



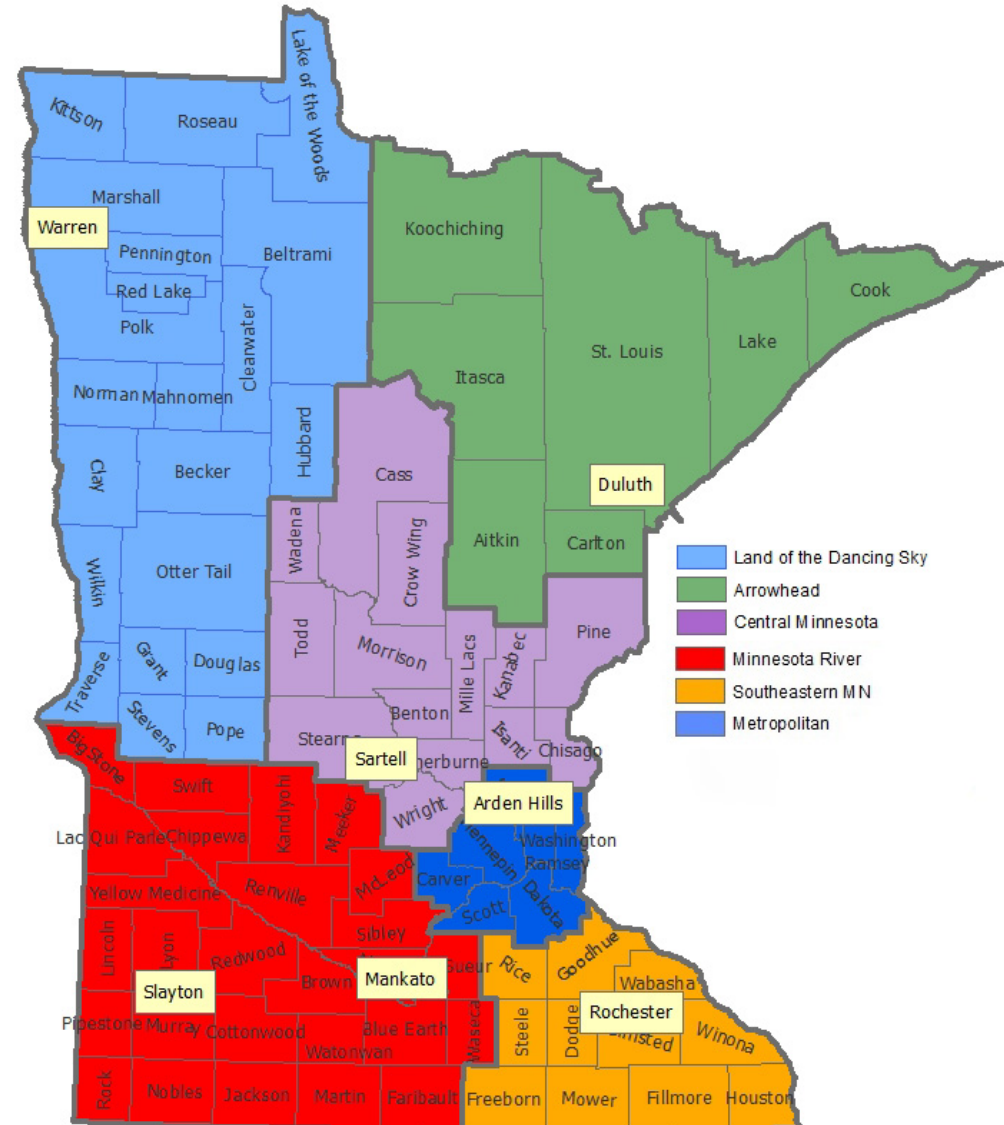
Health Care Fraud, Waste and Abuse Prevention

Senior LinkAge Line: Areas of Expertise

- Care Transitions
- Medicare
 - State Health Insurance Assistance Program
 - Senior Medicare Patrol
- Health Insurance Counseling
- Prescription Drug Expense Assistance
 - All ages
- Long-term Care Options Counseling
- Application and Forms Assistance
- Long-term Care Partnership
- Caregiver Planning and Support
- Health Care Fraud and Abuse
- State Agency Related Questions
- Volunteer Opportunities in the Community

