



## DOJ Finds Fraud in Boardrooms, CMS Extends Ambulance Moratoria

The Sentinel, a publication of the SMP Resource Center [www.smpresource.org](http://www.smpresource.org)  
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By Nancy Aldrich and Bill Benson  
Health Benefits ABCs

In addition to extending the moratoria on new ambulance service providers in certain “hotspots”—areas with high levels of billing fraud—the federal government is now looking for health care fraud in corporate boardrooms and executive suites. Both efforts are part of an ongoing effort to ferret out Medicare fraud.

On Feb. 2, the Centers for Medicare & Medicaid Services (CMS) extended prior moratoria on the enrollment of new ambulance service providers in several fraud hotspots. (See “Extension of moratoria on New Ambulance Services in Two Areas” below.)

The Department of Justice’s (DOJ) Criminal Division – which was praised by Assistant Attorney General Leslie R. Caldwell for its long record of holding executives responsible for their criminal wrongdoing in cases involving financial fraud – is now building on that record in the area of health care fraud. Caldwell spoke at the American Bar Association’s (ABA) 25th Annual National Institute on Health Care Fraud in Miami on May 14. Caldwell reported more than 12 active corporate investigations by the anti-fraud strike force and said, “We are steering additional prosecutorial resources to this area.” She pointed to the recent convictions of top officials at Riverside General Hospital (Houston, Texas, area) as a sign of progress in this area. “Late last year, Fraud Section prosecutors convicted the former president of Riverside Hospital and three others following a jury trial in connection with a six-year, \$158 million Medicare fraud scheme. Ten defendants

have been convicted as part of the Riverside fraud, and the investigation is not over. This is but one of our recent demonstrated successes in investigating and prosecuting corporate health care fraud. We expect to continue to build momentum in this area.”

She added, “As our corporate investigations progress, health care companies, hospitals, and their counsel should understand that we will be applying the very same Principles of Federal Prosecution of Business Organizations—also known as the Filip factors—that we apply in other corporate cases when we evaluate possible corporate criminal charges.”

### Extension of Moratoria on New Ambulance Services in Two Areas

On Feb. 2, CMS extended moratoria placed in 2013 on the enrollment of new ambulance service providers in the Houston area (Harris County, Texas, and surrounding counties) and in 2014 on ambulance providers in Philadelphia and surrounding counties (including some counties in New Jersey). Under the moratoria, existing providers can continue to deliver and bill for services but no new provider applications will be approved in these areas. CMS is required to re-evaluate the need for such moratoria every six months.

CMS will soon announce another extension of the moratoria on enrollment of new ambulance suppliers and home health agencies, subunits, and branch locations in specific locations within designated metropolitan areas in Florida, Illinois, Michigan, Texas, Pennsylvania, and New Jersey to prevent and combat fraud, waste, and abuse.

### Ambulance Service Fraud Estimated at \$350 Million

Ron Kerr, assistant special agent in the Health and Human Services Department’s Office of Inspector General, told ABC News in January that Medicare ambulance fraud amounts to \$350

million a year and that some ambulance services are actually “glorified taxi services.” Such fraud includes transporting healthy patients or billing for two patients at the same time, he said.

Medicare spent approximately \$5.2 billion in 2010, the most recent year for which data are available, to pay for 16.6 million ambulance services for 5.1 million Medicare beneficiaries, according to analyses by the Medicare Payment Advisory Commission (MedPAC) and Government Accountability Office (GAO). If Kerr’s estimate is accurate, a total of \$350 million in fraud out of \$5.2 billion in annual expenditures is a 6.7 percent rate of fraud.

### Recent ambulance fraud busts reported by DOJ include:

- \$5.5 million in fraud by the general manager of an ambulance company who pleaded guilty in Los Angeles to Medicare fraud conspiracy.
- \$2.4 million in fraud by the owner and operator of a Houston-area ambulance company who was sentenced to serve 97 months in prison.

Although ambulance services were traditionally funded by local governments and provided by fire and rescue services, volunteers, and hospitals, recent cutbacks in local government budgets have resulted in more ambulance services being operated by for-profit entities. About a third of ambulances billing Medicare are now for-profit suppliers, according to MedPAC.

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## Medicare Open Enrollment Begins October 15!

