

'Care Share

Medicare Open Enrollment Scams

The 2016 Medicare open enrollment period, (or annual election period), runs from October 15 to December 7. It's the time of year when Medicare beneficiaries must compare plans for the upcoming year. Whether you're on Medicare Part D for prescription drug coverage, or a Medicare Advantage Plan, this is the one time a year you can look at what to expect next year, and make changes if necessary.

Some people do not understand this election period. All plans can, and often do, make changes each year. They can change the monthly premium, for example. I recently visited with a woman who joined a plan for \$1.87 a month in 2006. She's never changed plans, and was now paying \$61 a month. When we looked through the planfinder, she realized she's been spending this extra money for no reason.

The plans can also change their drug formulary, which is what drugs they cover, and how they cover them. They can add drugs, drop drugs, and change them from preferred to non-preferred or the other way around.

Generally, without going into too much detail, if someone's plan drops one of their drugs and they didn't change plans, they will be stuck in that plan and paying a higher out of pocket cost for the entire following year. That is why it is paramount for everyone to at least look at their plan to make sure it will

still cover everything. Medicare makes it easy. By using the planfinder at www.Medicare.gov, everyone can compare plans and even enroll in a new plan if needed. Help is available through local SHIP offices if someone has questions. They can help people look through the comparison tool, and even help to enroll, for those who may need that help.



The open enrollment period is not only the time to comparison shop and make changes to plans. It is also a time when scammers take advantage of the situation. With the influx of information and flurry of changes this time of the year, people can easily become victimized. The following are possible examples, according to the Federal Trade Commission:

- Someone calls and says you must join their prescription plan or you'll lose your Medicare coverage. Don't believe

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it. The Medicare prescription drug plan (also known as [Medicare Part D](#)) is voluntary and does not affect your Medicare coverage.

- Someone calls or emails claiming they need your Medicare number to update your account, get you a new card, or send you Medicare benefit information. It's a scam. If you need help with Medicare, call 1-800-MEDICARE or go to medicare.gov.
- Someone claiming to be a Medicare plan representative says they need "to confirm" your billing information by phone or online. Stop. It's a scam. Plan representatives are not allowed to ask you for payment over the phone or online.
- Dishonest companies may offer you free medical exams or supplies. Be wary. It may be a trick to get and [misuse your personal information](#).

By now, everyone knows to never give out bank account or Medicare numbers. Call your local SMP office if you believe someone has tried to scam you.

If you gave out personal information, call your banks, credit card providers, health insurance company, and credit reporting companies immediately.

SMP and SHIP programs are available at your closest Area Agency on Aging, and County Council on Aging, by calling 1-800-551-3191 in Montana. If you have loved ones outside of Montana, these national programs can be accessed at www.smpresource.org or www.shiptacenter.org.

Medicare Fraud and SMP

SMPs play a unique role in the fight against Medicare errors, fraud, and abuse. SMP volunteers and staff serve as "eyes and ears" in their communities, educating beneficiaries to be the first line of defense.

Medicare is complicated. What may seem like an error to the beneficiary may simply be the result of a misunderstanding about benefits.

It may also be abuse, which involves billing Medicare for services that are not covered or are not correctly coded. The provider has not knowingly and intentionally misrepresented the facts to obtain payment.

Medicare fraud assumes criminal intent. The Centers for Medicare and Medicaid Services (CMS) defines fraud as "the intentional deception or misrepresentation that the individual knows to be false or does not believe to be true," and that is made "knowing that the deception could result in some unauthorized benefit to himself or herself or some other person.

<http://www.smpresource.org/Content/Medicare-Fraud.aspx>

Montana SMP may be in need of volunteers in your area, to help by providing presentations, researching complaints, or helping people organize their bills on a one-time basis. If you're interested in learning more about the program and how you can help, please contact your local SMP to see if there is a volunteer job opening in your area!

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