



## **Medicare Scams: What You Can Do To Protect Yourself**

By Susan Peters, Volunteer Attorney

Legal Hotline for Michigan Seniors

Making sense out of Medicare plans and policies is tough enough without having to worry about con artists eager to cash in on the confusion that often surrounds this complicated program. Medicare prescription coverage – referred to as Part D –in particular, is a program picked by scammers to con unsuspecting seniors. This type of fraud is a problem of national scope. Consequently, consumer groups across the country have issued warnings about fraudulent companies, plans and policies.

While Medicare has received complaints from numerous states, including Michigan, involving an assortment of companies, authorities believe the companies may be the same actors using different names and operating from outside the United States. Typically referred to as the “\$299 Ring”—the sum of money Medicare beneficiaries are commonly talked into paying for bogus drug plans—this type of scam not only swindles money up front but can also result in on-going identity theft and fraud. Those practicing this kind of cheat are devious, but to the well-informed consumer they are not that difficult to spot. Common scams

include: the sale of unnecessary “memberships” in order to receive Medicare benefits; door to door sales and unsolicited emails; off-hours calls; and using incentives to encourage sales. If you see companies utilizing these tactics, be wary!

The scammers may be more active during periods of annual open enrollment (generally November 15 to December 31) when they are most likely to encounter seniors with Medicare on their minds. They are active throughout the year, however, and the wise consumer should always be cautious. Given the known tactics of these predators it is important to keep in mind:

- No Medicare drug plan can ask for your bank account or other personal information. There is no fee to enroll in a plan.
- No one can come into your home uninvited. Be suspicious of ANY home sales.
- No one can ask you for personal information during their marketing activities.
- Medicare Part D plan representatives are allowed to call to tell you about their Medicare drug plans. They may not call to sign you up unless you have called them.

- If someone calls to tell you about a plan, ask for the name of his or her company. Then call Medicare (1-800-633-4227) to see if the company is approved by Medicare.
- If you suspect fraud, report it. Call Medicare at 1-800-633-4227 or the U.S. Department of Health and Human Services fraud Hotline at 1-800-447-8477 or the Federal Trade Commission at 1-877-382-4357. In Michigan you can also contact Michigan's Medicare Medicaid Assistance Program (MMAP) at 1-800-803-7174 or the Michigan Attorney General's Office – Consumer Protection Division at 1-877-765-8388.

The Legal Hotline for Michigan Seniors is also available to Michigan residents age 60 and over, free of charge, to assist them with questions about Medicare and other legal issues. The Hotline can be reached Monday through Thursday at 1-800-347-5297. Attorneys at the Hotline have knowledge and resources to assist clients with a variety of legal issues. In cases requiring more specialized advice or assistance, the Hotline may be able to provide referrals to one of its Referral Panel Attorneys.