Fall is the perfect time to take care of things around your house—like turning your clocks back and changing smoke detector batteries. Another important item on your fall checklist is Medicare's Open Enrollment, which runs from October 15–December 7. It's important that your Medicare Advantage and Prescription Drug Plans meet the changing demands in your life, so now's your chance to review your coverage and see if you need to make any changes for next year.

**Medicare's Open Enrollment** season starts October 15. Seniors and their family members can use the online Medicare Plan Finder at [www.medicare.gov](http://www.medicare.gov) (click on "Find health & drug plans") to input individual prescription lists and Pharmacy choices, and find the best Medicare prescription drug plan for their individual needs.

- **October 15, 2015** – Medicare open enrollment period begins for the 2016 benefit year.
- **December 7, 2015** – Medicare open enrollment period ends for the 2016 benefit year.
- **January 1, 2016** – Changes made during open enrollment period take effect.

Almost 90% of Medicare's nearly 50 million beneficiaries have some form of prescription drug coverage, with more than 17 million enrolled in private drug plans through the Medicare Part D prescription drug program. The average monthly premiums for Medicare Part D prescription drug plans will remain the same in 2016 at approximately \$30, the third consecutive year at that level.

**Medicare Part D** is one of the federal government's most successful programs and a program that affects the lives of millions of Americans.

Part D provides Medicare beneficiaries in every state a choice of competing, affordable prescription drug plans to meet their medication needs.

Arkansas Medicare Beneficiaries can get free and unbiased assistance with comparing and choosing a Prescription Drug Plan or a Medicare Advantage Plan with Prescription Drug Coverage by calling the **Arkansas Insurance Department, Senior Health Insurance Information Program (SHIIP)**, at 1-800-224-6330. By calling this number, they will be routed to Certified Medicare Counselors in the county of their residence. They can then make an appointment to meet with a Counselor, or can schedule an enrollment appointment by phone. **Don't miss the chance to get personalized help if you need it!**



SEE PAGE 3 for additional information and how to recognize fraud, especially during the enrollment period!

## HAVE YOU SEEN OUR SMP BILLBOARDS?



**DON'T BE A VICTIM!** Contact your Arkansas SMP to report any instances of suspected fraud, error or abuse in your healthcare!

**LOCATION:** I-30 just past Arkadelphia Exit #78 headed East toward Little Rock; Texarkana West. (Left hand read facing West) This exit takes travelers to DeGray Lake and Hot Springs.



Tri County Rural Health Network, in Helena "CONNECTS" people in their region with the services they need. They partner with SMP in our efforts to educate seniors to protect themselves against fraud!

**LOCATION:** I-40 N/S .8 mi E/O Hwy 78 Wheatley, AR



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

## Be on the Lookout for Enrollment Fraud

CMS Outreach & Education MEDIC

This video produced by CMS educates Medicare Advantage and Prescription Drug Plan enrollees, their families, and caretakers about common Medicare enrollment fraud schemes. Click on either picture/link below to watch the video in English or Spanish.

<https://www.youtube.com/watch?v=iByQfda5PMo>

**ENGLISH**



<https://www.youtube.com/watch?t=1&v=5H1VCR7PZ4>

**SPANISH**



### PLANS MUST FOLLOW RULES—

Medicare plans must follow certain rules when marketing their plans and getting your enrollment information. They can't ask you for credit card or banking information over the phone or via email, unless you're already a member of that plan. Medicare plans can't enroll you into a plan over the phone unless you call them and ask to enroll, or you've given them permission to contact you.

Call 1-800-MEDICARE (1-800-633-4227) to report any plans that:

- ◆ Ask for your personal information over the phone or email;
- ◆ Call to enroll you in a plan; or
- ◆ Use false information to mislead you.

You can also call the Medicare Drug Integrity Contractor (MEDIC) at 1-877-7SAFERX (1-877-772-3379). The MEDIC helps prevent inappropriate activity and fights fraud, waste, and abuse in Medicare Advantage (Part C) and Medicare Prescription Drug (Part D) Programs.

For more information on the rules that Medicare plans must follow, visit Medicare.gov/publications to view the booklet "Protecting Yourself & Medicare from Fraud."

