



'Care Share

The Telephone is NOT Your Friend!

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Think back to those long-ago days when the telephone was your family's lifeline to the world. I remember when my grandparents, who lived on a farm in Wharton County, got their first phone back in the early 1950s. It was a party line and I was always amazed that my grandmother could tell the rings apart. Plus, I laughed when she groused about the neighbor who was always eavesdropping.

But it was a very big deal because we could now talk directly to them. They also had a way to reach out if there was an emergency. The only people calling in those days were friends and family. Sadly, that has changed tremendously in our fast-paced world with ever-changing technology.

On my landline at home, I would venture to say that 95 percent of the calls I get are from someone wanting to sell me something, asking for a "charitable" contribution, or scammers wanting to steal my money and my identity. The phone has changed from being our lifeline to friends and family to a sales tool. More importantly, it gives crooks and thieves a safe way to steal from you while you sit comfortably inside your house. The scammers want to steal either your real money or your Medicare dollars. That is why seniors are such a target.

What can you do? First, use your answering machine to screen your calls. In other words, never answer the phone unless you hear a message from someone you know. Secondly, prepare a script. Think through how you might handle these calls and prepare something in writing. Here are some ideas:

If the call is from a charity, tell them to send you information in writing. Be sure to add that you do not give money to strangers over the telephone. If they are selling something, ask for information in writing. If this is a one-time opportunity, tell them you do not make decisions over the phone. Repeat that they should send the information to you by mail.

Ask the caller for his or her name, company name, and callback number. Say you will call back after you verify the offer.

Most importantly, LISTEN for these red flags:

- *Are they asking for credit card information?
- *Are they asking for banking information?
- *Are they asking for personal information like your Medicare or Social Security numbers?
- *Do they say the offer is only good today? A real company will give you time to think and verify.
- *Do they know something about you but ask to verify that the information is correct?

If any of these are happening, **HANG UP!**

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.

Montana Scam Alerts!

Most people feel they would never fall for a scam. However, many bright, intelligent people fall victim every day, because the scammers are very good at what they do. Please be aware of the common calls we are receiving in Montana and be informed; it may help you or someone you know from falling victim.

A report came in from Red Lodge where a woman received a phone call from man with an accent asking about Medicare benefits and if her SSA benefit was directly deposited in her bank. She questioned him – telling him she has never received a call from Medicare, only mail, and asked what this was about, and he hung up. She did everything right, she tried to get more information from the caller without giving any out herself.

A woman in Yellowstone County received a call from someone saying they were issuing her a new Medicare card. She gave out her information and was given a confirmation # and a call back number. The lady said it was a Medicare discount program for seniors or a prescription discount program.

Another woman in Belgrade received a call at night this week, from a man that was calling her about Obamacare and insurance. He told her he could possibly get her cheaper insurance. He arranged to meet with her the next morning, but thankfully she did not keep the appointment.

More reports:

10/28/13
Lincoln County
A caller claimed they were from Social Security, knew her name and address, tried to get her banking info.

10/30/13
Mineral County
406-864-2141
A suspected drug plan scam call

10/30/13
Lake County
A caller with a strong accent said if she didn't give him her bank routing & acct #'s she would be cut off from Medicare.

11/7/13
Lake County
A caller with a strong accent - had her name and address - said they need her soc. sec. # and name of her bank or she wouldn't get her new Medicare card.

These are all scams, where someone either wants to sell you a faulty product, or worse, steal your identity. And the sad reality is that these people are hard to stop. However annoying the calls are, picking up the phone will often let them know you are a live line and it's better yet to leave all unknown calls to voice mail. And please report any information to SMP.

National Headlines

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

[FBI tracking down Medicare fraud fugitives from South Florida](#)
MiamiHerald.com
In Miami's very deep sea of **Medicare fraud**, Carmen Gonzalez was a minnow. So when federal agents recently nabbed her after five years on the lam, it didn't ...

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[Medicare Fraud: The Dirty Truth](#) MainStreet
NEW YORK (MainStreet) - **Medicare fraud** is so vast and measured in so many billions of dollars, nobody knows for sure how big it is at any given time.
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[Fighting Medicaid Fraud, Waste, and Abuse Through Education ...](#)
SeniorJournal.com
Nov. 7, 2013 - The Centers for **Medicare & Medicaid** Services (CMS) wants everyone to join in the fight against **fraud**, waste, and abuse as part of our ...
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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 AoA policy.