

About the Pennsylvania SMP at CARIE

In response to the billions of dollars lost each year to health care fraud, the US Administration on Aging (AoA) developed the SMP program to help consumers understand more about health care fraud. Retired Medicare beneficiaries teach other Medicare and Medicaid beneficiaries about health care fraud and what they can do about it.

About CARIE

CARIE, the Center for Advocacy for the Rights and Interests of the Elderly, is a non-profit agency committed to promoting the well being, rights, and autonomy of older persons through advocacy, education, and action. CARIE is a leader in the field of elder abuse awareness and prevention and provides advocacy programs, which include the CARIE LINE telephone consultation and problem resolution service and the Long-Term Care Ombudsman Program. As a non-profit agency, CARIE is not associated with any health care company or provider.

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Partners include: Alzheimer's Association, Delaware Valley Chapter; The Mayor's Commission on Services to the Aging; Philadelphia Corporation for Aging; Retired Senior and Volunteer Program; AARP; and Albert Einstein Healthcare Network

CENTER FOR ADVOCACY
C | A | R | I | E
FOR THE RIGHTS AND INTERESTS
OF THE ELDERLY

Protect...Detect...Report

Preventing Medicare Fraud



A Division Of

**Center for Advocacy for the Rights
and Interests of the Elderly**

Land Title Building
100 S. Broad Street
Suite 1500

Philadelphia, Pennsylvania 19110

800-356-3606

www.carie.org

Health Care Fraud Affects All Americans

How does this happen? By:

→ Wasting billions of tax dollars. In 2009, \$48 Billion was lost to fraud and abuse. Money lost to fraud, abuse, and billing errors means less money for benefits to older adults and programs to assist family caregivers.

→ Decreasing the quality of medical care can lengthen an older person's recovery time and may extend a person's need for additional medical services.

→ Increasing out of pocket costs to Medicare beneficiaries (i.e. higher Medicare premiums)

What exactly is fraud?

Fraud occurs when an individual or organization deliberately deceives others in order to gain some sort of unauthorized benefit (usually money).

Some Examples of Fraud:

- Billing for something that you never received
- Billing twice for the same thing
- Billing for one hour of service when only 15 or 30 minutes of service was given

An Example of Fraud

After Ms. Smith's stroke, her doctor prescribed physical therapy to aid in her recovery. The prescription was for one hour of physical therapy three times a week. However, the therapist regularly left after only ten minutes while still billing Medicare for the full amount. Without the recommended physical therapy, Ms. Smith risked continued injury. Ms. Smith called CARIE with her concerns and was able to receive her full physical therapy benefit through another company. A fraud investigation was also launched. This tip not only led to Ms. Smith receiving the help she needed, but it also resulted in money being returned to Medicare.

Fraud Prevention Tips

What Can You Do? Protect, Detect, Report!

- **Protect** your Medicare number as if it were a credit card number. Medicare and Social Security NEVER call beneficiaries to solicit information or sell anything.
- Keep a health care calendar to record appointments and services, and compare it to the quarterly summary notices sent from Medicare to **detect** any problems. People with HMO's can request a summary of charges to review, if they don't receive them automatically.
- **Report** suspicious billing activity or individuals you don't know who try to get your personal information such as your Medicare number or bank account number.
- Appeal denials! If you are denied medically necessary services from an HMO you may be experiencing a type of fraud. Everyone has the right to appeal denials.
- Trust your instincts-if something sounds too good to be true, it probably is!

Who Can Help?

The **PA-SMP** is a statewide program dedicated to preventing Medicare and Medicaid fraud. If you have questions or concerns, or need to report fraud, please call the **PA-SMP toll free: 1-800-356-3606**. Help is free and confidential.

At CARIE:

- A person answers the phone-no buttons to push, no menus to follow
- An advocate will work with you to help get your problem resolved
- A wide library of materials is available to consumers at no cost