### What's the Senior Medicare Patrol (SMP) Program?

The SMP Program educates and empowers people with Medicare to take an active role in detecting and preventing health care fraud and abuse. The SMP program not only protects people with Medicare, it also helps preserve Medicare. There's an SMP program in every state, the District of Columbia, Guam, the U.S. Virgin Islands, and Puerto Rico. Contact your local SMP Program to get personalized counseling, find out about community events in your area, or volunteer. For more information contact the Arkansas SMP at 1-866-726-2916.

**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.

## APS WORKS TO PROTECT VULNERABLE ARKANSAS ADULTS

Sometimes a brave phone call can change someone's life for the better or even save it. Darren, a 25-year-old physically impaired adult, recently became a client of the DHS Division of Aging and Adult Services Protective Services (APS) unit and now will have an opportunity for a better life. He was brought into APS emergency custody when allegations of physical abuse he suffered were made through the APS hotline.

"As we investigated, we determined that the level of abuse and maltreatment was too severe for him to return to his prior living arrangement," said John Hadley, APS field manager. Darren uses a wheel chair and has limited verbal communication, but he can communicate through sounds and gestures.

APS investigates suspected abuse, neglect, or exploitation of adults who have diminished mental capacity, are impaired from mental or physical disease or who are developmentally disabled.

During the last fiscal year, DHS APS employees investigated nearly 3700 adult maltreatment allegations. About 358 adults are currently

in APS custody. APS has forty-one investigators and three custody coordinators.

Darren now lives in a residential facility and is content with his new surroundings. He'll soon go on vacation to Gulf Shores, Alabama, with peers from his new home and is happier than he has been in a while. Staff at the facility reported that when Darren saw his new room and clothes he began crying with joy and excitement because he said he had never owned anything of his own before.

"He's got a bright future," said Hadley. Darren may eventually go onto work at a job. He also can decide for himself if he wants to have a limited relationship with the relative who abused him, but he'll never have to go back to live at that home again."

Thanks to the investigation and work done by APS, Darren is safe, happy and he's adjusting socially. He'll be able to stay at this facility and have a good life.

Source:

DHS TODAY, October 2015

**All DHS employees are mandated reporters of abuse of adults and children. The Adult Protective Services (APS) hotline phone number is 1-800-482-8049.**

For more information about Adult Protective Services, visit this site:  
<http://www.aradultprotection.com/>



This is insurance enrollment time. A lot of elderly people, in my experience, are tricked into giving up their traditional Medicare for a Medicare replacement policy. Most people don't realize this is what they have done until it's too late. If an elderly person needs rehab and plans on getting strong and returning home, Medicare replacement companies only approve SNF (nursing homes). Eighty percent of patients who go to nursing home "rehab" never return home. They are not acute in-patient rehabs.

If people over 65, keep their traditional Medicare, they have a better chance of at least getting a choice where they go. Does that make sense? Many Medicare recipients come to us for help, not knowing where to go to receive honest and reliable information.

The Arkansas Advocates for Nursing Home Residents (AANHR) hates to hear stories about people, who have substandard health insurance, being forced into nursing homes. We like people to have choices. Open enrollment for Medicare and Medicare replacement plans starts this month and ends in December 7. Please research your choices. Know what plan is best for you and your personal medical needs.

By: Martha Deaver, President  
AANHR  
[www.aanhr.org](http://www.aanhr.org)

**AANHR is a Non-Profit all volunteer organization dedicated to protecting and improving the quality of care and life for Arkansas residents in long term care facilities.**

## MEET OUR NEW TEAM MEMBER —

### LILLIAN SCOTT

We are pleased to introduce to you our new team member, Lillian Scott. Lillian is the SMP Program and Volunteer Coordinator and is responsible for the SMP Helpline and database entry of all casework and volunteer reporting.

Lillian has been with SMP since June and has been a tremendous asset to our program!

