## **Protecting Seniors And Other Beneficiaries From Medicare Fraud**

(NAPSA)—A recent Kaiser Family Foundation survey found that most Americans are confused about the new health care law, also known as the Patient Protection and Affordable Care Act. Sadly, unscrupulous individuals are taking advantage of this confusion to make a quick, dishonest buck, going door-to-door selling phony insurance policies.

Medicare fraud can also take the form of sophisticated schemes. In the largest Medicare fraud bust in history, 94 people were charged earlier this year for scams totaling \$251 million. Federal authorities estimate that Medicare fraud costs U.S. taxpayers \$60 billion to \$90 billion each year.

"Fraud contributes to increased health-care costs for all Americans and undermines vital programs like Medicare," said Jenny O'Brien, Medicare compliance officer for UnitedHealthcare Medicare Solutions, which serves nearly 9 million—or one in five—Medicare beneficiaries nationwide. "Seniors and other beneficiaries should be vigilant and rely only on their trusted sources of information about their Medicare benefits."

O'Brien said her company is urging consumers—especially older Americans and Medicare beneficiaries—to protect themselves from potential scams by remembering the following tips:

• Do not buy insurance from anyone who contacts you through door-to-door solicitation. Also, if someone approaches you in a parking lot or other public area and offers free services, groceries or other items in exchange for your Medicare number, just walk away.



• If a caller claims to be conducting a health survey and asks for your Medicare number, hang up the phone.

• Do not give your credit card or personal information to telemarketers who claim to be from Medicare.

• Do not sign your name to a blank form or to a form you do not understand.

• Be cautious of anyone who says they represent Medicare, Medicaid or the federal government. Verify their information.

• Always confirm the name, contact number and business entity of individuals who contact you and verify the accuracy of this information. Most states provide a consumer hotline or websites to verify the status of an insurance agent.

• Be aware that representatives from Medicare and insurance companies will not call you to enroll you in Medicare unless you have requested that they do so. • Guard your Medicare and Social Security numbers—treat them like your credit cards.

• Do not let anyone borrow or pay to use your Medicare ID card or your identity.

• Don't ever give out your Medicare Health Insurance Claim Number (on your Medicare card) except to your physician, other Medicare provider or your Medicare insurance plan.

• If your Medicare card is lost or stolen, report it right away. Call 1-800-772-1213.

For more information on how to report suspected fraud, call Medicare at 1-800-MEDICARE (1-800-633-4227) or visit www.Medicare.gov or www.StopMedicareFraud.gov. To help understand the full scope of changes to Medicare that will be implemented in the coming years, Medicare beneficiaries can access resources at www.MedicareMadeClear.com, where they can download an easy-to-use reference guide for understanding Medicare.