



Medicare fraudsters are getting smarter.

If you're concerned about falling victim to a Medicare scam, you are not alone. As a division of Delaware Health and Social Services, Delaware Senior Medicare Patrol (DE SMP) is here to help you, and the Delawareans you love, stay ahead of health care fraud.

It's hard to know where to turn when you think you may be a victim of Medicare errors, abuse, or fraud. Senior Medicare Patrols (SMPs) empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse. DE SMP offers an all-in-one Find Help form at <https://smp.dhss.delaware.gov/find-help> to file a Medicare fraud report, to get help identifying errors, or to speak personally with our advocate team about your health care experiences—and we'll make sure we connect you to the right people to assist you in your unique situation.

The Process of Investigating

How do I know if something is legitimate?

Here are the 3 initial steps we recommend you take to investigate any concerns you may have:



Step 1: Contact that Provider or Supplier

Call your health care provider or supplier first to question the charge. If the issue is determined to be a mistake, ask them to correct it.



Step 2: Contact The Payer/Insurance

If the provider or supplier can't answer the question, contact the company that paid the bill. Their contact information can be found on your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB).



Step 3: Contact DE SMP

If the issue still isn't resolved, Contact Us, DE SMP, and we can assist. If fraud or abuse is suspected, we will guide you in resolving it and we will refer cases to the proper authorities on your behalf. Visit smp.dhss.delaware.gov/find-help to start.



Protect & Prevent

**Am I an easy target for Medicare scammers?
How can I protect myself and my information?**
DE SMP empowers you to take control and prevent health care fraudsters from accessing your information.

The Holes In Your Defense that Scammers Abuse

Navigating Medicare can be a complicated, tedious, and time-intensive process; scammers take advantage of those complexities and obstacles. It requires attention and diligence to protect yourself to the best of your ability. Prevent fraudsters from exploiting opportunities by educating yourself, enacting successful prevention methods, and stopping the fraud before becoming a victim of it. Be the first line of defense in protecting your Medicare benefits.

The Do's and Don't's to Protecting Yourself:

Use Best Practices to Improve Safety

DO: Protect your medical identification cards and numbers—do NOT share your Medicare information with strangers. Treat your Medicare card and number like you would a credit card: Only share Medicare and other health care identification cards and numbers with trusted sources who need that information to serve you, such as your health care providers. This information should NOT be provided to a stranger who calls, visits, or approaches you in a public setting. Remember: Even just your Medicare number can be valuable to thieves who want to steal your medical identity or bill Medicare fraudulently—and they can do it without even seeing you personally. Do NOT share your Medicare card or Medicare number with strangers, and remember that Medicare will NOT call you to ask for that information since they already have it on file. *Note: If you call 1-800-Medicare (1-800-633-4227) for assistance, they WILL ask for your Medicare number, however.*

DO: Rely on your doctors for medical advice, equipment, and prescriptions. Your doctor knows you best, so do NOT entertain advice or offers of medical services from unknown persons who call, visit, or approach you in public.

DO: Keep accurate records of your own to compare back to. Keep records of health care visits, services or equipment received, test results, etc. Request a copy of any forms or documents you sign for your own records and file copies of bills received from your doctor, hospital, pharmacist, supplier, or other health care provider all in the same place. Keeping this information together makes it easier to reference over time. DE SMP has free downloadable resources available at <https://smp.dhss.delaware.gov/resources> to help keep track of information.



DO: Save your Medicare Summary Notices (MSNs) and Explanations of Benefits (EOBs) and review them for accuracy. Compare the dates, providers, and services received, shown on MSNs and EOBs, to what is documented in your personal health care records.

DO: Be cautious when responding to unsolicited offers. Check the data before responding, and you can ask friends and family about it. Know that if it sounds “too good to be true,” you should suspect a scam.

DO: Educate yourself about common scams and what to look out for. Learn how to Detect fraud at <https://smp.dhss.delaware.gov/detect> on our website, and another way to stay informed is through visiting the National SMP Resource Website at smpresource.org as well as our Resources page at <https://smp.dhss.delaware.gov/resources>

DO: Contact us if you suspect fraud. SMPs (Senior Medicare Patrols), such as ours representing the state of Delaware, are here to support you. Visit <https://smp.dhss.delaware.gov/find-help> to contact us.

