



'Care Share

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Christmas Is Here...For Scammers

Last month we talked about open enrollment fraud. This is part two, which goes into more detail about the specific changes you can consider during this period, and what to watch out for. Until December 7, you'll have the opportunity to evaluate your current Medicare coverages and decide if you want to make changes. This is a valuable opportunity for you, but it's also a valuable opportunity for scammers who try to take advantage of the unwary. **Note, for those of you on a New West Plan, they are closing shop effective December 31, 2016. Therefore, anyone currently on a New West Medicare Advantage Plan will need to enroll in a new plan by December 31, 2016 in order to have coverage for January 1, 2017.**

Below is a list of some changes you might consider, along with some ways unscrupulous salespeople and other fraudsters can try to take advantage of you.

Changes you can consider during open enrollment	Watch out for:	
<ul style="list-style-type: none"> Switch from Original Medicare to Medicare Advantage (Part C) or back the other way Switch from one Medicare Advantage plan to another plan Join a prescription drug (Part D) plan Switch from one prescription drug plan (Part D) to another 	Posers and fakes	Salespeople may try to present themselves as being from Medicare when they are not.
	Unsolicited phone calls or emails	Only allowed if you have a prior business relationship with the company that's contacting you and you haven't asked to opt out of receiving unsolicited marketing.
	Bait and switch tactics	During a private visit, an agent is not allowed to unilaterally move the discussion to other insurance products such as life insurance or annuities.
	Sneaky data collection	During a public event, the promoters are prohibited from collecting personal identifying information, perhaps on a sign-in sheet or as a requirement to participate in a drawing for a prize.
<ul style="list-style-type: none"> Drop prescription drug (Part D) or supplemental (Medigap) coverage 	Illegal inducements	During a public event or private appointment, you may not be offered something that is considered a health benefit, such as a free checkup or medical supplies such as a back brace, as an inducement.
	Scaremongers	You may be told that if you don't join a prescription drug or Medigap plan, you'll lose your Medicare coverage. Don't believe it. Part D and Medigap coverage is voluntary, NOT mandatory.

Finally, remember that if someone calls or emails claiming they need your Medicare number to update their records or get you a new card or they need to confirm your billing information or validate your bank account records, this is a scam. Medicare will not phone you for this information, and plan representatives are not allowed to ask you for payment over the phone or online.

So, this year, as you consider what's best for your health and your pocketbook, don't give scammers a chance to make their holidays joyful at your expense!

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.

How Safe is Your Personal Information in Your Own Home?

Could a visitor see and steal pieces of information to commit Identity Theft?

With the holidays approaching, we may find we have more people in our homes—family and friends, of course, but also others who aren't as well known to us such as cleaners, delivery drivers or repairmen. While most people are honest, some aren't. Therefore, it's a good idea to look around your home to see what pieces of information others might see. A trusted family member should know where to find important papers, but those who have no need to know your business should not be able to view it. Keep this paperwork out of sight or locked up:

- Social security & Medicare card(s)
- Tax returns and forms such as 1099s that are used to file taxes
- Medical papers
- Credit cards and bills
- Bank statements
- Checkbook
- Driver's license (birth date)

Make sure you shred documents you no longer need. NEVER throw documents in the garbage if they contain items of information such as your:

- Social Security Number

- Medicare Number
- Bank account number
- Credit card number(s)
- Birth date
- Mother's maiden name

Do not throw prescription bottles in the garbage with the labels on. They could be taken to a pharmacy to be refilled, and sold on the black market.

Shred any pre-approved credit card applications that come in the mail.

Keep all valuables locked up such as jewelry, coins, or other collectibles. Prescription medications, too.

Only let people in your house whom you know, or are expecting.

*Adapted from "How Safe Is Your Personal Information" from the Iowa SMP

National Headlines

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

[Audits of Some Medicare Advantage Plans Reveal Pervasive Overcharging](#)

Minnesota Public Radio News

More than three dozen just-released audits reveal how some private Medicare plans overcharged the government for the majority of elderly patients they treated...

[The Top Scams Targeting Seniors and What to Do About Them](#)

Huffington Post

A Met Life Mature Market Institute review of senior identity theft estimates that elderly victims lose \$2.9 billion annually to fraud, and those numbers...

Montana SMP is a program coordinated by Missoula Aging Services and partnered with local Area Agencies on Aging. This publication was supported, in part, by a grant from the Administration for Community Living, Administration on Aging. Points expressed herein do not necessarily reflect official ACL policy.