



SMP
Senior Medicare Patrol

Preventing Medicare Fraud

'Care Share

Data Mining and Your Information

If you enter “senior mail data mining” in your search engine, you’ll see a long list of companies that offer mailing lists for a price. They have marketing databases that sell lists of information including seniors over 55, retired seniors for over 65, seniors reaching retirement ages 55-64, and even an “elderly” mailing list of seniors age 80+. They also have seniors turning 65, senior Medicare leads, seniors that own a business, etc. They have us all in a database.

Why am I telling you this? Because when you receive calls unexpectedly, or a post card in the mail, it’s because they purchased your name off a list like this. And that’s just the legitimate companies.

Not only is junk mail annoying, but it can also be dangerous. Some mail, like the one pictured on the next page, is created to get you to respond. It is official looking to make you think it has something to do with the government and Montana citizens to fool you into sending your information.

The Montana Commissioner of Securities and Insurance Office states that this is a contact card used by lead companies to obtain consumer data for their clients (usually insurance agencies) to sell them

life insurance and final expense products. He said all the statements listed on the card are true, so legally, they cannot do anything to stop them from mailing these cards to consumers.

Compliance Specialist Danielle Moreau goes on to say, “The postcard message appears to be from a government agency stating that consumers are entitled to government benefits; however, at the bottom of the card, it says it is not affiliated with any government agency.

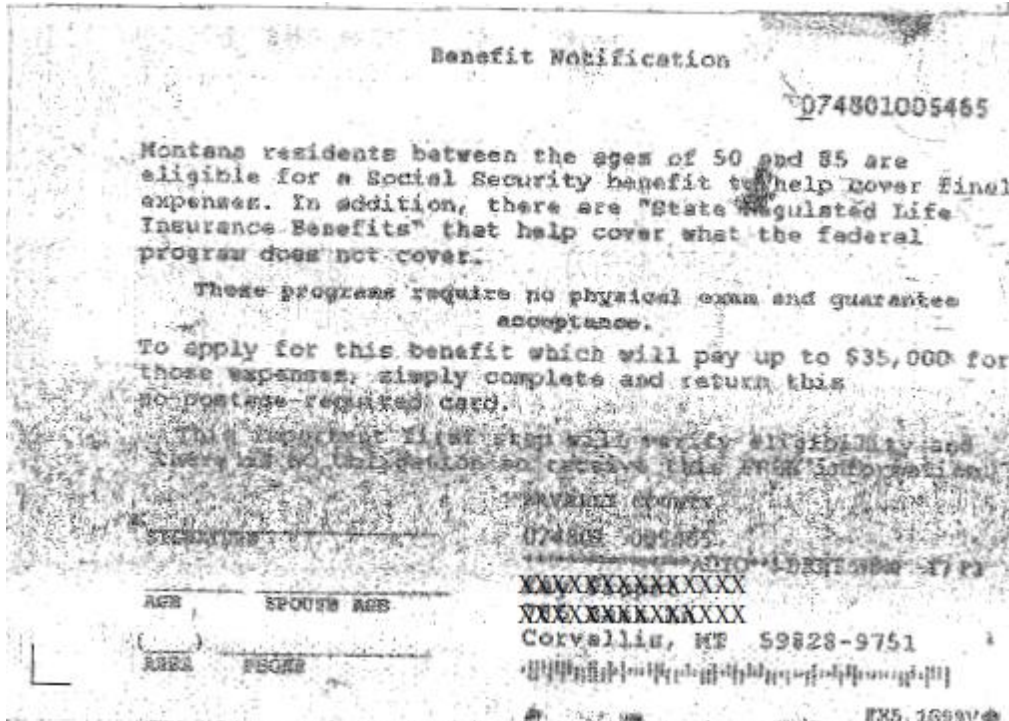
Also on the card, they request the consumers complete and return the card containing their Personally Identifiable Information (PII). Once the consumer sends the card back to the National Processing Center, they get numerous calls from agents pressuring them to buy life insurance.”

Per the USPS, if you would like to reduce the amount of prospect marketing mail you receive you may register for the mail suppression service called DMAchoice provided by the Association of National Advertisers (ANA), which is independent of the United States Postal Service. See next page for more information.



Montana Senior Medicare Patrol - SMP

Montana SMP has a Facebook Page! Follow and like to receive up to date information on Medicare and related fraud. Search for Montana Senior Medicare Patrol or go to <https://www.facebook.com/profile.php?id=61560025343575> and find us there.



If you receive junk mail like this, shred it. When you pick up the phone on an unsolicited call, or respond to junk mail, you allow more potential scammers access to your information.

If you think you've given your information out or have questions about Medicare fraud, call your local MT SMP **1-800-551-3191**.

According to the United States Post Office, <https://faq.usps.com/s/article/Refuse-unwanted-mail-and-remove-name-from-mailing-lists>, to "Remove" your name from common mailing lists, register, along with a nominal \$5 [processing fee](#) for a 10-year registration period. Credit cards and PayPal accepted:

- Click [here](#) for online registration.
- For mail-in registration submit \$5 check or money order payable to ANA. No cash, certified or registered mail: DMAchoice, Consumer Preferences, PO Box 900, Cos Cob, CT 06807

This service will not eliminate all promotional mail. It does not apply to promotional mail from companies or organizations that consumers have an existing business relationship. It also does not apply to local retailers, restaurants, and political organizations. You should expect to see a major reduction in the overall volume of prospect promotional offers received. Please note that ANA is not the source of consumer names for marketing purposes. This opt-in mail suppression service is a tool to assist consumers in managing their marketing offers.

The ANA has [additional information](#) for consumers about compliance tools and best practices, you can also [file a complaint](#), or [email ethics@ana.net](mailto:email.ethics@ana.net).

In addition, the three major credit-reporting services (Equifax, Experian & TransUnion) also offer a name removal option for prescreened offers at: 1-888-5-OPT-OUT (1-888-567-8688) or visit www.optoutprescreen.com.

The Senior Medicare Patrol (SMP) is ready to provide you with the information you need to PROTECT yourself from Medicare fraud, errors, and abuse; DETECT potential fraud, errors, and abuse; and REPORT your concerns. SMPs help educate and empower Medicare beneficiaries in the fight against health care fraud. Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It also provides information and educational presentations. To reach Montana Senior Medicare Patrol, call 1-800-551-3191 or visit www.smpresource.org.