*Let's get to know Lillian!*

Born and raised in Cleveland, Ohio, she recently relocated here from Sandy Springs, Georgia. While she is health-conscious and loves swimming and modern dance, her favorite snacks are Doritos, animal crackers, popcorn and ice cream. Lillian enjoys classical music, gospel, the 70's, 80's and pop. If she could go anywhere in the world she would travel to a lost island. She wishes she was better at public speaking, but as her favorite cliché states, "I can do all things through Christ who strengthens me," so it won't be long before she begins making SMP presentations! Her past interests and experiences include teaching, fitness instructor and Manager of the Ohio Special Olympics. What drew her to the SMP program is that she wanted to work in a position geared toward improving the quality of life of others, especially seniors, children and underserved populations. **WELCOME LILLIAN!**





## Admits to \$2.2 Million in Fraudulent Billing

**Little Rock**—Dr. Robert Barrow, 62, of Little Rock, who owned and operated a Little Rock medical clinic named “Your Doctor’s Office,” pled guilty to conspiring to commit health care fraud before U.S. District Court Judge J. Leon Holmes. Dr. Barrow admitted that his scheme victimized health insurers and former patients alike in that some former patients bore out-of-pocket expenses (for example, co-payments) believing that they were receiving physical therapy.

Dr. Barrow admitted that he conspired with Billy Marc Young, a local massage therapist. Dr. Barrow referred patients to Young and Young’s services were subsequently billed to health insurers under Dr. Barrow’s provider number as if they were physical therapy—even at times when Dr. Barrow himself was out of the state or out of the country in places like Las Vegas, Hawaii, and London.

Bills to health insurers ultimately surpassed \$2.2 million. Under the terms of the plea agreement, Dr. Barrow is required to pay \$702,361.12 in restitution to Medicare and Blue Cross (less what Young pays) and up to \$100,000 to former patients who bore out-of-pocket expenses believing that they were receiving physical therapy. In exchange, the United States has agreed to dismiss all remaining charges against Dr. Barrow and his wife, Dr. Angela Barrow.

Conspiracy to commit health care fraud is punishable by up to ten years’ imprisonment, a \$250,000 fine, and not more than three years’ supervised. Sentencing before Judge Holmes will follow at a later date.

U.S. Department of Justice  
October 13, 2015

## Owner of Jonesboro clinic charged with Medicaid fraud

**Jonesboro**—The owner of Therapy Solutions of NEA, a speech therapy clinic in Jonesboro, was arrested on a single count of Medicaid fraud, suspected of billing Medicaid \$55,270.40 for services for which there is no supporting documentation, which suggests that the services were neither rendered nor reimbursable.

<http://www.arkansasonline.com/news/2015/aug/17/owner-jonesboro-speech-therapy-clinic-charged-medi/>

## HOW TO CHECK FOR AMBULANCE FRAUD

A common area to look for ambulance fraud is transport for dialysis when the patient could walk or sit on his or her own. (Medicare will cover ambulance transport for some dialysis patients but they must meet certain criteria and have a recent doctor’s written order.) In some cases, patients are given cash to continue using the ambulance service.

Ambulance fraud can occur by:

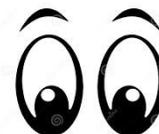
- ◆ Transporting Medicare beneficiaries whose medical conditions do not qualify for transport and who have other acceptable transportation available
- ◆ Falsely reporting that other forms of transport would not be appropriate for a patient (for example, that she needs to lay on a stretcher when she sat in the front seat)

- ◆ Gifts or cash offered as kickbacks to a beneficiary for participating in the fraud. (In 2014 a *Philadelphia Inquirer* story reported payments up to \$500 a month.)
- ◆ Overbilling for a higher level of transport service (for example, IV fluids) than was actually provided
- ◆ Billing for trips that did not occur.

Check your Medicare Summary Notices (MSNs) for ambulance charges that did not occur and also to ensure that a legitimate ambulance transport was not denied.

For those who are denied coverage for a legitimate ambulance transport service, the Center for Medicare Advocacy has a new Self Help Packet for Ambulance Appeals: <http://www.medicareadvocacy.org/self-help-packet-for-ambulance-appeals/>

For more on ambulance services go to <https://www.medicare.gov/coverage/>



Federal law prohibits paying physicians for patient referrals.

When a company pays a provider or a physician for patient referrals, it becomes more about the money than the well-being of the patient.

Kickbacks—This is fraud.

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

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

## IS THIS LETTER LEGITIMATE?

If you are concerned about the validity of a letter you have received in the mail, contact the Arkansas Attorney General's Office Public Protection Department at (800) 482-8982, [consumer@arkansasag.gov](mailto:consumer@arkansasag.gov) or ask consumer related questions at [ArkansasAG.gov](http://ArkansasAG.gov).

