order it, he should not sign a faxed form on your behalf from a DME supplier.

## **DME SCAMS REPORTED FROM SMPs NATIONWIDE:**

*Alleged* DME Suppliers are:

- ✦ Calling seniors numerous times—*daily*;
- ✦ Stating they are updating their systems and need to verify the Medicare/Social Security number;
- ✦ Ordering unnecessary supplies;
- ✦ Offering to buy back diabetic supplies;
- ✦ Requesting bank account numbers and SS numbers;
- ✦ Upcoding (charging Medicare for product worth more than product that was delivered);
- ✦ Offering free at-home glaucoma testing machine

## **NEW MEDICARE / SOCIAL SECURITY CARD SCAM:**

### **ARKANSAS SMP—**

**GARLAND COUNTY**—Beneficiary reported receiving a call from a man who spoke with broken English. He knew her name and address and stated that in order to receive her **NEW MEDICARE CARD** within the next four weeks they would need to make sure she was the legitimate person he named and needed to her to verify her Social Security number and her bank account number! When the beneficiary stated that she didn't need a new card the caller stated that she would need the new one in addition to her old one!

**NEVADA COUNTY**—Beneficiary reported receiving multiple calls on a daily basis from someone who spoke with broken English stating that **NEW SOCIAL SECURITY CARDS** are being mailed to ALL SENIORS and they need a bank account number to verify that they have the correct name/address.

# First Annual AR SMP Advisory Council/ Volunteer Appreciation Luncheon

December 6, 2011

*Brave New Restaurant / Little Rock, AR*

**CONGRAULATIONS!** To the dedicated SMP volunteers who were chosen by their agency directors to be honored at the volunteer appreciation luncheon. These volunteers were chosen because they go the extra mile in showing compassion to Arkansas seniors by unselfishly giving of their time through their volunteer efforts with the Arkansas SMP Program.

Recognition was given to SMP volunteers **PHYLLIS MARTIN** - RSVP of Texarkana; **CAROLYN POLLETT**-Arkansas SMP; **BILLIE STANLEY**-RSVP of Central AR (not pictured); and **GUS SWAIN**-RSVP of Central Arkansas.



**PHYLLIS MARTIN**



Phyllis and her husband, Marvin

Thank you again to ALL our volunteers!  
*We Appreciate All You Do!*



Lisa Strain accepting award for **BILLIE STANLEY** who was unable to attend



**GUS SWAIN**



**CAROLYN POLLETT**

**SPECIAL RECOGNITION** was given to our loyal Advisory Council members for their continued support throughout the years! Their valuable service has greatly contributed to the success of the Arkansas SMP program, and we look forward to our partnership for years to come! Thank you!

**JUDY URICH**  
Advocate for  
Arkansas  
Seniors

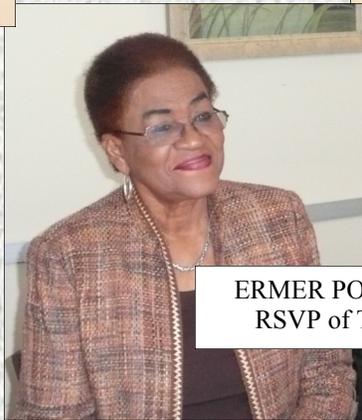


The beautiful view of the Arkansas River

**JILL COX**, Office of  
Congressman Tim Griffin



Judy Urich



**ERMER PONDEXTER**  
RSVP of Texarkana



Delicious Menu!



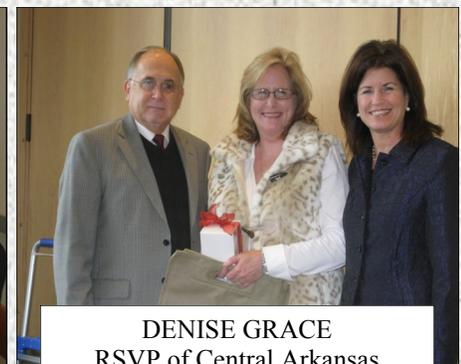
**DR. TERRI WILLIAMS**  
Delta  
Center on Aging  
West Memphis, AR



Dr. Terri Williams



Jimmie Lou Fisher



**DENISE GRACE**  
RSVP of Central Arkansas



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



**JIMMIE LOU FISHER**  
Office of Arkansas  
Attorney General Dustin McDaniel



**KRISTA HUGHES**, Director,  
DHS, Division of Aging & Adult Services

**CHUCK THOMPSON**, Assistant Director  
DHS, Division of Aging & Adult Services

## You Can Help Fight Medicare Fraud and Abuse

Health care fraud drives up costs for everyone in the health care system and endangers Medicare's ability to serve present and future generations.

