

## Arkansas SMP – Empowering Seniors to Prevent Healthcare Fraud

### Prevention

To prevent fraud, first you must know what it is. Here are some examples:

- Billing for services never performed or medical equipment or supplies not ordered
- Billing for services or equipment that are different from what was provided
- Billing for home medical equipment after it has been returned
- Continuing to provide medical services or supplies when they are no longer necessary
- **DOUBLE BILLING** – Charging more than once for the same service
- **UPCODING** – billing for a more expensive or covered item when a less expensive, non-covered item was provided. Altering claim forms to obtain a higher payment amount.
- **UNBUNDLING** – billing related services separately to charge a higher amount than if they are combined and billed as one service or group of services.
- Falsely claiming that services are medically necessary when they are not.
- Using another person's Medicare card to get medical care, supplies, or equipment.
- Soliciting, offering or receiving bribes, rebates or kickbacks. A kickback is an arrangement between two parties which involves an offer *to pay for* Medicare business. Health care providers engaging in kickback activities are subject to criminal prosecution and exclusion from the Medicare and Medicaid programs.

**Now that you know what it IS, how can you PREVENT healthcare fraud?**

**Be suspicious if a provider tells you that:**

- The equipment, service or test is free. It won't cost you anything. ***MEDICARE DOES NOT PROVIDE ANYTHING FOR FREE!*** People on Medicare pay with higher premiums. All of us pay through tax increases.
- Although the equipment, service or test is free, the provider only needs your Medicare number "**for our records.**"
- Medicare *wants* you to have the item or service.
- The provider knows *how to get Medicare to pay* for items or services, even if they are *not usually covered*.
- The more tests *they* provide, the cheaper they are.

**Be suspicious of providers who:**

- Claim that they represent Medicare.
- Use telemarketing and door-to-door selling as marketing tool.
- Advertise "**free**" consultations to people on Medicare or offer "**free**" testing or screening in exchange for your Medicare card number, just for their records.
- Use pressure or scare tactics to sell you high-priced medical services or diagnostic tests.
- Routinely waive co-payments or deductibles on any services, other than those previously mentioned, without either checking your ability to pay or verifying your financial need. Charge co-payments on clinical laboratory tests, and on Medicare covered preventive services such as PAP smears, prostate specific antigen (PSA) tests, or flu and pneumonia shots.

## Prevention **Do's** and **Don'ts** Tips to help prevent Medicare fraud

**DO** **Protect your Medicare Health Insurance Claim Number** (on your Medicare card). Treat your Medicare card like it is a credit card. Don't ever give it out except to your physician or other Medicare provider. Never give your Medicare/ Medicaid number in exchange for free medical equipment or any other free offer. Unscrupulous providers will use your numbers to get reimbursed for services they never delivered.

**DO** **Remember that nothing is ever “free.”** Don't accept offers of money or gifts for free medical care.

**DO** **Ask questions!** You have a RIGHT to know everything about your medical care, including the costs billed to Medicare.

**DO** **Educate yourself about Medicare.** Know your rights and know what a provider can and cannot bill to Medicare.

**DO** **Use a calendar to record all of your doctor's appointments** and what tests or X-rays are conducted. Then check your Medicare statements carefully to make sure you received each service listed and that all the details are correct.

**DO** Be cautious of any provider who maintains he has been endorsed by the federal government.

**DO** be wary of the “We know how to bill Medicare” scam. Avoid providers who tell you that the item or service is not usually covered, but they know how to bill Medicare.

**DO** review your Medicare payment notice for errors. The payment notice shows what services or supplies were billed to Medicare, what Medicare paid, and what you owe. Make sure Medicare was not billed for health care services or medical supplies and equipment you did not receive. If you spend time in a hospital, make sure the admission date, discharge date, and

diagnosis on your bill are correct. *Always inventory medical supplies and check against your statement.*

**DO** always count your pills before you leave the drug store to be sure you have received the full amount. If you do not receive your full prescription, report the problem to the pharmacist.

**DO** Report suspected instances of fraud. Call the Arkansas SMP *toll-free* fraud hotline at 1-866-726-2916 or email [Kathleen Pursell](#)

**DON'T** allow anyone, except appropriate medical professionals, to review your medical records or recommend services.

**DON'T** contact your physician to request a service that you do not need. Don't let anyone persuade you to see a doctor for care or services you don't need.

**DON'T** accept medical supplies from a door-to-door salesman. If someone comes to your door claiming to be from Medicare/ Medicaid, remember that Medicare and Medicaid do not send representatives to your home.

**DON'T** be influenced by media advertising concerning your health. Television and radio ads are intended to raise money for someone. They do **not** have **your** best interest at heart.