



'Care Share

What You Need To Know About The Affordable Care Act and Fighting Fraud

With a lot of confusion about the health insurance marketplaces, consumers are receiving phone calls from people claiming to provide insurance cards needed under the Affordable Care Act. Scammers are counting on people not fully understanding the provisions of the Affordable Care Act.

You may have already received calls from people purporting to be from the government. They claim they are updating your cards, or providing a new service, or even adding benefits to your Medicare. The goal is to get you to provide personal information, such as your bank account or Social Security number. Scammers can use this information to open credit cards in your name or steal from your bank account.

The government will not be contacting anyone to sell insurance or update cards. Furthermore, as a Medicare beneficiary, whether you're on Medicare Advantage or traditional Medicare, as well as those on Medicaid, you will not need to make a change. It is illegal for someone to sell you a plan in the marketplace.

How does the Affordable Care Act affect Medicare? Go to www.stopmedicarefraud.gov to see that the Affordable Care Act, the health care law, takes powerful steps toward combating health care fraud, waste, and abuse. The government has recovered a record-breaking \$10.7 billion in recoveries of health care fraud in the last three years.

Some of the new tools the Affordable Care Act has put in the hands of fraud fighters:

Tough new rules and sentences for criminals: The law increases federal sentencing guidelines for health care fraud by 20-50% for crimes with over \$1 million in losses.

Enhanced screening: Providers and suppliers who may pose a higher risk of fraud or abuse are now required to undergo more scrutiny, including license checks and site visits.

State-of-the-art technology: To target resources to highly suspect behaviors, the Center for Medicare & Medicaid Services now uses advanced predictive modeling technology.

Even with all of these measures in place, beneficiaries who read their Medicare Summary Notices and medical bills remain the number one deterrent to fraud, waste, and abuse.

Red flags include:

- * Provider names you do not recognize and have never seen
- * Office visits you did not make
- * Treatments you did not receive
- * Durable medical equipment you do not have
- * Prescriptions you do not take

Please read your statements, and if you have any questions, contact Montana SMP at 1-800-551-3191.

For more information on what CMS is doing to combat fraud, go to www.stopmedicarefraud.gov.

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.

Top 5 things to know about the Affordable Care Act (ACA) if you have Medicare:

1. Your Medicare coverage is protected.

Medicare isn't part of the Health Insurance Marketplace established by ACA, so you don't have to replace your Medicare coverage with Marketplace coverage. No matter how you get Medicare, whether through Original Medicare or a Medicare Advantage Plan, you'll still have the same benefits and security you have now.

You don't need to do anything with the [Marketplace](#) during Open Enrollment.

2. You get more preventive services, for less. Medicare now covers certain [preventive services](#), like [mammograms](#) or [colonoscopies](#), without charging you for the Part B coinsurance or deductible. You also can get a [free yearly "Wellness" visit](#).

3. You can save money on brand-name drugs. If you're in the donut hole, you'll also get a 50% discount when buying Part D-covered brand-name prescription drugs. The discount is applied automatically at the counter of your pharmacy—you don't have to do anything to get it. [The donut hole will be closed completely by 2020](#).

4. Your doctor gets more support. With new initiatives to support [care coordination](#), your doctor may get additional resources to make sure that your treatments are consistent.

5. The ACA ensures the protection of Medicare for years to come. The life of the Medicare Trust fund will be extended to at least 2029—a 12-year extension due to reductions in waste, fraud and abuse, and Medicare costs, which will provide you with future savings on your premiums and coinsurance.

<http://www.medicare.gov/about-us/affordable-care-act/affordable-care-act.html>

Montana SMP and Montana AARP will be hosting a **Shred Event to help combat medical and Identity theft**.

Shred Events will be held on September 11th in **Billings, Bozeman, Helena, Butte, Great Falls and Missoula**. For details on where in your area or what to shred, please call your local SMP office at **1-800-551-3191**.

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.

National Headlines

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

[Couple sentenced in Medicare fraud case](#)

Sacramento Bee
BATON ROUGE, La. -- Two Slidell residents have been sentenced in Baton Rouge to federal prison terms for health care frauds that cost Medicare \$17.1 million.

[See all stories on this topic »](#)

[Feds, local task force target Medicare fraud in Detroit](#)

Crain's Detroit Business
Medicare fraud continues to make headlines, running the gamut from ... To fight fraud, the Detroit Medicare Fraud Strike Force is collaborating with the Health ...

[See all stories on this topic »](#)

[Doc Gets 5 Months for Medicare Fraud](#)

Courthouse News Service
SAN DIEGO (CN) - A 68-year-old Northern California doctor was sentenced Monday to 5 months in prison for Medicare fraud and ordered to pay \$650,000 in ...

[See all stories on this topic »](#)

[Medicare fraud a financial nightmare](#)

Lebanon Daily News
Medical providers of all types bilk Medicare out of \$93 billion a year, by submitting fraudulent claims. Just Google "medicare fraud" to see the proof. A doctor in ...

[See all stories on this topic »](#)