

BEWARE OF MEDICARE SCAMS

ROBERT E. RICLES, ESQ.*

We seniors like a bargain when we see one. Scammers are aware of our proclivity to react to a perceived bargain. They are smart. They are devious. They continue to devise new schemes to get our hard-earned dollars and to bilk Medicare out of millions. Here are a few of the current schemes of which we must **BEWARE**.

THE “FREE” BACK OR KNEE BRACE SCAM: You see an “as seen on TV” ad or you receive a call from someone claiming to be from Medicare. Your knee has been bothering you for some time and you say to yourself “aha, relief at last” and you express this to the caller. After receiving your Medicare information, the caller offers you a “free” brace or other durable medical equipment (DME), knowing that Medicare will pay for them because Medicare has not reduced its reimbursement amounts for this DME. But it isn’t free – Medicare gets a bill for \$1,000 to \$2,000 when the DME costs a fraction of that and Medicare pays for it. You receive a brace that doesn’t fit, but who cares. Then you receive a different brace and maybe another or even another, none of which you ordered. And Medicare gets charged for every DME you received. Just for back braces, we, as taxpayers, spent nearly \$108 million between 2010 and 2016. **DO NOT ANSWER THAT PHONE CALL AND NEVER GIVE OUT YOUR MEDICARE NUMBER, SOCIAL SECURITY NUMBER, BIRTH DATE, BANK ACCOUNT INFO, OR CREDIT CARD NUMBER TO AN UNKNOWN PARTY!** If you need a brace, see your doctor and have one prescribed for you.

THE DNA TESTING SCAM: Across the country, genetic testing company representatives are offering “free” genetic tests to Medicare beneficiaries. All they need is a cheek swab and YOUR MEDICARE NUMBER in exchange for promising the results will help you avoid diseases or advise you of the right medications. “Free” – NO! Having your Medicare number allows them to falsely bill Medicare and bilking the system of needed funds. They will order unnecessary tests and could easily lead to confusion about your health condition. Medicare pays, on average, \$6,000 to \$9,000 for these tests and sometimes as much as

\$25,000. Medicare rules state that DNA tests must be medically necessary and approved by a doctor treating the patient. Frequently the scammers will pay an unscrupulous doctor kickbacks for ordering the DNA tests without ever seeing the patient. In many cases the patient never receives the test results or, when they do, they get a bunch of incomprehensible garbage. And guess what – the patient’s identity has been breached. DON’T LET IT HAPPEN TO YOU!

“FREE” MEDICAL ALERT PHONE SCAM: There are legitimate life alert systems available that we seniors use to call emergency services in case of a fall or other accident. There is a cost for installation and then a reasonable monthly charge. Unfortunately there are seniors on fixed incomes who feel they cannot afford the charges. They receive a robocall giving them a number to call to receive a “free” alert system. When the senior calls the number, the scammer will request personal and financial information in order to receive the system. Guess what – no system ever received! Financial data breached! DON’T ANSWER THAT CALL!

WHEELCHAIR SCAMS: Medicare may provide a mechanical or motorized wheelchair to those having a legitimate need (chronic ailment or disability preventing free ambulating) by obtaining a Certificate of Medical Necessity signed by their doctor. Scammers will try to offer the patient a power wheelchair that is a “free” benefit under Medicare. WRONG! The patient may have to pay a copay or meet a deductible and Medicare will be billed anywhere between \$1,500 and \$6,000, depending on the model and may include accessories that were never ordered. In one case the patient’s wheelchair had become aged and the battery had failed. She was offered a new chair. Problem was it could reach speeds of 4.8 miles per hour and, after leg contusions and other problems trying to maneuver the chair she was able to exchange it for another model. On this model she was unable to adjust the height of the seat to an acceptable level. The supplier would not accept return of the chair which was useless to her. At this point she decided to return to her old model, but Medicare would not provide a new battery because she had a new chair. She contacted the Senior Medicare Patrol (SMP) and SMP assisted in getting the useless chair returned after sitting in her closet for an extended period of time.

HOSPICE CARE: Hospice care is provided under Medicare Part A for patients whose doctor has certified that they are terminally ill and expected to survive six months or less if the disease runs its normal course. The Affordable Care Act requires face-to-face contacts with every hospice patient to determine continued eligibility. Hospice care fraud schemes include falsely certifying that the patient is terminally ill; inflating the level of care beyond what is actually needed, such as falsely documenting the patient needs crisis care to receive the highest reimbursement rates; providing gifts to the beneficiary to encourage agreement to a hospice level of care even though the beneficiary is unlikely to be terminally ill; and approaching the patient in the hospital to explain the benefits of hospice care.

Been a victim of a scam or suspect a scam or fraud? Contact the Massachusetts Senior Medicare Patrol (SMP) at 800-892-0890 or visit www.masmp.org. The MA SMP Program conducts outreach and free educational sessions across the state to empower Medicare and Medicaid beneficiaries, family members, caregivers and professionals on the importance of being engaged healthcare consumers. Only through consumer engagement can we prevent, detect and report healthcare errors, fraud and abuse which are costly but too often have health related consequences.

- Bob is an SMP volunteer and a former SHINE counselor