

## 12 Tips to Protect Yourself from Health Care Fraud

### **37% of Americans aged 62–75 ranked fear of fraud ahead of concern for health crises and terrorism!**

Health care fraud is not just about losing money. It can make you sick or hurt you. From unsafe drugs sold on the Internet as a “cure” for cancer, to wheelchair billing plots that try to bilk consumers and Medicare out of millions of dollars for unneeded or improper equipment, health care fraud is everyone’s concern!

Health care fraud, errors and abuse costs the US between \$80 and \$160 billion a year. \$1 of every \$10 spent on public insurance programs like Medicare and Medicaid is lost to fraud. Health care fraud causes big financial problems for you as well. The most recent estimate is that consumers themselves lose more than \$10 billion each year to health care fraud.

### **Don’t Be a Victim!**

Consumers like you play a big role in the fight against health care fraud by reporting errors and possible fraud. Law enforcement is important, but the best protection comes from preventing people from being cheated in the first place. There are 12 simple steps you can take to protect yourself and your family.

**Take action. Post the *12 Tips to Protect Yourself* on your refrigerator and use them as a daily checklist to make sure you are keeping your personal information and health safe.**

Everyone pays the price for health care fraud, errors and abuse, through higher insurance payments, increased costs for medical services and equipment, and greater expenses for Medicare and Medicaid. But more importantly, lives are at stake.

*To learn more about how to protect yourself or join in the fight against fraud, contact your local Senior Medicare Patrol (SMP) project. They can provide information and help with identifying or reporting health care fraud.*



Toll Free: 877.808.2468 Web: [www.smpresource.org](http://www.smpresource.org)

The Center of Service & Information for Senior Medicare Patrol Projects

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## 12 Tips to Protect Yourself from Health Care Fraud

1. Only visit your personal doctor, hospital or clinic for medical help. Only they should make referrals for special equipment, services, or medicine.
2. **Never** show anyone your medical or prescription records without first talking to your doctor or pharmacist.
3. If someone calls and tries to threaten or pressure you into something – simply hang up the phone.
4. If someone comes to your door and says they are from Medicare or some other health care company, shut the door... *It's shrewd to be rude!*
5. Do your homework and talk to your health care provider before buying or investing in Internet “cure-all” or “miracle” products or services.
6. Don't keep mail in your mailbox for more than one day. People steal personal information right out of your mailbox.
7. Rip up or shred your Medicare or other health care papers and other important documents before throwing them away. *Crooks go through the trash!*
8. **Treat your Medicare & Social Security numbers like credit cards.** If someone offers to buy your Medicare or Social Security number, don't do it...it's simply not worth it.
9. Remember that **Medicare doesn't sell anything.**
10. Follow your instincts—if it seems too good to be true, it usually is!
11. If you suspect an error, fraud or abuse related to health care, gather the facts and report it.
12. **ALWAYS** read your Medicare Summary Notice (MSN) or health care billing statement. Your Medicare Summary Notice is the piece of mail stamped “This is Not a Bill” that comes in after you get medical care.

Look for three things on your billing statement:

- Charges for something you didn't get
- Billing for the same thing twice
- Services that were not ordered by the Doctor



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