Avoid Behaviors That Put You At Risk For Fraud

Do NOT share your Medicare number or card information. Medicare already has your Medicare number. They will NOT call you to ask for it, and they certainly do NOT need your bank account number. *Note: If you call 1-800-Medicare (1-800-633-4227) for assistance, they WILL ask for your Medicare number, however.*

Do NOT carry your Medicare card in your wallet, unless it's absolutely necessary for a specific reason. Otherwise, store it in a safe, secure location with your other important items.

Do NOT answer phone calls from unknown callers. Calling you is an easy way for scammers to hide their identity, and fraud conducted by telephone is rampant. Do NOT be afraid to hang up immediately if they catch you off guard. Treat any offer of free services in exchange for your Medicare or health care identification number with severe scrutiny.

Do NOT sign anything you do not understand. Always read and make sure you understand the content before you sign. DE SMP is here to support you: <https://smp.dhss.delaware.gov/find-help>

Do NOT be afraid to speak up. Ask questions of your provider, Medicare plan, or 1-800-Medicare when:

- You don't understand the charges billed
- You don't think you received the service
- You feel the service was unnecessary
- You were charged for the same thing twice

Beware of charges for services not received, duplicate charges, or services that were not ordered by your doctor.

Contact DE SMP If You Have Any Suspicions

Do NOT wait if you suspect fraud! DE SMP support is ready to help identify and stop fraud.

Go to our all-in-one Find Help page to start, to make a report, and to get the support you need:

<https://smp.dhss.delaware.gov/find-help> or you can call our toll-free hotline at 1-800-223-9074.





Detect

What signs of a health care scam should I be aware of, or what if it's just a mistake?

DE SMP's tools and resources help you to escape risky situations and to gain confidence in those scenarios.

Is There Something Wrong Here?

After following the steps to Protect yourself better, is there a health care bill or an offer you still don't understand? Medicare is complicated, and fraud/errors are not always detected in the billing process. What may seem like an error to you may simply be the result of a misunderstanding about benefits. It may also be abuse, which involves billing Medicare for services that are not covered or are not correctly coded. So, is it fraud, or not?

Identifying Medicare fraud, errors, or abuse can be difficult, but you should be diligent in reviewing your bills and information when you receive it. You can detect potential problems by keeping a record of health care visits and services received and comparing that list to your Medicare Summary Notices (MSNs) and Explanations of Benefits (EOBs). DE SMP has Resources to keep track of information; see more on our Resources page at <https://smp.dhss.delaware.gov/resources>. Detection of errors should prompt you to call to your provider or DE SMP to come up with a plan for your questions.

Common Types of Health Care Fraud

Unfortunately, health care fraudsters will use things like COVID-19 and the popularity of Genetic Testing to take advantage of you. Some common examples of suspected Medicare fraud or abuse are:

- Billing for services or supplies that were not provided
- Providing unsolicited supplies to beneficiaries
- Misrepresenting a diagnosis, a beneficiary's identity, the service provided, or other facts to justify payment
- Prescribing or providing excessive or unnecessary tests and services
- Violating the participating provider agreement with Medicare by refusing to bill Medicare for covered services or items and billing the beneficiary instead
- Offering or receiving a kickback (bribe) in exchange for a beneficiary's Medicare number
- Requesting Medicare numbers at an educational presentation or in an unsolicited phone call
- Routinely waiving co-insurance or deductibles
- Waivers are only allowed on a case-by-case basis where there is financial hardship, not as an incentive to attract business



Common Fraud Schemes

Fraud Scheme: COVID-19

Scammers use public health emergencies as opportunities for new fraud schemes, and because older adults are at greater risk for serious illness from COVID-19, scammers may target older populations. This may include delivering fake test kits, offering “free” supplies in exchange for your Medicare number, or a number of other angles.

Fraud Scheme: Genetic Testing

Across the nation, genetic testing company representatives are offering “free” genetic tests to Medicare beneficiaries. During this popular scam, these criminals can steal people’s medical identity and falsely bill Medicare, draining the system of needed funds.

