

Have You Heard About New Jersey's Medicare Police?

“Unfortunately, Medicare Scams and Medicare Fraud happen.”

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The Centers for Medicare and Medicaid Services offer this advice: Protect your Medicare number. Don't give your information out over the Internet, over the phone, or to anyone who calls you unsolicited. Scammers have a history of trying to swindle seniors by claiming to be from the Medicare office. Beneficiaries who contact Medicare directly by using the number on the back of their card, can safely give their information to the representatives they reach. However unsolicited calls by people claiming to be from Medicare should always be considered suspect. Medicare will never call a beneficiary directly to ask for their Medicare or Social Security number.

Also be alert to Medicare Fraud from unscrupulous medical providers – DME companies, physicians, podiatrists, etc. With an estimated annual loss of \$60 Billion in Medicare exploitation, Medicare fraud is big business. To help protect you and the Medicare Trust Fund, the Medicare Police –

Otherwise known as the Senior Medicare Patrol (SMP) -- is the office in New Jersey whose mission is to educate the public about Medicare fraud and to work hand-in-hand with the Office of the Attorney General to stop it.

If fraudulent activity is to be caught, beneficiaries need to thoroughly review their quarterly Medicare Summary Notices (MSN) and any Explanation of Benefit (EOB) statements they receive. These are notices you receive in the mail after you see your Health Care professional. Currently, only 3 of 10 people actually take the time to study these forms. According to the Senior Medicare Patrol, the 3 most common errors found are:

- 1) billing for services never provided
- 2) double billing, i.e. doctor billing Medicare plus billing a patient directly
- 3) upcoding – a provider using a higher-paying procedure or diagnosis codes when billing to get higher reimbursement.

Since it is often difficult to accurately remember all medical care done, especially in emergencies, as Elder Care Managers, we always recommend keeping a *personal health care journal* to compare to your Medicare Summary Notice.

If an error is found, call your medical provider first to discuss the discrepancy, and if there is an actual error, ask that the charge be removed from your bill. The charge should show up as a credit on your next statement.

Regarding hospital bills – if you receive a hospital bill with charges you aren't sure are legitimate, hospitals are required to sit down with you to go over each charge until you are satisfied with the accuracy of the charge.

However if you remain dissatisfied with your provider's explanation and/or the correction is not on your next summary notice, you can call the Senior Medicare Patrol. They will investigate, and when they suspect a pattern of fraud, it is their responsibility to alert the New Jersey Attorney General's Office to examine and litigate. Prosecution for Medicare fraud in Monmouth County is the responsibility of the New Jersey Attorney General Office. For more information about or to report suspected instances of Medicare fraud, in New Jersey contact: the NJ Senior Medicare Patrol at 877-SMP-4359 or 732-777-1940. Only by being educated consumers can we improve the quality of the care and services received.