



Preventing Medicare Fraud

## ND SMP Scam of the Month – May 2023

### Medicare Flex Card Scams

Remember the phrase, if it sounds too good to be true...it probably is! This may be the case with recently reported fraudulent activity involving some Medicare flex cards. Flex cards are prepaid debit cards offered through "some private" Medicare Advantage plans. Beneficiaries report receiving calls from someone impersonating a Medicare "representative" who tries to sell them a Medicare flex card. There have also been advertisements which direct you to a website.

Certain Medicare Advantage plans may offer flex cards to members to cover additional health-related expenses covered by their plan, like over-the-counter medications, or dental and vision copays. Some flex cards may even allow a grocery allowance for healthful foods.

How this scam works, the caller or the advertisement claims that Medicare is giving out flex cards which provide several hundred dollars toward food and other items. The caller will ask for personal information while the advertisement directs you to a website where you will be asked to enter your personal information such as a Medicare number, Social Security number, credit card or banking information. Providing your private financial information then leads to the next step of identity theft. Some warning signs to avoid being a victim:

- The caller or ad says that the flex card is from Medicare or the Centers for Medicare & Medicaid (CMS). **Medicare DOES NOT issue flex cards**. Some private Medicare Advantage plans may, but you have to qualify first.
- The caller or ad states that you can use the card to buy anything. Flex cards linked to Medicare Advantage plans have specific requirements, you can't use them for everything.
- If someone other than a representative from your own Medicare Advantage plan contacts you about a flex card, think SCAM! You can only get a flex card if you are a member of the Medicare Advantage plan.

**Remember, Medicare will NEVER call you without your request to do so, such as leaving a message on the Medicare customer service line (800-633-4227).**

**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](mailto:ndsmp@minotstateu.edu) or call 1-833-818-0029. 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: AARP (23 March 23). *Watchdog Alerts*: Medicare flex card scams, <https://www.aarp.org/money/scams-fraud/info-2023/medicare-flex-card.html>

**North Dakota Senior Medicare Patrol Phone: 833-818-0029 or (701) 858-3580**

For more information or to locate your SMP, visit <https://ndcpd.org/smp/>

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