

**Fraud Trends & Scams to Watch in 2026****Key Fraud Trends for 2026****1. Medicare Advantage (MA) Abuse**

- Some health plans say patients are sicker than they really are so they can get more money.
- Some programs list more health problems than a patient really has to get extra payment.

2. Telehealth & Pharmacy Fraud

- Billing Medicare for video or phone visits that never happened.
- Writing fake prescriptions through telehealth, especially for pain pills (opioids), very expensive medicines, or other drugs that make more money instead of help patients.

3. Unneeded Services & Medical Equipment

- Doctors or companies push expensive treatments that patients do not need, such as:
 - Skin treatments or nerve-stimulating devices.
- Changing test results or measurements to bill more money.
- Sending medical equipment to people who did not ask for it or need it.

4. Impersonator Scammers

- Scammers pose as official representatives from Medicare, the "Medicare Enrollment Department," or the federal government.
- They often claim you need a new **"plastic" or "chip" card** and require your Medicare number or bank information for "verification".

5. Hospice Enrollment Tricks

- Putting people into hospice care even though they are not near the end of life.
 - Patients may miss out on care that could help them.

Common Scams to Watch For

- Phishing Scams: Fake emails, texts, or calls that pretend to be from Medicare or the government to steal your information.
- Fake Offers: Promises of free tests, medical equipment, or gift cards to get your Medicare number.

How to Protect Yourself

- Protect your Medicare number. Don't share personal information with unknown callers.
- Review Medicare statements, look for services you didn't get.
- Verify Contacts. Be cautious of urgent, pressured, or "too good to be true" offers.
- Report Suspected Fraud. Contact ND Senior Medicare Patrol (SMP) at 833-818-0029 for help with suspected Medicare fraud.
- For non-Medicare fraud, contact the ND Attorney General's Office at 800-472-2600.

Source of Information: Stanek, B. (2026, January 9). What to know about the rampant Medicare scams. *The Week*. <https://theweek.com/personal-finance/medicare-scam-calls>. Condor, K., Routhier, S., & Lubenow, A. (2025, October). *Top 8 Medicare scams in 2026*. Quote.com. <https://www.quote.com/medicare/scams-to-avoid/>

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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