Fraud Scheme: Hospice Care

The term “hospice fraud” covers a variety of different types of fraud that are each detrimental in their own way. Fraudsters are targeting assisted living facility and nursing home residents whose life expectancy exceeds six months and are using high-pressure and unsolicited marketing tactics to get them to agree to hospice services.

Learn more about these and other fraud schemes that criminals exploit through the National SMP Resource website:

Fraud Alerts: <https://smpresource.org/medicare-fraud/smp-consumer-fraud-alerts/>

Fraud Schemes: <https://smpresource.org/medicare-fraud/fraud-schemes/>



Fighting Fraud in the Moment

1. Don't answer. We know that you're getting a lot of calls, and many of them are sales or suspicious in nature. The best practice is to not answer calls if you don't recognize the number. If the call is coming from someone who really needs to reach you, the caller will leave a message.

2. Hang up. If you find that you have answered a call that you now suspect is fraudulent, simply hang up. It's more important to protect yourself and your personal health information than it is to be polite to a stranger on the phone.

If the call is from a charity, tell them to send you information in writing.

Be sure to add that you do not give money to strangers over the telephone.

If they are selling something and you are interested, ask for information in writing.

If this is a one-time opportunity, tell them you do not make decisions over the phone.

Ask the caller for his or her name, company name, and callback number.

You can call back later to verify the legitimacy of the source and the offer.

Most importantly, LISTEN for these red flags:

- Are they asking for credit card information?
- Are they asking for banking information?
- Are they asking for personal information like your Medicare or Social Security number?
- Do they say the offer is only good today? A real company will give you time to think and verify instead of putting pressure on you.
- Do they know something about you but ask to verify that the information is correct?

If any of these red flags are present, **HANG UP!** Keeping yourself and your information safe should be your priority.

3. Walk away. Bad actors don't just make phone calls; sometimes they even make house calls! It's important to protect your personal health information no matter where you are. Fraudsters can be at community events, health fairs, expos, and in some cases even come to your home. They may offer a gift in exchange for signing up for a test or a free lunch to try their product in exchange for your Medicare number. Always remember: if it sounds too good to be true, it usually is! If you find yourself being approached by someone who isn't taking no for an answer, just walk away.

4. Contact a trusted friend or family member. People who are in the business of committing fraud are good at their jobs. They can sound honest, helpful and tell you compelling stories to try and gain your trust. It can be easy to fall victim to their schemes. Talking with a close friend or family member can help you determine if the situation is potentially fraudulent, and keep your Medicare benefits safe.

5. Contact DE SMP. The Delaware Senior Medicare Patrol is always here to help. DE SMP can support you if you believe that you have been a victim, and we will go over your experience in detail with you, help you determine if it is suspected fraud or abuse and, if needed, submit your claim for further investigation. Start now on our Find Help page: <https://smp.dhss.delaware.gov/find-help>





Report

What should I do when I suspect health care fraud, or if I'm unsure if I'm a victim of it? DE SMP provides expert guidance through identifying, reporting, and resolving your situation.

Why You Should Report Suspected Health Care Fraud

\$60 billion is a BIG number. That's the estimated cost of Medicare fraud each year throughout the U.S. — and it affects us all. While many take the position that it is a "victimless crime," that simply is not the case. While billions are wasted annually on fraudulent claims, valuable funds are also spent investigating those claims. Those are tax dollars that could be working to improve health care for beneficiaries, or to fund other vital government programs. Medicare fraud threatens the program as a whole and brings a drain on funds available for future beneficiaries as well as those relying on Medicare today.

Medicare fraud puts your benefits at risk. Fraudulent claims stating that you received tests, treatments or equipment that you didn't could result in denying payment for the same request later on — when you might need it. You could also find that if your information was improperly used, you may no longer qualify for services like long-term care or other insurance. Those not directly impacted by fraud can find their benefits compromised as well; if a particular service or medical equipment device becomes common in fraudulent claims, Medicare may not approve these items as readily. This makes it much more difficult for you to get the services and equipment you need for your health and wellness.

