



'Care Share

Shredding personal documents

To shred, or not to shred, is a very good question. It is confusing, and you certainly don't want to shred something only to find out later that you need it. Keep in mind that it is perfectly legal for someone to pick through your trash once you've thrown it away. **Don't throw anything away that has any personal information on it.** This includes your signature, any account numbers, social security number, or any medical or legal information. Even those pesky credit offers.

According to a Consumer Reports article "Even if you dread it, getting your financial papers in order helps lower stress in your life, says Peter Walsh, author of "Does This Clutter Make My Butt Look Fat?" (Simon & Schuster, 2008). All you have to know is how long to keep your records and where they should be stored."

With that in mind, here are some tips on what documents to keep at home and when to shred them.

1. Bank deposit slips: shred after you reconcile your statements
2. Banking statements: shred after a calendar year; store with tax returns if they will be used to prove deductions
3. Brokerage, 401(k), IRA, Keogh, and other investment statements: shred monthly and quarterly statements as new ones arrive; hold on to annual statements until you sell the investments
4. Credit-card bills: shred after you check and pay them, unless you need them to support tax filings
5. Employer defined-benefit plan communications: never shred
6. Household warranties and receipts: shred after you no longer own the household items
7. Insurance policies: shred after you renew them
8. Investment purchase confirmations and 1099s: hold until you sell the securities, then keep with your tax records for an additional seven years
9. Pay stubs: shred after you reconcile them with your W-2
10. Receipts: shred after you reconcile them with your credit-card or bank statement, unless needed for a warranty
11. Safe-deposit box inventory: never shred, but review and update annually
12. Savings bond: cash them in when they mature
13. Social Security statements: shred when you get a new statement
14. Tax returns and supporting documents: shred after seven years
- 15. Medical bills, insurance statements: reconcile and shred after all items are checked for accuracy and paid in full, keep with taxes if used for deductions.**

Some items should never be shredded or tossed, such as birth and death certificates, estate-planning documents, military discharge papers, social security cards or marriage licenses and divorce decrees.

If you need help organizing your medical bills, please contact SMP at 1-800-551-3191.

The Senior Medicare Patrol (SMP) helps to educate Medicare beneficiaries about ways to prevent, detect, and combat Medicare fraud. For more information about Medicare fraud, visit the Stop Medicare Fraud website at www.stopmedicarefraud.gov.

Insulin pumps and Medicare

If you have an insulin pump, you may be having trouble finding a pharmacy that will provide insulin. There are some pharmacies that will not bill Medicare Part B, which covers the insulin.

If you have trouble, please consider going to Medicare.gov and use the supplier look-up tool. Entering the beneficiary's zip code for 1) the insulin infusion category, and 2) the non-mail order glucose supplies category, will help find some local pharmacies or suppliers who could supply the insulin.

The following is a list of suppliers in Montana that have billed Medicare over the past year and therefore likely to be able to provide insulin to you:

MONTANA CVS PHARMACY LLC	LAUREL
RED LODGE DRUG CO INC	RED LODGE
SAMS WEST INC	BILLINGS
WALGREEN CO	BILLINGS
MONTANA CVS PHARMACY LLC	BILLINGS
WALGREEN CO	BILLINGS
MONTANA CVS PHARMACY LLC	BILLINGS
WAL-MART STORES INC	GREAT FALLS
SHOPKO STORES OPERATING CO LLC	GREAT FALLS
PHARMFILL INC	CHESTER
K MART CORP	HELENA
MONTANA CVS PHARMACY LLC	HELENA
SAFEWAY INC	BUTTE
MONTANA CVS PHARMACY LLC	ANACONDA
MONTANA CVS PHARMACY LLC	BOZEMAN
WALGREEN CO	MISSOULA
WAL-MART STORES INC	KALISPELL
WALGREEN CO	KALISPELL

If you need help, please contact your local SHIP counselor at 1-800-551-3191.

SHRED EVENTS - SEPT 11TH - TO PROTECT YOUR MEDICAL IDENTITY

On or around September 11th, AARP is sponsoring a shredding event in **Great Falls, Missoula, Billings, Bozeman, Butte, Helena and Miles City**. If you live in or near one of these towns, please consider attending. A shredding truck will be on site to shred documents.

SMP will be in attendance at most events, and will hand out information on medical identity theft. Final dates and times will be released closer to the events, start gathering your documents now. See front page for information on what to shred. Please keep to a two box limit per person.

In exchange for shredding your documents, we are asking those in attendance to bring an item of food to the area food bank. Donation receptacles/trucks will also be on site.

National Headlines

Click on the links for more information. These are great stories to share.

[Calif doctor sentenced in Medicare fraud scheme](#)

MiamiHerald.com

LOS ANGELES -- An Orange County doctor has been sentenced to 3 1/2 years in prison for his role in a scheme that caused **Medicare** to pay out nearly \$3 million ...

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Washington, DC--(ENEWSPF)--July 22, 2013. Detroit-area resident Javed Rehman pleaded guilty today for his role in a \$13.8 million **Medicare fraud** scheme, ...

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[Ohio spine surgeon arrested on Medicare fraud charges alleging ...](#) The Republic

CINCINNATI — A spine surgeon in the Cincinnati area has been charged with fraudulently billing **Medicare** and other benefit programs for millions after ...

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