Medicare is expanding efforts to prevent and fight fraud, waste and abuse, and beneficiaries have an important role to play.

Following are some key ways you can guard your benefits and protect yourself and your loved ones from fraud:

- ✦ Review your Medicare claims summaries thoroughly to ensure you received each service listed and that all the details are correct.
- ✦ Never share your Medicare Number, except with your doctors or other Medicare providers.
- ✦ Never use another person's Medicare card or allow anyone else to use yours.
- ✦ Tell your friends and neighbors to guard their Medicare and Social Security numbers.
- ✦ Report suspected fraud by calling 1-800-MEDICARE or the Arkansas SMP at 1-866-726-2916. The sooner you see and report errors, the sooner Medicare can investigate and stop the fraud.

To learn more about health care fraud and ways to protect against it, visit [www.stopmedicarefraud.gov](http://www.stopmedicarefraud.gov) or [daas.ar.gov/asmp.html](http://daas.ar.gov/asmp.html).

*This information prepared by  
the U.S. Department of Health and Human Services*

If you are interested in joining the thousands of caring and dedicated volunteers across the country who have been trained to fight health care fraud  
please call 1-866-726-2916.

### **VOLUNTEER!**

**It adds days to your life  
and life to your days!**

### **Older Adults Volunteer in the Fight Against Medicare Fraud**

The Arkansas SMP and the **CENTERS ON AGING** are partnering to educate older adults receiving Medicare and Medicaid benefits to prevent, detect, and report health care fraud. SMP programs nationwide recruit volunteers in the effort to empower older adults to protect themselves from fraud, and are funded by the U.S. Administration on Aging. For volunteer opportunities call 1-866-726-2916 and we will put you in touch with a Center on Aging near you!

### **Did You Know?**

If you have registered your phone number(s) (home and/or cell) with the national Do-Not-Call list and you are still receiving unwanted **commercial** solicitation messages, you may file a complaint with the FCC or the Arkansas Attorney General's Office.

Complaints to the **FCC** may be filed online at <http://www.fcc.gov/complaints>. You can also file your complaint with the FCC's Consumer Center by calling (888) CALL-FCC (1-888-225-5322); faxing (866) 418-0232; or writing to the Federal Communications Commission, Consumer & Governmental Affairs Bureau, Consumer Inquiries and Complaints Division, 445 12th Street, SW, Washington, DC 20554.

To file a complaint with the **Attorney General's Office**, call (501) 682-2341 or (toll free) 800-482-8982 or use the complaint form on their website at [www.ArkansasAG.gov](http://www.ArkansasAG.gov).

**AGING...**

**It's**

**Everyone's**

**Future!**

### **Older American's Month - May 2012—Never Too Old to Play**

The Administration on Aging has announced the theme for Older Americans Month—MAY 2012. This year's theme is "Never Too Old to Play" and is designed to encourage older Americans to stay engaged, active, and involved in their own lives and in their communities.

[NCOA.org](http://NCOA.org)

NCOA Week is published by the  
National Council on Aging

### **Medicare Covers Obesity Prevention with No Cost-Sharing**

Medicare covers obesity screening and counseling services for Medicare beneficiaries whose body mass index is 30 or more. Talk to your provider!

An estimated 30% of men and women in the Medicare program are considered medically obese.

**"I intend to live forever - So far, so good!"**

## Top 10 Scams Targeting Seniors

Financial scams targeting seniors have become so prevalent that they're now considered "the crime of the 21st century." It's not just wealthy seniors who are targeted. Low-income older adults are also at risk of financial abuse. And it's not always strangers who perpetrate these crimes. **Over 90% of all reported elder abuse is committed by an older person's own family members, most often their adult children, followed by grandchildren, nieces and nephews, and others.**

Review the list below, so you can identify a potential scam.