How You Can Help

Be the first line of defense in protecting your Medicare benefits. Learn more on our Protect page at <https://smp.dhss.delaware.gov/protect> or our Detect page at <https://smp.dhss.delaware.gov/detect>

Interested in helping protect Delawareans from Medicare fraud, errors, and abuse? Learn more on our Volunteer page: <https://smp.dhss.delaware.gov/volunteer>



The Process of Investigating

How do I know if something is legitimate?

Here are the 3 initial steps we recommend you take to investigate any concerns you may have:



Step 1: Contact that Provider or Supplier

Call your health care provider or supplier first to question the charge. If the issue is determined to be a mistake, ask them to correct it.



Step 2: Contact The Payer/Insurance

If the provider or supplier can't answer the question, contact the company that paid the bill. Their contact information can be found on your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB).



Step 3: Contact DE SMP

If the issue still isn't resolved, Contact Us, DE SMP, and we can assist. If fraud or abuse is suspected, we will guide you in resolving it and we will refer cases to the proper authorities on your behalf. Visit smp.dhss.delaware.gov/find-help to start.

Remember, if you're concerned about falling victim to a Medicare scam, you are not alone.

Delaware Senior Medicare Patrol (DE SMP) is here to help you, and the Delawareans you love, stay ahead of fraud. Find Help today to get started.

When Medicare fraud is suspected, there are other entities that may be activated on your behalf, including:

- HHS Office of Inspector General (OIG), 1-800-HHS-TIPS (800-447-8477)
- Centers for Medicare & Medicaid Services (CMS), 1-800-Medicare
- State attorneys general
- Local law enforcement
- State departments of insurance
- State Medicaid Fraud Control Units (MFCU)
- The National SMP Resource, smpresource.org

See our full list of entities on our Resources page: <https://smp.dhss.delaware.gov/resources>



Volunteer

Join our team as a volunteer and become a First State Fraud Fighter! DE SMP relies on volunteers like you to help us in our mission to help Medicare beneficiaries, their families and caregivers Protect, Detect and Report Medicare errors, abuse, and suspected fraud.



Why Volunteer?

The DE SMP is a federally grant funded program overseen by the Delaware Division of Social Services (DSS). We rely on volunteers to help us in many aspects of running a successful and impactful program that provides Education, Outreach & Support to all Delaware Medicare beneficiaries, their families and caregivers.

How to Get Involved

There is nothing more effective in combating health care fraud than educated, informed, empowered consumers. Our volunteers serve as the primary defense, equipping Delawareans with the knowledge and resources necessary to effectively Protect, Detect, and Report instances of suspected Medicare fraud, errors, and abuse. Tips provided by Medicare beneficiaries have led to the dismantling of fraudulent schemes nationwide. Without the dedicated outreach and educational efforts of volunteers like you, the discovery and reporting of these tips would be significantly less likely.

The DE SMP program matches a volunteer's skills and interests to the needs of the program.

As a result, DE SMP volunteers may serve Medicare beneficiaries, their families, and caregivers in many creative ways. However, there are five types of activities most commonly conducted by DE SMP volunteers: Administration, Counselor, Distributor, Event Ambassador, and Presenter.

Volunteer Roles

1. Program Administration

Does a well-organized desk make you smile? Do you just love the smell of fresh paper in the morning? Our Administrative volunteers help with work such as copying, filing, and data entry as well as preparing informational packets for our presentations.

2. Program Counselor

If you are recognized as a "person of trust" in your community, this could be a great fit for you! Our Counselor volunteers help by having direct conversations with beneficiaries about their individual situations; this may include review of personal information such as Medicare Summary Notices, billing statements, and other related financial and health documents. In addition, helping with in-depth interactions with beneficiaries who are reporting specific instances of health care fraud, errors,



and abuse; may act on behalf of a beneficiary to correct an error or refer suspected fraud and abuse to the appropriate authorities could occur. Volunteers must be able to read, write, and communicate effectively; have reliable transportation; agree to confidentiality requirements; have a sensitive and caring attitude; and complete a training course on Medicare fraud, waste, and abuse. Our DE SMP Volunteer Counselors must also pass a background check and receive in-depth training.