## CROOKS ALWAYS A STEP AHEAD—

Crooks use clever schemes, and high pressure and scare tactics to defraud people. They add new twists to old tricks, devising their schemes around current headline news. They use the telephone, mail, and technology as a tool to get you to send money or give personal information. It seems they are always a step ahead so it is important for you to be aware of scams targeting you.

Log onto FTC's scam alert page at: <http://www.consumer.ftc.gov/scam-alerts>. You can also sign up to receive the Arkansas SMP Newsletter featuring current scams by calling 866-726-2916 or emailing [kathleen.pursell@dhs.arkansas.gov](mailto:kathleen.pursell@dhs.arkansas.gov). Also, go to our SMP Facebook page to be alerted to scams as they occur: [www.facebook.com/arsmp](http://www.facebook.com/arsmp)

## DIABETES SCAMS—

People with diabetes – especially seniors on Medicare – are prime targets for healthcare scams. Someone will call you on the phone, pretending to be from “the Government,” Medicare, or a fake diabetes association (like the phony “National Diabetes Association”). The caller offers “free” diabetic supplies, such as glucose meters, diabetic test strips, or lancets. The caller may offer other supplies, such as heating pads, lift seats, foot care products, or joint braces. All you have to do is give the caller your Medicare number and personal or financial information. ***The call is a scam!***

You may receive items in the mail that you did not order, or you order supplies and receive far more than you asked for.....and they just keep coming, whether you need them or not.

Another type of fraud is the sale of bogus products to treat or cure diabetes. Many of these products advertise that they can treat blood sugar “naturally” or can eliminate your diabetes. ***This is a scam!***

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



***IT IS NOT RUDE TO BE SHREWD!***



# SMP VOLUNTEER(S) IN ACTION

**SMP VOLUNTEER UPDATE TRAINING**—On September 29, 2015 SMP held an Volunteer Update Training (following the August 11 New SMP Volunteer Training) for volunteers interested in learning more about presenting the SMP message. We offered the Group Education Training Module to these seven volunteers. Kudos to **Barbara Elrod** for being the first one to present the 5-Minute SMP Presentation before the group as a practice run! Great Job Barbara! **We are so pleased to have added these presenters to our team!**

Group Education Training attendees: Nathaniel White, Dorothy Hickman, Sammie Tyree-Cox, Barbara Elrod, Edith Brown, Sharon Morel, and Columbus Brown.



Lisa Strain, Volunteer Coordinator for Central Arkansas RSVP (SMP Subgrantee) shares upcoming volunteer opportunities at the SMP volunteer update training.



Volunteer Sharon Morel expresses her disgust with fraud.

The SMP spoke at the National Association of Retired Federal Employees (NARFE) meeting on October 2 at the China Town restaurant in Conway, AR. There were about 30 attendees. Thank you, Ray Lewis for the invitation and your hospitality! Pictured below are Ray Lewis, President and President-Elect Pam Allen.



SMP Volunteers Margaret Tate-Lee, Nathaniel White, and Dorothy Hickman host an SMP exhibit booth at the Saline County Health Fair August 29, 2015.

## How Can Your Attorney General Help?

The Arkansas Attorney General's Office is committed to Arkansans. For those who believe they have been taken advantage of by businesses, such as with defective products or erroneous bills, phone counselors and investigators can be your first line of defense to resolve these disputes.

The Office also works to educate Arkansans about ways to spot a con artist to avoid falling victim to scams.

The Attorney General's office mediates thousands of complaints each year, even recovering financial losses for many Arkansans.

In May, Attorney General Leslie Rutledge began her mobile office initiative with staff members traveling to each county in the State to reach constituents in their hometowns and not just in a high-rise office building in the capital city. Staff members assist consumers in filing consumer complaints and answer questions about the full range of services provided by the Attorney General's Office.

Attorney General Leslie Rutledge encourages Arkansans to utilize her office if they have a consumer complaint or think they may have been scammed.

"The Attorney General's Office has phone counselors, investigators, and attorneys who are ready to help Arkansans," said Attorney General Rutledge. "These professionals are specially trained to assist and advise consumers on a variety of situations and can direct consumers to additional resources and help file consumer complaints. The Attorney General's Office is here to protect you."

