



Preventing Medicare Fraud

ND SMP Scam of the Month – September 2022

Original Medicare Versus Medicare Advantage

With the open enrollment period fast approaching, this month's fact sheet will focus on understanding the basics of Original Medicare, the basics of Medicare Advantage, knowing what to consider when choosing between the two plans, and knowing how to protect yourself from marketing violations and scams as you compare plans.

Original Medicare: is the traditional fee-for-service program offered directly through the federal government. It is sometimes called Traditional Medicare. Under Original Medicare, you can go to any doctor and hospital that takes Medicare, anywhere in the country.

Medicare Advantage Plans: also known as Part C or MA plans, are plans that contract with the federal government to provide Medicare benefits. You will still owe a premium for Part B and maybe Part A, as well as potentially another premium for the MA Plan.

What to consider when choosing between Original Medicare and Medicare Advantage:

- **Costs:** What premiums and out-of-pocket costs will you be responsible for?
- **Supplemental insurance:** Will you have the choice to purchase a Medigap policy? If you have other coverage, like a retiree plan, how will it work with your Medicare coverage choice?
- **Provider access:** What kind of providers can you see? Do you need to see in-network providers or get referrals? If so, are the doctors you see in the plan's network?
- **Drug coverage:** Is there prescription drug coverage included or will you need to purchase a Part D plan? Does the drug coverage cover the medications you take?
- **Additional benefits:** Are additional services, like vision, hearing, or dental covered?
- **Out-of-pocket limit:** Is there an annual limit on out-of-pocket costs?

Marketing Violations and Scams:

Medicare Advantage Plans are administered, marketed, and sold by private companies. Plan representatives, agents, and brokers must follow federal guidelines when marketing to you. Examples of marketing violations and scams may include:

- A company represents itself as being from Medicare, Social Security or Medicaid.
- You receive an unsolicited call or text from a plan you have asked not to contact you.
- A plan agent comes to your door, uninvited, without scheduling an appointment.
- You were given misinformation about a plan's coverage.

Who should you contact for more information or to report Medicare fraud:

Contact ND SMP at 1-800-233-1737 or ndsmp@minotstateu.edu to report marketing violations or Medicare scams. 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: Medicare Rights Center (2022). August 2022 Medicare Minute.

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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