Senior LinkAge Line

- Minnesota's Federally designated State Health Insurance Assistance Program and Senior Medicare Patrol for Minnesota
- Statewide service of the Minnesota Board on Aging and Area Agencies on Aging
- Expertise in health insurance counseling and long-term care options counseling



Connect online: mn.gov/senior-linkage-line

The screenshot shows a web browser displaying the Minnesota Senior LinkAge Line website. The browser's address bar shows the URL mn.gov/senior-linkage-line. The website has a green header bar with the text "Senior LinkAge Line 800-333-2433". Below this is a dark blue navigation bar featuring the "m MINNESOTA SENIOR LINKAGE LINE" logo on the left, a search bar in the center, and links to "Minnesota Board on Aging" and "MinnesotaHelp.info" on the right. A phone number "800 333-2433" is also displayed. A dark horizontal bar contains the menu items: "Older Adults", "Caregivers", "Providers & Partners", "Resources", and "Calendar". The main content area has a background image of a bridge over a forest. It contains the text: "The Senior LinkAge Line® is a free statewide service of the Minnesota Board on Aging in partnership with Minnesota's area agencies on aging. The Senior LinkAge Line assists older Minnesotans and caregivers, by connecting them to local services, finding answers and getting the help they need." Below this text is a video player with a play button and two numbered thumbnails. The video title is "Senior LinkAge Line – We Are Aging". At the bottom of the page, there are three photographs: an older man in a red jacket talking to a woman on a porch, an older man in a blue shirt sitting in a wheelchair with a caregiver, and a group of three people (two older adults and one caregiver) smiling and talking.