3. Program Distributor

Are you a Road Warrior that loves traveling? The DE SMP Program needs your help with transporting and disseminating SMP information materials to sites and events. The key role is needed to help spread the word to community locations throughout your county to Protect, Detect, and Report suspected Medicare fraud, waste, and abuse. Volunteers can expect to work with staff to determine what materials are needed for various locations, transporting the materials, and ensuring they are displayed in a way that reflects the DE SMP guidelines. Establishing rapport with the location staff and communicating needs to the DE SMP staff is required in addition to read, write, and communicate effectively; have reliable transportation; agree to confidentiality requirements; have a sensitive and caring attitude; and complete a training course on Medicare fraud, waste, and abuse.

4. Program Event Coordinator

We need great Ambassadors to spread our message to Protect, Detect, and Report Medicare fraud in the First State. Do you love events and talking with the community? Are you a trusted source in your community? We are looking for friendly communicators to be Champions of our Senior Medicare Patrol. Our ambassadors visit local Libraries, Senior Centers, Community Buildings, Expos, Fairs & more providing information to the public regarding our mission and how everyone can help stop Medicare fraud, waste, and abuse. Volunteers will receive training from experts on health care fraud detection and prevention methods. Volunteers must be able to read, write, and communicate effectively; have reliable transportation; agree to confidentiality requirements; have a sensitive and caring attitude; and complete a training course on Medicare fraud, waste, and abuse.

5. Program Presenter

Are you comfortable taking center stage? Are slide decks where you shine? The DE SMP is looking for volunteers that have experience in presenting to small and large groups. Our Presenter volunteers visit Senior Centers, Senior Housing Facilities & Community Groups. Presenters go through a thorough training and are provided with materials so that they can effectively and eloquently discuss how Medicare beneficiaries, their families and caregivers can Protect, Detect, and Report suspected errors, fraud, and abuse. This key volunteer role requires you to read, write, and communicate effectively; have reliable transportation; agree to confidentiality requirements; have a sensitive and caring attitude; and complete a training course on Medicare fraud, waste, and abuse.

Download the Volunteer Application at <https://smp.dhss.delaware.volunteer>





About DE SMP

The Delaware Senior Medicare Patrol (DE SMP) exists to empower, educate, and assist Medicare beneficiaries, their families, and caregivers so that we can Prevent, Detect, & Report Medicare fraud, errors, and abuse.

What is an SMP?

SMPs (Senior Medicare Patrols) work at the grassroots level with the people directly affected by Medicare fraud, errors, and abuse. We increase public awareness about both the economic and health-related consequences, teaching beneficiaries how to Protect, Detect, and Report. In some cases, when Medicare beneficiaries are unable to act on their own behalf to address suspected Medicare fraud, errors, or abuse, SMPs work with them, their family caregivers, and others to address the problems. If necessary, SMPs make referrals to outside organizations to intervene.

Visit smpresource.org to learn more about the National SMP Resource.

About DE SMP

The Delaware Senior Medicare Patrol (DE SMP) is a grant-funded project through the federal U.S. Department of Health and Human Services (HHS), U.S. Administration for Community Living (ACL). First coming to Delaware in 1999, the grant was sponsored through the HHS Administration on Aging (AoA); in 2018 the Division of Social Services (DSS) was awarded the grant and has been administering the program throughout the state since that time.

The DE SMP team works in three main areas:

- 1. Conduct Outreach and Education.** DE SMPs give presentations to groups, exhibit at events, and work one-on-one with Medicare beneficiaries to prevent, detect, and report potential Medicare fraud.
- 2. Engage Volunteers.** The DE SMP program is a volunteer-based program. Protecting older persons' health, finances, and medical identity while saving their precious Medicare dollars is a cause that attracts like-minded people to volunteer for the DE SMP program. Learn more about becoming a volunteer on our Volunteer page: <https://smp.dhss.delaware.gov/volunteer>
- 3. Receive Beneficiary Complaints.** When Medicare beneficiaries, caregivers, and family members bring their complaints to the SMP, the SMP makes a determination about whether or not fraud, errors, or abuse is suspected. When fraud or abuse is suspected, they make referrals to the appropriate state and federal agencies for further investigation. In cases where it is a simple error DE SMP can help beneficiaries correct the issue with their health care provider.



