



'Care Share Medical Debt Scams!

If you get an unexpected call saying you owe money for medical services, be wary. Reports of phony medical bills and collections departments are on the rise. According to the Consumer Financial Protection Bureau (CFPB), 51.1% of medical debt collection complaints by older adults relate to attempts to collect debt not owed. There can be various reasons not related to scams that cause this, including mistakes and pre-authorization issues, however medical debt scams are a real threat.

Receiving a call for a medical bill you don't remember, and needs to be paid immediately or you'll be served, has red flags written all over it.

When a debt collector first contacts you about a debt they are legally required to provide you with information about that debt. This would include the name of the creditor, the amount, as well as how to dispute this debt. If they don't, or say they can't, it could be a scam. Never give sensitive financial information to the caller until you've confirmed it is legitimate.

There are sample letters you can use to communicate with a debt collector provided by the CFPB including [I do not owe this debt](#) and [I need more information](#)

[about this debt](#). You can find these at consumerfinance.gov. You can also submit a complaint there if you're having issues with a debt collection.

Red Flags:

- If someone calls out of the blue to say you owe a medical debt and can't tell you to whom you owe this money and when you received services.
- If you search for the phone number online and it's not registered to an official business.
- If they call you out of the blue and tell you it's urgent and to pay them over the phone.
- If this is the first time you're heard of this debt and haven't received previous bills or letters from collections services.
- If you're being threatened with being served if you don't pay immediately. (Hint: If you do ever get served, no one calls ahead of time to let you know this)

There are tactics all scammers use that are tried and true. Con men and women have been around a long time, and they aren't

going anywhere soon and believing you will never fall for one isn't the answer. Read this from one successful fraudster:

"When I hear someone say that only stupid people fall for fraud, I feel like asking for that person's phone number. But here's the thing: I didn't want to talk to stupid people, because stupid people don't have \$50,000 lying around to give me. You would be amazed at how many doctors, lawyers, engineers and college professors I ripped off. The bottom line is, fraud is a crime that can happen to anyone, given the right con man and a victim with the right set of circumstances."

Who are these people, you might ask, and why can't they find something better to do with their time? According to an AARP article, Confessions of a Con Artist, many of the scam operations recruit their boiler room staff at local Narcotics Anonymous meetings. *"Who is a better talker than an addict? Nobody. Who is more manipulative than an addict? Nobody. Who is more desperate for money than an addict? Nobody."*

Instead of thinking you'll outsmart the con artist, think about outsmarting the con. When you receive a phone call about a debt you may owe, what is the first thing that happens? You probably feel fear. Falling victim to a scam is not about how

smart you are, it's about how well you control your emotions. Scammers want to get you into a heightened emotional state because that's when you stop thinking clearly.

Thinking you owe a debt that will affect your credit rating or land you in court would raise anyone's emotions. However, back to that article, *"Most people who get emotional quickly will fall every time. And if they don't get worked up, I won't waste my time with them. If prospects are asking a lot of questions or tell me they want to think it over or talk with their lawyer, I will hang up the phone. Victims don't ask a lot of questions; they answer a lot of questions. Victims don't read paperwork; they wait for you to tell them what it says."*

The medical debt scam starts with a call informing you that you owe money on a medical bill and that you need to pay immediately. There are several versions where in some cases, the bills and medical services are entirely fabricated. Other times the doctor's visit was real, but the company claiming you owe money is a scam.

To avoid the medical debt scam, watch out for the red flags and don't give in to scare tactics. If you're unsure or need further information, call MT SMP at 1-800-551-3191.

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.