- 1. Health Care/Medicare/Health Insurance Fraud** - Perpetrators seek personal information (Social Security/Medicare numbers).
- 2. Counterfeit Prescription Drugs** - Besides paying money for something that will not help a person's medical condition, victims may purchase unsafe substances that can inflict even more harm.
- 3. Funeral & Cemetery Scams** - (1) Scammers will try to extort money from relatives to settle the fake debts; (2) Disreputable funeral homes add unnecessary charges to the bill.
- 4. Fraudulent Anti-Aging Products** - Botox scams - renegade labs create *versions* of the real thing but may still be working with the root ingredient, botulism neurotoxin, which is one of the most toxic substances known to science.
- 5. Telemarketing** - Fake telemarketing callers - once a successful deal has been made, the buyer's name is then shared with similar schemers looking for easy targets, sometimes defrauding the same person repeatedly. Examples:
  - "The Pigeon Drop"** - The con artist tells the individual that he/she has found a large sum of money and is willing to split it if the person will make a "good faith" payment by withdrawing funds from his/her bank account. Often, a second con artist is involved, posing as a lawyer, banker, or some other trustworthy stranger.
  - "The Fake Accident Ploy"** - The con artist gets the victim to wire or send money on the pretext that the person's child or another relative is in the hospital and needs the money.
  - "Charity Scams"** - Money is solicited for fake charities. This often occurs after natural disasters.
- 6. Internet Fraud** - Pop-up browser windows simulating virus-scanning software will fool victims into either downloading a fake anti-virus program (at a substantial cost) or an actual virus that will open up whatever information is on the user's computer to scammers. Example: **Email/Phishing Scams** - email messages appear to be from a legitimate company or institution, asking a senior to "update" or "verify" their personal information; or a senior receives emails that appear to be from the IRS about a tax refund.
- 7. Investment Schemes** - From pyramid schemes like Bernie Madoff's (which counted a number of senior citizens among its victims) to fables of a Nigerian prince looking for a partner to claim inheritance money.
- 8. Homeowner/Reverse Mortgage Scams** - Fraudsters send personalized letters on behalf of the County Assessor's Office which look official, identify the property's assessed value and offer the homeowner, for a fee of course, to arrange for a reassessment of the property's value and therefore the tax burden associated with it.

Closely related, the reverse mortgage scam - As opposed to official refinancing schemes, the unsecured reverse mortgages can lead property owners to lose their homes when the perpetrators offer money or a free house somewhere else in exchange for the title to the property.
- 9. Sweepstakes & Lottery Scams** - Scammers inform their mark that they have won a lottery or sweepstakes of some kind and need to make some sort of payment to unlock the supposed prize. Often, seniors will be sent a check that they can deposit in their bank account, knowing that while it shows up in their account immediately, it will take a few days before the (fake) check is rejected. During that time, the criminals will quickly collect money for supposed fees or taxes on the prize, which they pocket while the victim has the "prize money" removed from his or her account as soon as the check bounces.
- 10. The Grandparent Scam** - Scammer posing as child calls senior - "Hi Grandma, do you know who this is?" When the unsuspecting grandparent guesses the name of the grandchild the scammer most sounds like, the fake grandchild will usually ask for money for overdue rent, payment for car repairs, etc., to be paid via Western Union or MoneyGram. At the same time, the scam artist begs the grandparent "please don't tell my parents, they would kill me."

For more details on each of these scams go to [NCOA.org](http://www.ncoa.org)

[http://www.ncoa.org/enhance-economic-security/economic-security-Initiative/top-10-scams-targeting.html?utm\\_source=NCOAWeek\\_120103&utm\\_medium=newsletter&utm\\_campaign=NCOAWeek](http://www.ncoa.org/enhance-economic-security/economic-security-Initiative/top-10-scams-targeting.html?utm_source=NCOAWeek_120103&utm_medium=newsletter&utm_campaign=NCOAWeek)

### "Sign" Forms Electronically

Beginning in April, you will be able to **"sign"** your Social Security **disability benefits application** and submit the Authorization to Disclose Information to Social Security (Form SSA-827) form as part of the online process.

Electronically-signed forms will allow claims to go through faster - reducing the processing time by approximately nine days per claim.

*The Health Insurance Portability and Accountability Act (HIPAA)* and other applicable laws permit the use of electronic signatures, and Social Security is encouraging medical providers to treat the new electronic signature the same as they would a "wet" signature on the SSA-827.

Learn more about applying for disability benefits online at [www.socialsecurity.gov/applyfordisability](http://www.socialsecurity.gov/applyfordisability).

## 2012 SMP CALENDAR OF EVENTS:

### MEDICARE MAZE

**Medicare Mazes** are *FREE*, unbiased, educational/informational events presented by the Arkansas Insurance Department's **SHIIP**, and the DHS Division of Aging & Adult Services' **ARKANSAS SMP**.

If you would like to know more about the in's and out's of Medicare, join us for a *Medicare Maze* near you! Pre-Register by calling the SHIIP office at 1-800-224-6330.

**JANUARY 19** — NEWPORT — Jackson County 8:30—11:30 am  
Economic Development Commission  
Newport, AR

SEARCY — White County 2:00—5:00 pm  
White County Medical Center/South Campus  
Searcy, AR

**FEBRUARY 16** — HEMPSTEAD COUNTY / LITTLE RIVER COUNTY

**MARCH 15** — ARKANSAS COUNTY / PHILLIPS COUNTY

### SMP PRESENTATIONS and EVENTS

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

**JAN 26 — SMP PRESENTATION**

Senior Sorority  
Fordyce, AR

**FEB 7 — SMP VOLUNTEER TRAINING**

Texarkana Center on Aging  
Texarkana, AR

**JAN 31 — SMP PRESENTATION**

Aging Center  
West Memphis, AR

**FEB 11 — SMP PRESENTATION**

Retired Highway Department Employees  
Batesville, AR

### 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 updates on **2012** events.



An elderly couple was watching television one evening. The wife said, "I am going to get a dish of ice cream now." Kindly, the husband offered to get the ice cream for his wife.