Attorney General Rutledge released the following steps for consumers to follow if they have a complaint:

- Gather all documentation that will support the claim of a complaint, including mailings, bank statements and receipts.
- Contact the company directly and notify them of the complaint.
- Offer a reasonable and specific remedy that will resolve the complaint. At times, these can be resolved informally.
- If the issue cannot be resolved by contacting the company, contact the Attorney General's office at (800) 482-8982, or to file a formal complaint, complete the [complaint form](http://www.gotyourbackarkansas.org/complaints/file-a-complaint-with-us/) online at: <http://www.gotyourbackarkansas.org/complaints/file-a-complaint-with-us/>.

An investigator at the Attorney General's Office will confirm the complaint submission within five business days, and within 10 business days, the investigator will submit the complaint to the business. The goal is to help obtain a successful resolution to each consumer complaint.

The Attorney General's Office also works with local law enforcement to investigate and combat Medicaid and Social Security fraud, metal theft, identity theft and cyber crimes against children. For more information about other consumer-related issues, call the Arkansas Attorney General's Office at (800) 482-8982 or visit [ArkansasAG.gov](http://ArkansasAG.gov) or [facebook.com/AGLeslieRutledge](https://facebook.com/AGLeslieRutledge).

- PROTECT** - Protect yourself from Medicare errors, fraud and abuse
- DETECT** - Learn to detect potential errors, fraud and abuse
- REPORT** - If you suspect that you have been a target of errors, fraud or abuse, **REPORT IT!**

Contact the Arkansas Senior Medicare Patrol (SMP) if you need assistance with Medicare billing issues, Medicare appeals, or reporting Medicare fraud.

The Arkansas SMP is a statewide program that empowers seniors to prevent healthcare fraud. We recruit volunteers to serve as resources in their communities. If you are interested in volunteering with SMP, contact **1-866-726-2916**.



1-866-726-2916

### CALLER ID "SPOOFING"—

Senate Aging Committee Chairman Senator Susan Collins addressed the growing number of unwanted calls received by senior citizens. She explained that the Do Not Call list has been rendered ineffective by advances in technology or "spoofing," which enables callers to disguise a caller ID by simply using an iPhone app. This app is used by scammers to make their victims believe they are calling from official agencies like the IRS, or local law enforcement, etc.



Legislation is in the works that would provide more authority to the Federal Communications Commission (FCC) to combat caller ID spoofing and strengthen penalties for those who generate these calls.

For more information or to view the CBS Evening News story entitled, "How Telemarketers Get Around the Do Not Call List," log on to the CBS website, [www.cbsnews.com](http://www.cbsnews.com).

Source: SENIOR SOURCE —

A Newsletter from U.S. Senator Susan Collins Chairman, Senate Special Committee on Aging / July 2015

## REMOVING SOCIAL SECURITY NUMBERS FROM MEDICARE CARDS!

Earlier this year, Congress passed legislation to require the Centers for Medicare and Medicaid Services (CMS) to remove social security numbers from Medicare cards by 2019. Federal funding was provided so the change could be made.

Sean Cavanaugh, Deputy Administrator and Director of the Center for Medicare at the CMS, stated that the centers will make the appropriate changes by April 2019.

“This is a substantial undertaking requiring coordination with federal, state and private stakeholders, updating and modifying numerous IT systems, and conducting extensive outreach to beneficiaries, providers and other stakeholders. CMS must accomplish these tasks without disrupting beneficiaries’ access to care or payments to providers. CMS will assure a smooth transition by moving forward thoughtfully,” said Cavanaugh.

SMPs are particularly pleased with this effort to eliminate the use of social security numbers on Medicare cards as this will substantially cut down on opportunities for medical identity theft. We will do our part to help insure a smooth transition by continuing to provide education about medical identity theft and the importance of protecting personal information, especially during this 4-year period.



Social Security

### NO COLA FOR 2016

Each year, Social Security calculates the automatic cost-of-living adjustment (COLA), if any, that our program beneficiaries will receive the following year. For years when there is a Social Security COLA, this adjustment is intended to keep inflation from eroding the purchasing power of Social Security and Supplemental Security Income benefits.

The law does not provide for a Social Security COLA for 2016. The

Social Security Act requires us to base this calculation on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers, known as the CPI-W. Because the CPI-W has not increased, there will be no COLA for 2016.

For important details and related information concerning this announcement, please see press release:

<https://www.ssa.gov/news/press/releases/##/post/10-2015-1>

You should receive your 2016 Medicare & You in October! Be sure to read over it for any changes!