We Help Stop Medicare Fraud

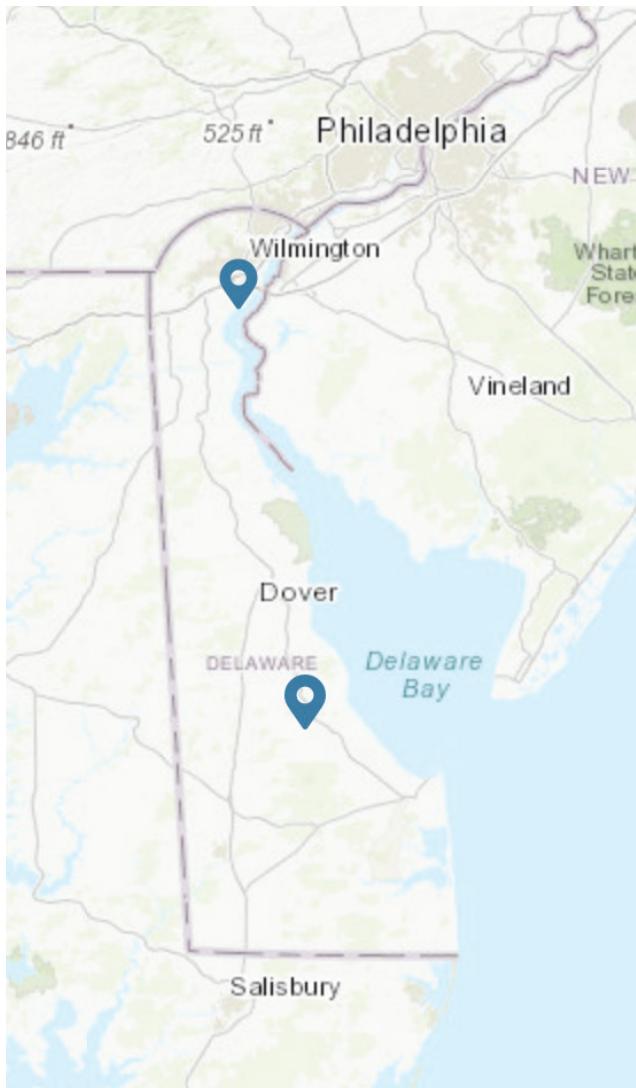
Serving the entire state of Delaware, the DE SMP:

1. Partners with aging services and others to promote awareness of fraud, waste, and abuse.
2. Develops and disseminates consumer education through presentations, health fairs, and press events.
3. Provides counseling and services as consumer advocates to resolve billing disputes and errors.
4. Makes appropriate referrals to health care agencies and law enforcement agencies for suspected cases of fraud, waste, and abuse.

As part of the National SMP program, DE SMP works to educate and empower Medicare beneficiaries, their families, and their caregivers to know how to Protect, Detect, and Report suspected errors, abuse, and fraud.

Contact

The DE SMP is proud to serve Medicare Beneficiaries throughout the First State. Our two offices work collaboratively providing presentations, information, and resources in all three Delaware counties.



Contact us today if you would like to schedule a presentation, need a speaker for your health care/ community event, or just need help.

Program Director -

Barbara Jackson

barbara.jackson@delaware.gov

Education & Outreach -

New Castle Office – 302-255-9642

1901 N. DuPont Highway, Lewis Building,
New Castle, DE 19720

Milford Office – 302-464-8654

13 S.W. Front Street,
Milford, DE 19963

For Information about Volunteer Opportunities -

Barbara Jackson

barbara.jackson@delaware.gov

SMP Supervisor -

Stacey Lassiter

Stacey.Lassiter-Wats@delaware.gov





DE SMP is here to help.

As a division of Delaware Health and Social Services, Delaware Senior Medicare Patrol is here to help you, and the Delawareans you love, stay ahead of health care fraud. Visit our website at <https://smp.dhss.delaware.gov>

Contact us today through our all-in-one Find Help form at <https://smp.dhss.delaware.gov/find-help>

Need immediate Medicare help in Delaware? Call our toll-free hotline at 1-800-223-9074.