Senior LinkAge Line 800-333-2433

m MINNESOTA
SENIOR LINKAGE LINE

Minnesota Board on Aging MinnesotaHelp.info

Search

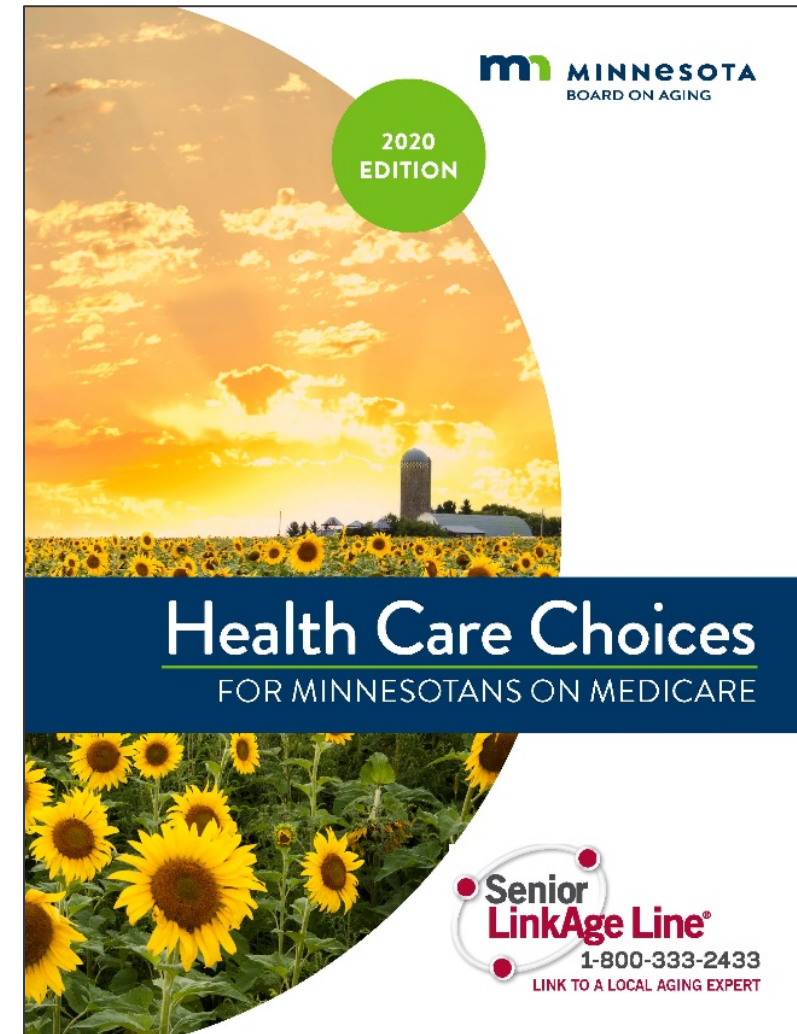
800 333-2433

Older Adults Caregivers Providers & Partners Resources Calendar

The Senior LinkAge Line® is a free statewide service of the Minnesota Board on Aging in partnership with Minnesota's area agencies on aging. The Senior LinkAge Line assists older Minnesotans and caregivers, by connecting them to local services, finding answers and getting the help they need.

Senior LinkAge Line – We Are Aging

- Provides comprehensive information on all Medicare options in Minnesota
- Request a printed copy
- View or download a copy at www.mnhealthcarechoices.org



- Comprehensive statewide resource database for seniors, caregivers, people with disabilities and more
- Unique homepages for seniors, youth, people with disabilities and caregivers
- Resource navigator tools
 - Long-term Care Choices Navigator
 - Disability Benefits 101
- Live, secure online chat

The Senior Medicare Patrol

- Senior Medicare Patrol (SMP) is a federal education and prevention program
- Focuses on preventing, identifying and reporting Medicare fraud
- Need volunteers to do outreach and conduct senior surf trainings



Health Care Fraud, Waste and Abuse

- According to the federal Office of Inspector General, each year Medicare loses billions of dollars as a result of errors, fraud and abuse
- Losses affect Medicare and Medical Assistance beneficiaries, caregivers and taxpayers

- Fraud is intentionally submitting false information to the government or a government contractor to get money or a benefit
- Examples of Fraud
 - Knowingly billing for services not furnished or supplies not provided, including billing for cancelled appointments
 - Billing for nonexistent prescriptions
 - Knowingly altering forms, medical records or receipts for higher payment
 - Someone uses your Medicare or Medical Assistance card with or without your permission
 - A company uses false information to mislead you into joining a Medicare plan

Who Commits Fraud?

- Most individuals and organizations that work with Medicare and Medical Assistance are honest
- However, anyone can commit fraud including:
 - Doctors and other health care providers
 - Durable medical equipment suppliers
 - Employees of doctors or suppliers
 - Employees of companies that manage Medicare billing
 - People with Medicare and/or Medical Assistance

- Waste includes practices that, directly or indirectly, result in unnecessary costs to the Medicare program, such as overusing services.
 - Not generally considered to be caused by criminally negligent actions, but rather by the misuse of resources
- Examples of Waste
 - Conducting excessive office visits or writing excessive prescriptions
 - Prescribing more prescriptions than necessary for treating a specific condition
 - Ordering excessive lab tests

- Actions of abuse result in unnecessary costs to the Medicare program. Abuse involves paying for items or services when there is no legal entitlement to that payment, and the provider has not knowingly or intentionally misrepresented the facts to obtain payment
- Examples of Abuse – unknowingly:
 - Billing for unnecessary medical services
 - Billing for brand name drugs when generics are dispensed
 - Excessively charging for services or supplies
 - Misusing codes on a claim, such as upcoding or unbundling codes

