



Preventing Medicare Fraud

ND SMP Scam of the Month – December 2025

Don't Get Fooled: How Medicare Fraud Works

Each year, scammers take billions of dollars from the Medicare program — money meant to care for older adults. But these scams don't just hurt Medicare. They can put your health at risk, raise your insurance costs, and even lead to denied coverage when you need it most. The good news? By learning how these scams work, you can protect yourself and your loved ones.

Step 1: The Hook

Scammers are finding clever ways to trick people — and it often starts with gaining your trust. Maybe it's a phone call, a text, someone knocking at your door, or even a pop-up on your computer. They might say they're from Medicare, a doctor's office, or another organization you recognize. They often offer things like "free" medical equipment, genetic testing, or a new Medicare card to get your personal information.

▶ Here's the truth: Medicare will never call you out of the blue to ask for your personal details. If something feels off, it probably is. It's always okay to hang up or say no.

Step 2: The Ask

Once a scammer has your attention, their next move is usually to ask for your Medicare number. They might say it's just to "verify your identity" or to send you a free benefit or medical device. Some may even try to pressure you into giving out your information right away.

▶ If a call feels rushed or sounds too good to be true, it probably is. Say "no" to the caller or hang up.

Step 3: The Fraud

If a scammer gets your Medicare number, they can use it to bill Medicare for services or supplies you never received — and you might not even know it's happening. These fake charges often show up on your Medicare statements, so it's important to look them over carefully.

▶ Watch for: Charges for equipment, tests, or services you don't recognize. If something looks suspicious, don't ignore it — ask questions or report it right away.

Step 4: The Fallout

Medicare fraud isn't just a paperwork issue — it can affect your benefits and even your health. If someone uses your Medicare number to bill for services you didn't receive, it could make it harder for you to get the care you truly need. It can also open the door to identity theft.

✅ Protecting your Medicare number helps protect your health, your identity, and your peace of mind.

Reporting Medicare fraud: If you suspect fraud, contact the ND SMP at 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: McKenna, K. (2025, September). *The anatomy of a scam: How Medicare fraud works and how to spot it*. Medicare Messenger. Washington State Senior Medicare Patrol (SMP).

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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