"I'll write it down so you don't forget," she said.

"I won't forget," the old gent said. "But, I want chocolate syrup and nuts on it.

So, I'll write it down," she replied.

"I will get you the ice cream. Don't you worry," replied the gentleman.

A few minutes later, the old man returned with bacon and eggs. His wife said,

"See, I should have written it down because you forgot the toast."

## **IMPORTANT PHONE NUMBERS:**

<b>AANHR</b> —AR Advocates for Nursing Home Residents	<b>501-450-9619</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>Medicaid Fraud Control Unit</b>	<b>1-866-810-0016</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:**

**ADRC**—AR Aging & Disability Resource Center (DHS)—  
[www.choicesinliving.ar.gov/](http://www.choicesinliving.ar.gov/)

**AR-GetCare**— [www.ARGetCare.org](http://www.ARGetCare.org)  
(Directory of Community-Based Services)

**AR Advocates for Nursing Home Residents**—  
[www.aanhr.org](http://www.aanhr.org); e-mail: [Info@aanhr.org](mailto:Info@aanhr.org)

**AR Long Term Care Ombudsman Program**—  
[www.arombudsman.com](http://www.arombudsman.com)

**Arkansas 2-1-1**— [www.arkansas211.org](http://www.arkansas211.org) (Get Connected. Get Answers)

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

**Attorney General**— [www.arkansasag.gov](http://www.arkansasag.gov)

**Arkansas Attorney General Consumer Protection Division**—e-mail: [consumer@ag.state.ar.us](mailto:consumer@ag.state.ar.us)

**Area Agencies on Aging**—[www.daas.ar.gov/aaamap.html](http://www.daas.ar.gov/aaamap.html)

**Arkansas Foundation for Medical Care**—[www.afmc.org](http://www.afmc.org)

**Arkansas SMP**—[www.daas.ar.gov/asmp.html](http://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](http://www.cms.hhs.gov)

**Do Not Mail**— [www.DMAchoice.org](http://www.DMAchoice.org)

**Elder Care Locator**— [www.eldercare.gov](http://www.eldercare.gov)

**H.E.A.T**— [www.stopmedicarefraud.gov/](http://www.stopmedicarefraud.gov/)  
(Healthcare Fraud Prevention and Enforcement Action Team)

**ICan AT4ALL**— Tools for Life—[www.ar-ican.org](http://www.ar-ican.org)

**MEDICAID**—[www.Medicaid.gov](http://www.Medicaid.gov)

**MEDICARE**— [www.medicare.gov](http://www.medicare.gov)

**Medicare Interactive Counselor**—  
[www.medicareinteractive.org](http://www.medicareinteractive.org)

**Hospital Compare**— [www.hospitalcompare.hhs.gov](http://www.hospitalcompare.hhs.gov)

**MyMedicare.gov**— [www.mymedicare.gov](http://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**—e-mail: [HHSTips@oig.hhs.gov](mailto:HHSTips@oig.hhs.gov)

**Pharmaceutical Assistance Program**—  
[medicare.gov/pap/index.asp](http://medicare.gov/pap/index.asp)

**Physician Compare**— [www.medicare.gov/find-a-doctor](http://www.medicare.gov/find-a-doctor)

**SMP Locator**— [SMPResource.org](http://SMPResource.org) (locate an SMP outside of AR)

**Social Security Administration**— [www.ssa.gov/dallas/state\\_ar.html](http://www.ssa.gov/dallas/state_ar.html)

**TAP**— [www.arsinfo.org](http://www.arsinfo.org) (Telecommunications Access Program)

**Tri-County Rural Health Network**—  
[communityconnecting.net/home.html](http://communityconnecting.net/home.html)

**UofA Cooperative Extension Service**—  
[www.uaex.edu](http://www.uaex.edu) (or) [www.arfamilies.org](http://www.arfamilies.org)

**Working Disabled**—[www.workingdisabled-ar.org](http://www.workingdisabled-ar.org)



## 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** 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

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)



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

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

## SMP PARTNERS

**EI Dorado Connections RSVP**  
El Dorado, AR

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

**Texarkana RSVP**  
Texarkana, AR

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

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

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

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

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

**UAMS Arkansas Aging Initiative  
Centers on Aging**

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