Difference Among Fraud, Waste and Abuse

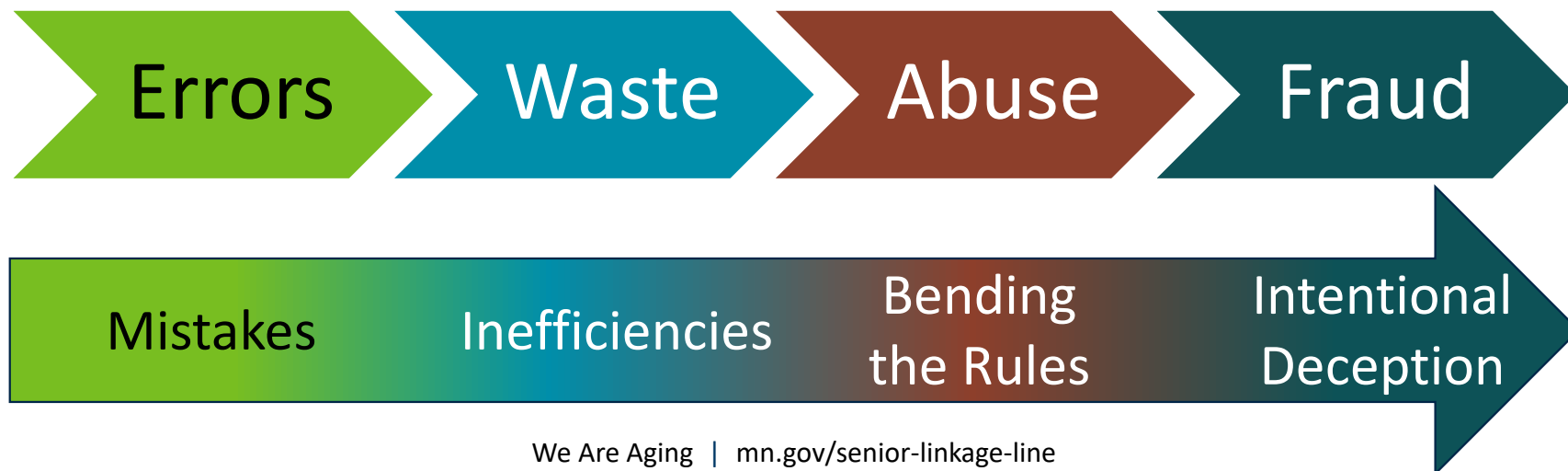
- Primary difference is intent and knowledge
- Fraud requires intent to obtain payment and the knowledge the actions are wrong
- Waste and abuse involve obtaining an improper payment or creating an unnecessary cost to the Medicare program, but does not require the same knowledge or intent

Protecting Taxpayer Dollars

- Centers for Medicare & Medicaid must:
 - Protect Medicare Trust Funds
 - Medicare Hospital Insurance Trust Fund (Part A)
 - Supplementary Medicare Insurance Trust Fund (Part B)
 - Protect the public resources that fund Medicaid programs
 - Manage the careful balance between paying claims quickly and limiting burden on the provider community with conducting reviews that prevent and detect fraud

Causes of Improper Payments

- Not all improper payments are fraud, but all payments made due to fraud schemes are improper
- Most common error is insufficient documentation
- Centers for Medicare & Medicaid Services targets all causes of improper payments



Durable Medical Equipment Fraud

- Durable medical equipment suppliers cannot make unsolicited sales calls
- Potential scams
 - Calls or visits from people saying they represent Medicare
 - Phone or door-to-door selling techniques
 - Free equipment or service and asked for Medicare number for “record keeping purposes”
 - Told that Medicare will pay for the item or service with provided Medicare number
- Current issue is with braces being sent to Medicare beneficiaries – in Minnesota
- Genetic testing schemes are growing in scope

Quality of Care Concerns

- Patient quality of care concerns aren't necessarily fraud
 - Medication errors
 - Change in condition not treated
 - Discharged from hospital too soon
 - Quality of care concerns
 - Incomplete discharge instructions and/or arrangements
 - To report these issues, contact Livanta at 1-866-815-5440
 - Livanta is the Beneficiary and Family-Centered Care Quality Improvement Organization (BFCC-QIO) for Minnesota

Preventing Fraud in Medicare Part C and Part D

- Plan agents and brokers must follow Center for Medicare & Medicaid Service's marketing guidelines. Plans cannot:
 - Send unwanted emails
 - Visit homes uninvited to encourage enrollment in their plan
 - Call non-members
 - Offer cash to join their plan
 - Give free meals
 - Talk about their plan in locations where people get health care

Identity Theft

- Fastest growing crime - more than 750,000 victims every year
- An imposter uses personal information to get phony credit cards, take money from bank accounts and even give you a criminal record
- Much of identification theft stems from questionable activities, such as dumpster diving

Identity Theft Is a Serious Crime

- Someone else uses your personal information, like your Social Security or Medicare number
- If you think someone is using your information
 - Call your local police department
 - Call the Federal Trade Commission's Identification Theft Hotline at 1-877-438-4338
 - If Medicare card is lost or stolen, report it to Social Security right away at 1-800-772-1213

