

Q. How can elders protect themselves from Medicare fraud or abuse?

A. The federal government claims that health insurance programs like Medicare and Medicaid lost \$100 million a day in 1997 due to fraud and abuse. That means \$1 out of \$10 spent on these programs is wasted. Most fraud is caused by providers who bill for services that were never provided, bill more than once, or charge a higher rate than is justified. If a clinic bills for X-rays that were never given, that's fraud. If an insurance company bills for brand name drugs when generic drugs were provided, that's also fraud. The U.S. Administration on Aging has come up with nine tips to avoid becoming a victim of health care fraud or abuse:

- 1.** If someone comes to your door claiming to be from Medicare and Medicaid, remember that these programs do not send representatives to your home. Contact your local police.
- 2.** Never give out your Medicare/Medicaid number in exchange for any free offer. Your number can be used to bill for phony services. Only authorized people in your health plan need to know your Medicare/Medicaid number.
- 3.** Check your Medicare/Medicaid statements (explanation of benefits form) carefully to make sure that you received each service listed, and that all the details are correct. Watch for services listed from providers who are not from your area.
- 4.** If you are receiving medically needed equipment, like a wheelchair, in your home, make sure it is described correctly on your statement.
- 5.** When accepting a prescription, check to see that you receive the full amount of each medication. If you don't, report your problem to your druggist.
- 6.** If you see a charge on your statement for a doctor's service for a procedure during which no doctor was present, question it.
- 7.** If you see on your statement a charge for more provider time than you received (such as a 50 minute therapy session when it was only 30 minutes), question it.
- 8.** If you were in the hospital, make sure that your statement has your correct admission date, discharge date and diagnosis.
- 9.** Don't buy medical supplies from a door to door salesperson. Never accept free medical care or services you don't need.

If you believe that there is something incorrect or inappropriate on your bill, call the health care provider involved, or your Medicare Health Maintenance Organization. If you still have doubts about some part of your billing statement, call the Inspector General's Fraud Hotline at 1-800-447-8477.

Sometimes an incorrect charge on a statement is an honest mistake, but sometimes it's fraud. Either way, paying for services you never received, or being charged for the wrong procedure, results in a waste of tax dollars at a time when federal health care services are being cut back.

When you call to report suspicious activity, you will be asked for your Medicare or Medicaid number, the name of the provider, the date of the event you are questioning, and a description of the problem. Your report to the Inspector General, however, is not confidential, and is likely to be shared with the provider.

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