**FREE PUBLICATIONS AVAILABLE FROM YOUR ARKANSAS SHIIP OFFICE TO HELP YOU NAVIGATE MEDICARE**

- **Medicare Basic Toolkit** contains the latest in Medicare information in a shortened format.
- **Bridging The Gap** lists Medicare supplemental plans, rates and the companies licensed to sell in Arkansas.
- **2015 Medicare & You** is the official U.S. government Medicare handbook.

Call 1-800-224-6330 to receive these publications FREE, or order online at [www.insurance.arkansas.gov/shiip.htm](http://www.insurance.arkansas.gov/shiip.htm) under the publications heading.

Medicare & You 2016



This is the official U.S. government Medicare handbook.  
 ★ What's important in 2016 (page 12)  
 ★ What Medicare covers (page 37)



## WHAT IS SMP?

The national Senior Medicare Patrol (SMP) program educates seniors about fraud, waste and abuse in Medicare so they will not become victims, and helps seniors with any issues regarding their Medicare claims. SMPs recruit and train volunteers to educate Medicare beneficiaries about how to protect their Medicare numbers, examine their Medicare Summary Notices to detect discrepancies, and report suspicious activity when detected.

**Call your Arkansas SMP program for more information!**

**866-726-2916**

## SOCIAL SECURITY NEWS:

A new service is offered with your **my Social Security** online account. If you are a Medicare beneficiary and you have lost, damaged, or need to replace your Medicare card, you can now easily order a replacement Medicare card using your online **my Social Security** account.

Create your **my Social Security** account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

**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!**

**SCAMS  
TARGET YOU  
PROTECT YOURSELF**

## DIABETIC SCAMS—What Should You Do?

**PROTECT Your Medicare Number and Other Personal Information.**

Be suspicious of anyone who offers “free” items or services and then asks for your Medicare number. These calls are not coming from Medicare or trustworthy diabetes associations.

**DETECT Check Your Medicare Summary Notice (MSN).**

Check your Medicare Summary Notice and other medical information to see if you were charged for items you did not order or did not receive.

**PREVENT Do Not Accept Items That You Did Not Order.**

You may receive items in the mail you did not order, and a scammer may call you to verify your Medicare information so he can bill Medicare.

If you haven't opened the box, you can refuse delivery or return it to the sender without paying postage or delivery fees.

**REPORT Scams to the Arkansas Senior Medicare Patrol (SMP).**

Report any mistakes that you detect on your Medicare Summary Notice (MSN).

**For more information and your free copy of our latest publication DIABETIC SCAMS—What Should You Do? please email [katheen.pursell@dhs.arkansas.gov](mailto:katheen.pursell@dhs.arkansas.gov) or call 866-726-2916.**

## TERMINOLOGY:

### HMO—

A **health maintenance organization (HMO)** is an organization that provides or arranges managed care for health insurance, self-funded health care benefit plans, individuals, and other entities in the United States and acts as a liaison with health care providers (hospitals, doctors, etc.) on a prepaid basis. The Health Maintenance Organization Act of 1973 required employers with 25 or more employees to offer federally certified HMO options if the employer offers traditional healthcare options. Unlike traditional indemnity insurance, an HMO covers care rendered by those doctors and other professionals who have agreed by contract to treat patients in accordance with the HMO's guidelines and restrictions in exchange for a steady stream of customers. HMOs cover emergency care regardless of the health care provider's contracted status.

HMOs often require members to select a primary care physician (PCP), a doctor who acts as a "gatekeeper" to direct access to medical services but this is not always the case. PCPs are usually internists, pediatricians, family doctors, or general practitioners (GPs). Except in medical emergency situations, patients need a referral from the PCP in order to see a specialist or other doctor, and the gatekeeper cannot authorize that referral unless the HMO guidelines deem it necessary.

## 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>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>1-855-798-2627</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 Inspector General</b>	<b>1-855-527-6644</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>Mid Delta Community Consortium</b>	<b>1-870-572-5518</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>SHIIP</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 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)

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

**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](http://www.ssa.gov)

**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 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

**Texarkana RSVP**  
Texarkana, 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

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

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

Current and archived newsletters available at:  
[www.daas.ar.gov/asmpnl.html](http://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-:430pm  
**1-866-726-2916**