Protect Yourself from Identity Theft

- Shred private records, financial statements, credit card applications and checks
- Have ordered checks delivered to your bank
- Empty your mailbox quickly
- Safeguard Social Security and Medicare numbers and cards
- Do not mail outgoing bills and checks from home
- Never leave behind receipts
- Do not provide personal or financial information over the phone, unless you initiated the contact with the organization and you know who they are
- Monitor credit card and bank statements and credit reports

Report Identity Theft

- If something goes wrong, REPORT IT.
 - Request a fraud alert be placed on your file
 - Equifax: 1-800-685-1111
 - Experian: 1-888-397-3742
 - TransUnion: 1-888-909-8872
 - You can also request one free credit report per year from each company

Medical Assistance (Medicaid) Fraud Examples

- Billing for services not provided
- Billing for medically unnecessary services
- Upcoding, unbundling and double-billing
- False price and cost reports
- Offering or accepting kickbacks
- Beneficiary not eligible for reimbursement

Your Role to Fight Against Fraud, Waste and Abuse

- 4 Rs for Fighting Medicare Fraud
 - Record appointments and services
 - Review services provided
 - Compare services actually obtained with services on your Medicare Summary Notice
 - Report suspected fraud
 - Remember to protect your personal information, as in your Medicare card and bank account numbers

Physician Agrees to Pay \$118,000 to
Settle Medicare Billing Fraud Allegations

Owners of Tucson Home Health Care Business
Sentenced to Prison for Medicare Fraud Scheme

Feds charge 24 in alleged \$1.2
billion Medicare fraud scheme

Former Podiatrist Convicted of Scheme to
Defraud Medicare and Medicare Fraud

Owner of Home Health Agency
Sentenced to 30 Months in Prison for
Role in Medicare Fraud Scheme

Physical Therapist Sentenced to 42 Months for
Multi-Million-Dollar Health Care Fraud Scheme

Two more convicted in record
Minn. Medicaid fraud

Feds break up \$1.2 billion Medicare scam
that peddled unneeded braces to seniors

Beware of Genetic
Testing & Cancer
Screening Scams

Behavioral health group to
pay \$1M for Medicaid fraud

Attorney General's office wins largest Medicaid
fraud case in Minnesota state court history

From the Headlines

Scams Defined

- A fraudulent scheme performed by a dishonest individual, group or company
- Scammers misrepresent themselves as someone with skill or authority
- Via the Internet, mail and phone
- There are many, many types of scams.

Grandparent Scam

- Calls and poses as a relative in distress or someone representing that person
- States they have been arrested, in an auto accident, in need of a lawyer, etc.
- Told to wire money to the scam artist
- Urged to not tell anyone
- Many scams rely on money being wired or sent through prepaid cards like MoneyPak or iTunes
- Be wary of any request for payment that is not a credit card

Counterfeit Prescription Drugs Online

- You pay for something that will not help your condition
- Purchase unsafe substances
- Can be hard on your body as well as your wallet

- Scammers read obituaries and call or attend a funeral services to take advantage of the grieving person
- Claim there is an outstanding debt that must be paid
- Disreputable funeral homes add unnecessary charges to a bill
- Insist that a casket is necessary even in a cremation

Fraudulent anti-aging products

- Fake Botox sold over the internet
- Bogus homeopathic remedies

Fake Check Scam

- Fraudsters ask you to cash realistic looking checks and wire a portion of the proceeds back to the fraudster before the check bounces
- There is no legitimate reason ever for someone to give you money and then ask you to send money back

Tech-Support Scams

- Make unsolicited phone calls, use pop-ups on the Internet or call phone text messages that look like warnings to frighten people into thinking their computer or cell phone has been hacked or has a virus
- Pretend to be from a well-known computer or software company and offers to remotely fix your computer for a fee
- Sometimes scammers remotely install viruses or programs on your computer – can steal bank account information or commit identity theft

Investment or Work-at-Home Scams

- Promises of easy money if up front money is provided
- Do not make investments with anyone over the phone
- Always consult with a trusted financial planner or banker
- Never invest money before thoroughly checking into the offer
- Check with the Minnesota Department of Commerce to see if the company is licensed to do business in Minnesota

