



Preventing Medicare Fraud

ND SMP Scam of the Month – September 2025

Recognize the Warning Signs of a Medicare Scam

Medicare fraud doesn't just happen out of sight — it can affect your benefits, your personal information, and your wallet. Some scams are done by dishonest doctors or medical companies. They might charge Medicare for things that didn't happen or cost more than they should. Other scams target people by trying to steal their personal information or make them pay for fake services. Here are some common signs of Medicare scams to look out for:

- **Free Stuff That Wasn't Ordered by Your Doctor:** Be careful if someone offers free medical equipment, prescriptions, or tests that your doctor didn't order. Scammers often say something is “no cost,” then ask for your Medicare number and use it to make fake charges.
- **Pressure to Change Your Medicare Plan:** If someone calls and says you're “pre-approved” for a better or cheaper plan, it might be a scam. They may try to rush you into signing up or asking for money to hold the plan for you.
- **Fake Medicare Card Upgrades:** Medicare cards do not need to be renewed, upgraded, or activated. If someone asks for your Medicare number or money to do this, it's a scam.
- **Scare Tactics About Your Coverage:** Scammers might say there's a problem with your Medicare and that you'll lose your coverage unless you give them personal information or switch plans. Don't believe it — they're just trying to scare you.
- **Fake Refund Offers:** Someone might say you're getting a refund and ask for your Medicare or bank account number. This is a trick to steal your money and personal information.

Protect Yourself:

- Medicare will **never** call you out of the blue or ask for personal information over the phone.
- Only share your Medicare number with trusted medical professionals.
- Be careful with unexpected calls or emails — scammers can fake phone numbers and email addresses.
- If you're not sure something is real, call Medicare directly at **1-800-MEDICARE (1-800-633-4227)** or **ND SMP at 1-833-818-0029** for help.

Stay informed — October's Scam of the Month will cover Medicare Open Enrollment and how to protect yourself from scams.

The information provided is intended to be a general summary only. Source of information: SRT Internet News. (2025, July). *Stay alert – Know the signs of a Medicare scam.* SRT@smarhub.coop

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/>

This project was supported, in part, by grant number 90MPPG0079, from the Administration for Community Living, Department of Health and Human Services. The contents are those of the author and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.



Like us on Facebook: North Dakota Senior Medicare Patrol