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## In The News . . .

### **POTENTIAL FRAUD AND THE NEW MEDICARE PRESCRIPTION DRUG PLANS**

By now, you have heard about the new Medicare Prescription Drug Program which begins on January 1, 2006. Any new program creates an opportunity for dishonest individuals to take advantage of Medicare beneficiaries. Some people may be contacted by telephone or by mail. Others may have “salespersons” showing up, claiming to be representatives from Medicare or Social Security. People may also be asked, after watching a television commercial, to call a toll free number in order to get prescription drugs absolutely **free**.

On March 16, 2005, the Centers for Medicare & Medicaid Services issued guidelines to health plans and pharmacy providers applying to participate in the new Medicare prescription drug plan.

Drug plans that intend to serve Medicare beneficiaries enrolling in the new prescription drug benefit must meet strict standards to assure that consumers will be able to make the transition to the new coverage.

Plans must provide access to all medically necessary treatments.

Each plan will have its own drug list or formulary.

If a beneficiary’s physician believes changing a drug is not in the best interest of the patient, the plan must allow appeals and have a process to handle those appeals.

**Wisconsin Medicare Prescription Drug Program Approved Plans (those officially endorsed by the Centers for Medicare and Medicaid Services and available in October, 2005) will not be allowed to use your Medicare or Social Security number.** Official approved plan representatives will also not be allowed to ask you for other personal identifying information such as credit card numbers, bank records, annuities, pensions, or other insurance documents.

Remember, Medicare Prescription Drug Approved Plans (those endorsed by the Centers for Medicare and Medicaid Services) will not be allowed to use your Medicare or Social Security number.

### **TWO CURRENT SCAMS**

A Medicare beneficiary received a telephone call from a representative working for a well-established insurance company. The representative explains how the beneficiary can get into a new Medicare Prescription Drug program that offered him the same prescription drugs without having to pay for them. Note: the new prescription drug program will require a monthly premium that will be billed through the Medicare Part B program. Marketing for the new Medicare Prescription Drug Program will begin October 1, 2005.

A Medicare beneficiary recently called the Coalition of Wisconsin Aging Groups' Prescription Drug Helpline to talk to a helpline counselor about an ad she saw on television. In the ad, individuals are encouraged to call a toll free number to learn how to qualify for **free** prescription drugs. The caller hears a recorded message about a specific pharmaceutical company's patient assistance program, answers a few pre-qualifying questions, and is asked to stay on the line for a customer service representative who will then ask for the individual's credit card or checking account number. Later, the caller learns that a registration fee of \$199 has been charged to his account.

**If you are aware of any scams occurring in your area, please send an email to: [medfraud@cwag.org](mailto:medfraud@cwag.org)**

## **THERE ARE STEPS YOU CAN TAKE TO PROTECT YOURSELF**

1. Beware of individuals who offer a "**free**" or reduced cost Medicare Prescription Drug Program in exchange for your Medicare or Social Security number.
2. Never provide your Medicare and/or Social Security number in exchange for "free" services or "free" prescription drugs and never disclose your credit card numbers, bank records, insurance documents, pensions or annuities.
3. Never allow anyone, except appropriate medical professionals, to review your medical records or to recommend services for you.
4. Avoid a provider who tells you that the item or service isn't usually covered, but they know how to bill Medicare/Medicaid to get it paid.
5. Never accept "free" drug samples, medical supplies or equipment from a telephone solicitor, door-to-door sales rep, or from a TV or magazine ad.
6. When plans become available in fall 2005, be sure to choose your **Wisconsin** Approved Medicare Prescription Drug Plan carefully. You'll want to be sure the Medicare Part D plan you choose is "official." **Note: Wisconsin approved plans will be available by October, 2005.**
7. Beware of providers who represent themselves as being part of, or endorsed by, the federal government, Medicare or Medicaid.
8. Keep a record – use a calendar or notebook, for instance – to log your medical appointments, tests, supplies, and all prescription medications.
9. Review every Medicare Summary Notice (MSN), Medicaid Explanation of Benefits (EOB), prescription drug plan billing statements and other documents to determine that only services, supplies, and prescription medications that were received are billed; and
10. To report Medicare error, fraud, waste and abuse including Part D scams/false advertising, please send an email to: [medfraud@cwag.org](mailto:medfraud@cwag.org)

## Be Alert!

The Social Security Administration has begun mailing applications for getting help with Medicare Part D costs. Over the summer, the Social Security Administration will be sending out over 180,000 notices about extra financial help for Medicare Part D costs. Some scam artists might see this as an opportunity to get personal information from beneficiaries across Wisconsin.

According to a Social Security representative, a small number of Social Security beneficiaries have been contacted by callers identifying themselves as Social Security Administration representatives. The callers have tried to solicit personal and bank information from beneficiaries.

It is very rare for Social Security to call one of its beneficiaries for information about their personal situation or bank accounts. Calls from Social Security are generally arranged in advance, and the office notifies the individual about what information to have available during the call.

Wisconsin officials first learned of these suspicious calls on April 8, 2005. Luckily, there have been no known cases of money lost or other harm to Social Security beneficiaries. It is not clear whether the callers are looking for information to steal a person's identity or to access a person's bank accounts.

Please do not be fooled by callers claiming to be from Social Security! If you receive one of these calls, you are urged to contact your local Social Security office or law enforcement agency immediately. You can help stop these impersonators from taking advantage of anyone by providing the following information:

- The date and time the call was received and how long it lasted;
- The name or identification used by the caller;
- Who you contacted before you received the suspicious call
- The information that the caller requested; and
- The telephone number of the suspicious caller (through caller id).

If you have other questions or concerns about your Social Security or Medicare benefits, contact your local benefit specialist. If you have information about other scams, please send an email to [medfraud@cwag.org](mailto:medfraud@cwag.org). The Coalition of Wisconsin Aging Groups' Medicare Integrity Project is working with Wisconsin's Medicare Part D Taskforce to keep beneficiaries notified of any Part D scams appearing in Wisconsin.