



'Care Share

Have you given your personal information out over the phone? In the future, it's best to not answer the phone unless you know who is calling. If it's important, they'll leave a message. In the meantime, follow these steps immediately.

1. Call your bank if you gave out your account information. You may want to consider changing your accounts altogether.

2. Call your local Montana SMP or 1-800-551-3191 to report it if it is regarding healthcare fraud, waste or abuse. SMP shares the scam details with seniors across the state and with SMP's in other states, to help warn people before they can become a victim. They will want as many details as you have about the call, and if you receive a box of unordered medical supplies resulting from the call, they can work with you to get it resolved.

Note: SMP can help resolve an issue if someone billed for services in your name. Always read your Medicare Summary Notices or Medicare Advantage Explanation of Benefits and if you see something suspicious, call SMP.

3. Call 1-800-MEDICARE and let them know your Medicare number has been compromised if you gave it out. With the new cards it'll be as simple as cancelling one and getting a new one issued. If it was the old card containing a social security number, see below for additional steps. You'll also need to inform your providers so they don't use the old number.

6. File a police report. The report only needs to be made if personal information, such as credit card, social security number, or routing

numbers have been given out OR there has been a loss of money through the sending of a check or wiring money through Money Gram or Western Union.

The police report contains specific details of an identity theft and is considered an Identity Theft Report under section 605B of the Fair Credit Reporting Act (FCRA), entitling an identity theft victim to certain important protections that can help him or her recover more quickly from identity theft down the road.

7. Place a fraud alert or a freeze on your credit reports, and review your credit reports.

A fraud alert or a freeze can help prevent an identity thief from opening any more accounts in your name. If you gave out your social security number, contact the toll-free fraud number of any of the three consumer reporting companies below to place a fraud alert on your credit report. A fraud alert will last 90 days, while a freeze will last until you lift it. Freezes cost \$3 for each agency in Montana.

TransUnion: 1-800-680-7289

Equifax: 1-800-525-6285

Experian: 1-888-EXPERIAN (397-3742)

You are able to receive a free credit report from each of the three companies once a year.

Requesting from one of the companies every four months enables you to look at your reports three times a year for free. If you find fraudulent or inaccurate information, get it removed. If you just gave out your information, likely it will not show up right away. Often times the information is kept for a year or two before using so people are likely to quit worrying about it and let their guard down.

PROHIBITED AGENT/BROKER BEHAVIOR for MA/PD PLANS	APPROPRIATE AGENT/BROKER BEHAVIOR for MA/PD PLANS
<p>Cannot state that they are from Medicare or use words or symbols, including “Medicare” in a misleading manner. For example, they cannot state that they are approved, endorsed or authorized by Medicare, are calling on behalf of Medicare, or that Medicare asked them to call or see the beneficiary.</p>	<p>May call a beneficiary who has expressly given advanced permission (e.g., submission of a business reply card or scope of appointment). The permission applies only to the plan or agent/broker the beneficiary requested contact from and specific to the product type(s) selected/requested.</p>
<p>Cannot solicit potential enrollees door-to-door (in person or via leaflet/flyer)</p>	<p>May call a beneficiary they enrolled in a plan to discuss plan business, as well as discuss the availability of other plan options/types within the same parent organization. Disenrolled beneficiaries may also be called for quality improvement purposes. Under limited circumstances, Low Income Subsidy (LIS) eligible enrollees may be contacted.</p>
<p>Cannot send unsolicited text messages and leave voicemail messages.</p>	<p>May call or visit beneficiaries who attended a marketing/sales event prior permission is given and documented.</p>
<p>Cannot approach beneficiaries in common areas (i.e. parking lots, hallways, lobbies, sidewalks).</p>	<p>May initiate a phone call to confirm an appointment. A second scope of the appointment must document additional product types of interest to the beneficiary that were not agreed to in advance.</p>
<p>Cannot conduct marketing/sales activities in healthcare settings except in common areas. Restricted areas include, but are not limited to exam rooms, hospital patient rooms, dialysis centers and pharmacy counter areas.</p>	<p>May conduct marketing/sales activities in common areas of healthcare settings. Appropriate common areas include waiting rooms, cafeterias, community or recreational rooms and conference rooms in hospitals, nursing homes, assisted living centers or other congregate housing.</p>
<p>Cannot make unwanted calls, including contacting beneficiaries under the guise of selling a non-Medicare Advantage (MA) or non-Prescription Drug Plan (PDP) product and allow the conversation to turn to MA or PDP. For example, an agent/broker cannot begin by selling a Medicare Supplement plan and then turn the conversation to MA or PDP products.</p>	<p>Must secure a signed scope of appointment (SOA), prior to the appointment, when practicable. A beneficiary may sign a SOA at a marketing/sales event for a future appointment. Marketing/sales events do not require documentation of beneficiary agreement.</p>
<p>Cannot provide meals at marketing/sales events.</p>	<p>Refreshments and snacks may be provided at marketing/ sales events.</p>
<p>Cannot conduct marketing or sales activities at an educational event including distributing marketing materials or enrollment forms.</p>	<p>May schedule appointments with beneficiaries who live in long-term care facilities and other congregate housing only upon request by the beneficiary.</p>