



'Care Share

Updates and Information

It's that time of year again: Medicare Open Enrollment for Prescription Drug Plans and Medicare Advantage Plans. Guess who else knows that? People who would like to steal your Medicare number.

They take advantage of the annual open enrollment period to try and scam individuals out of their Medicare number.

An active scam targeting older adults in Montana has been reported by several individuals. In the report, calls are received claiming to be from Medicare or a "Medicare provider". Most of the calls have a 406 area code, making them look like a local number. This is a good reminder that Medicare will not call you out of the blue. Nor do they need to verify your information to get you more benefits.

If you think you've been a victim of Medicare fraud, have received suspicious calls, call Montana Senior Medicare Patrol at (800) 551-3191, which will connect you with your closest Office on Aging.

The Medicare Annual Election Period may be ending Dec 7th, but the Annual Medicare Advantage Open Enrollment is coming right up. From January 1st to March 31st of each year, people on Medicare Advantage Plans have their own special period to switch plans or drop them entirely and return to traditional Medicare.

With that, the airwaves will still be full of Medicare Advantage commercials right after the New Year. You're probably familiar with these advertisements, often featuring a celebrity or well-known figure that you can "trust". Paid actors just mean they received a check, not that they know what they're representing.

The commercials will tout that the insurance coverage you have right now isn't good enough, or that you're missing out on all sorts of benefits.

What's the bottom line? By responding to the TV commercials, you may end up with a Medicare Advantage plan that is not available in your area, does not include your preferred health care provider, or has costs that you were not anticipating.

If you need help understanding the plans available to you, there is help. Call MT SHIP at your closest Office on Aging.

Medicare is complicated...What is an ABN anyway?

by Lynn Rosenblatt, RN, CCM & SMP Volunteer

An Advanced Beneficiary Notice (ABN) is an important document as it provides the Beneficiary the opportunity to accept or reject a procedure, lab test, diagnostic, medication, or DME that Medicare may not cover. In some instances, the provider is required to obtain prior authorization before a procedure is scheduled and may also require an ABN. If presented with an ABN, always make sure your decision to proceed is based on informed consent as signing an ABN can be a costly mistake.

Be safe and always ask if what your provider is proposing is covered by Medicare. Providers are required to know what is covered by original

Medicare and what is not but there are so many variables that even conscientious providers cannot know for certain. The ABN states that if after the provider bills and if Medicare denies the claim that the Beneficiary will assume full responsibility for payment. While the provider is tasked with estimating what the cost may be, the amount may not represent all of the patient's responsibility.

When Medicare denies a claim as a non-covered service, the patient is responsible for the full billed amount if an ABN was signed beforehand. If the provider does not provide the patient with an ABN and the claim is denied by Medicare, the provider cannot collect from the beneficiary and must appeal through Medicare. This provision safeguards the beneficiary from inappropriate or abusive charges.

Don't pay for COVID-19 tests you didn't order.

Report it:

ReportFraud.ftc.gov



Read your statements. If you see covid tests, catheters, glucose monitors, genetic tests, or anything else you do not need and did not order, call MT SMP.

If you received something you did not order, do not pay. By law, companies cannot demand payment for something you did not order.

Medicare fraud can be happening right under your nose. **Check your Medicare Summary Notices (MSN) and Explanations of Benefits (EOB) to see whether your account was billed.** Statements are available by mail or online at [Medicare.gov](https://www.medicare.gov). Look for services, products, or equipment Medicare paid for that you did not get and call MT SMP to report irregularities.

The Senior Medicare Patrol (SMP) is ready to provide you with the information you need to PROTECT yourself from Medicare fraud, errors, and abuse; DETECT potential fraud, errors, and abuse; and REPORT your concerns. SMPs help educate and empower Medicare beneficiaries in the fight against health care fraud. Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It also provides information and educational presentations. To reach Montana Senior Medicare Patrol, call 1-800-551-3191 or visit www.smpresource.org.