



## 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.

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## **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.

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## **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.

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**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

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**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.

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**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.

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**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.

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**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.

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**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>





## 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.