- You receive a letter, email or text message stating that you have won a lottery, sweepstakes, or grant.
- Instructed to deposit a check then wire a portion back to the company to cover taxes and administrative fees.
- Funds may initially appear in your account but once the bank discovers the check is fake, the money will be removed from account

-

Personal and Medical Safety Product Scams

- Target older adults to buy products that are costly and deceptively-marketed by exploiting fears about personal or medical safety. Examples:
 - Encourage you to buy an alarm due to a rash of burglaries in your area
 - Discuss medical errors in hospital so buy a medical safety product

“You Have Won” Calls and Mail

- Scammer tells you that you won a prize but must purchase a product (like magazines), pay a processing fee or pay taxes
- Request a credit card number, checking account number or a Social Security number
- Often your money must be sent overnight delivery to a company in another state or country
- Hang up or throw away the mail

Bogus Charities

- Scammers charge exorbitant prices for everyday items (a dozen light bulbs for \$84.99)
- Appeals for contributions are designed to look like bills or invoices
- Little detail is provided about how the charity operates or where the money goes
- Heart-wrenching appeals used with high-pressure tactics
- Including elaborate gifts with the donation request

- Living trusts organize your financial affairs
- Scammers advertise presentations at hotels, restaurants or come to your door trying to get you to listen to them about financing options
- Requests highly personal financial information
- Tell you that a trust will protect you from inheritance taxes
- Thousands of dollars are charged for boilerplate forms
- Emphasizes need to avoid probate and exaggerates the its costs
- Always talk to an attorney or financial planner who specializes in estate planning

Medicare.gov/ fraud

- Prevention tips
- Spot fraud
- Report fraud
- Plan marketing info



- Secure site
- Manage personal information
- Register to:
 - Review eligibility, entitlement, and plan information
 - Track preventive services
 - Keep a list of your prescription drugs
 - Review claims for Medicare Part A and Part B

The screenshot shows the MyMedicare.gov/fraud website. At the top, there are two light blue banners. The first banner says "New Medicare cards are in the mail!" with a "Learn more" link. The second banner says "Impacted by recent hurricanes?" with a subtext "Get healthcare in a disaster or emergency." and a "Learn more" link. Below these banners, the page is split into two columns. The left column is titled "MyMedicare Secure Sign In" and contains a sign-in form with fields for "User name" and "Password", a "Sign In" button, and a "Trouble Signing In?" link. The right column is titled "New To MyMedicare?" and contains a "Create an Account" button. Below this, there is a "MyMedicare.gov Help" section with links to "Get MyMedicare help" and "Online Services/Web confidentiality agreement".

New Medicare cards are in the mail!
[Learn more](#)

Impacted by recent hurricanes?
Get healthcare in a disaster or emergency. [Learn more](#)

MyMedicare Secure Sign In

Enter your User name and Password and sign in to MyMedicare.gov to continue.

User name

Password

By accessing this system, you agree to our Terms and Conditions. [Read more](#) +

[Sign In](#)

[Trouble Signing In?](#)

New To MyMedicare?

Register to get personalized information and use Medicare's [Blue Button](#) feature

[Create an Account](#)

MyMedicare.gov Help

→ [Get MyMedicare help](#)
→ [Online Services/Web confidentiality agreement](#)

Do Not Call and Do Not Mail Lists

- Do Not Call
 - Nationally, call 1-800-382-1222 to get on the Do Not Call List
 - Usually takes about 30 days to activate the process
- Do Not Mail (stop unsolicited mail and email)
 - Call 1-888-567-8688

Report Fraud, Waste and Abuse

- Senior LinkAge Line – 1-800-333-2433
- Attorney General Minnesota Fraud Control Unit – 1-800-657-3750
- Minnesota Fraud Hotline – 651-431-3968 or 1-800-627-9977
- Federal Office of Inspector General – 1-800-447-8477
- Minnesota Department of Commerce Fraud Bureau – 1-888-372-8366
- Federal Trade Commission – 1-877-382-4357
- Minnesota Charities Review Council – 651-224-7030
- Better Business Bureau – 651-699-1111 or 1-800-646-6222

Questions?



800-333-2433

We Are Aging