

ND SMP Scam of the Month - July 2022

Avoiding Medicare Scams

Have you received a call out of the blue claiming that your new Medicare card is on the way, but you must verify your identity or face delays? Or a caller wants to send you a free brace or DNA testing kit? If you answered yes, you were probably the target of a Medicare scammer looking to steal your personal information or bill Medicare for unnecessary medical equipment.

Consumers have ways to protect themselves when it comes to scams claiming a connection to your Medicare benefits. **Know the scam.** The Federal Trade Commission reports there are likely several Medicare-related scams making the rounds. The most recent include:

- Free braces. A caller claims to be from Medicare and offers you a "free" or "low cost" knee or back brace. The caller then asks for your Medicare information and uses those details to bill Medicare for the unnecessary brace or other medical equipment. Medicare may cover the cost of this brace, but the ploy uses your medical benefits, meaning you might not be able to get the right equipment later, if prescribed by your doctor.
- Free Cardio-Genetic and other DNA kits. A caller claims to be a representative with Medicare and that by providing your personal information they will send you a free testing kit to provide early diagnoses for diseases, such as heart disease or cancers.
- New cards or cards with benefit changes. While it's true that Medicare announced back in 2018 that it would issue new cards to everyone with benefits as it discontinued the use of Social Security numbers as account numbers, that roll out has long been complete. Medicare IS NOT issuing new Medicare cards or issuing new cards with enhanced benefits.

Avoid the scam. Here are ways to avoid being scammed:

- Government agencies rarely call consumers. If you receive a call claiming you owe money or need to verify personal information, it's almost certainly a scam.
- Be suspicious of caller ID. Scammers use spoofing to hide their real phone numbers so the caller ID will show what appears to be a legitimate number. It's not, it's still a scam.
- No one from Medicare will call you with offers of free or discounted medical supplies. If you need a brace or prescription, talk to your doctor.
- Do not pay for a new Medicare card. If someone claims you owe a fee for a card, hang up.
- If you suspect someone has used your Medicare information, check your Medicare Summary Notice for any unusual claims and report them to Medicare or SMP.

Reporting Medicare fraud: If you think you have spotted fraud, report it right away. ND SMP will help seniors prevent, detect and report Medicare fraud. If you see anything suspicious, contact the ND SMP at ndsmp@minotstateu.edu or call 1-800-233-1737 or 701-858-3580. For non-Medicare fraud issues, contact the ND Attorney General's Office at 1-800-472-2600.

The information provided is intended to be a general summary only. Source of information: Miller, T. nwestiowa.com. lowa Information Publishers and Printers, 2022, https://www.nwestiowa.com/opinion/miller-avoid-medicare-scams/article_48ab1cf0-c280-11ec-b27e-57a9738932c5.html. Accessed 25 April 2022.

North Dakota Senior Medicare Patrol Phone: 800-233-1737 or (701) 858-3580 For more information or to locate your SMP, visit https://ndcpd.org/smp/

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