



Preventing Medicare Fraud

## ND SMP Scam of the Month – February 2024

### Top 5 Medical Scams We Will See in 2024

Medicare scams can happen to anyone. Did you know that Medicare scams are a type of identity theft, and the most common scam among seniors? Medicare fraud is when someone scams Medicare beneficiaries and cheats Medicare. This can happen when someone steals your Medicare information or submits false claims to Medicare.

How does Medicare fraud work? Scammers often find information online from a people search site or it may happen following a data breach. The Medicare scammer will contact people with claims or offers of special treatment or services as part of a Medicare program. Knowing more about how Medicare scams happen and the kinds of scams we are seeing can help you stay protected.

#### 5 of the most common Medicare scams:

- 1. New Medicare Cards.** One common tactic scammers use is to offer you a new kind of card, one with a chip or a plastic card. **Medicare DOES NOT offer cards like that.** Scammers may also try to convince you that your card is outdated. Medicare cards don't expire!
- 2. Offers of cheaper plans or expanded drug coverage.** Scammers may promise better drug coverage or cheaper supplement plans. They may ask for payment or personal details to enroll you in a different plan, which may not always be the best plan for you.
- 3. Refunds or rebate offers.** There might be legitimate refunds and rebates out there, but your healthcare provider should inform you about any that you may qualify for.
- 4. Medicare plan cancellation.** This is one of the most common ways scammers try to get your personal information. Scammers may demand immediate payment or personal information to avoid cancellation of your Medicare benefits. Medicare will inform you in writing if you are at risk of losing coverage.
- 5. Offers of free medical supplies or tests.** Your physician knows best what supplies or tests you may need so always check with them first before agreeing to offers of "free" medical supplies or services. Remember, these tests are not really free, the fraudsters want your Medicare number so they can bill Medicare for the tests or supplies.

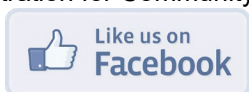
**Reporting Medicare fraud:** If you think you have spotted fraud, report it right away. ND SMP will help seniors prevent, detect and report Medicare fraud. If you see anything suspicious, contact the ND SMP at [ndsmp@minotstateu.edu](mailto:ndsmp@minotstateu.edu) or call 1-833-818-0029. For non-Medicare 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: McGowan, E. (12 Sept. 23). LifeLock by Norton. 5 Medicare Scams to Avoid in 2024. Retrieved December 20, 2023, from <https://lifelock.norton.com/learn/fraud/medicare-scams>

**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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