

The SMP SCOOP



PROTECT DETECT REPORT

DECEMBER 2020

The Senior Medicare Patrol (SMP) Scoop is prepared by the GWAAR SMP Team to help Medicare beneficiaries and their advocates prevent, detect, and report health care fraud, abuse, and errors.

Please feel free to share this publication with others who may benefit from its contents.

TO CONTACT WI SMP

Call: (888) 818-2611

E-mail: smp-wi@gwaar.org

Website:

<https://gwaar.org/senior-medicare-patrol>

To subscribe, please send us an e-mail.



345 Charged in National Health Care Fraud Takedown

By Ingrid Kunderer, WI SMP Project Manager

Sources: SMP Resource Center and The United States Department of Justice

On September 30, 2020, a historic nationwide enforcement action took place, conducted by the United States Department of Health and Human Services Office of Inspector General and federal and state law enforcement partners. This enforcement action involved 345 defendants across 51 federal districts, including more than 100 doctors, nurses, and other licensed medical professionals. These defendants have been charged with submitting more than \$6 billion in false and fraudulent claims to federal health care programs and private insurers, including more than \$4.5 billion connected to telemedicine, more than \$845 million connected to substance abuse treatment facilities, and more than \$806 million connected to other health care fraud and illegal opioid distribution schemes across the country.

As many of you are aware, Medicare approved a dramatic expansion in telemedicine as a result of the current pandemic. As we see time and time again, the fraudsters follow the headlines, and that is exactly what happened here. Fraudsters saw the expansion of telemedicine as a new opportunity. Telemedicine represented the largest amount of alleged fraud loss in connection with this takedown, \$4.5 billion in allegedly false and fraudulent claims. Telemedicine is defined as the use of telecommunications technology to provide health care services remotely. According to the court documents in this case, medical staff used telemedicine to order unnecessary durable medical equipment, genetic and other diagnostic testing, and pain medication, either without any patient interaction or with only a brief telephone conversation

Continued on page 2

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345 Charged in National Health Care Fraud Takedown *continued from page 1*

with patients they had never met or seen. Durable medical equipment companies, genetic testing laboratories, and pharmacies then purchased those orders in exchange for illegal kickbacks and bribes and submitted false and fraudulent claims to Medicare and other government insurers.

This case serves as a warning to all of us that we must always be cautious and not let our guard down when it comes to sharing personal information over the phone with people unknown to us. Without verified Medicare numbers, the fraudsters will not get very far in submitting false claims. This case also serves as a reminder that it is best to work directly

with your health care provider and health care team when inquiring about durable medical equipment (back braces, knee braces, etc.), genetic testing, pain management, and all other health care concerns.

<https://www.smpresource.org/News/20200930/383/345-Charged-in-National-Health-Care-Fraud-Takedown.aspx>

<https://www.justice.gov/criminal-fraud/hcf-2020-takedown/press-release>

2021 Medicare Numbers Released

By the Wisconsin SMP Team



The Centers for Medicare & Medicaid Services (CMS) recently announced the 2021 premiums, deductibles, and coinsurance amounts for Medicare Parts A and B.

Medicare Part A covers inpatient hospital stays and rehabilitation care at a skilled nursing facility. According to CMS, about 99% of Medicare beneficiaries receive premium-free Medicare Part A because they have at least 40 quarters of employment paying into Medicare taxes.

Medicare Part B covers physician services, outpatient hospital services, certain home health services, durable medical equipment at home, outpatient rehabilitation therapies, and outpatient laboratory services and testing. Regardless of work quarters, everyone pays a Medicare Part B premium (unless a person qualifies for a premium subsidy). Typically, Medicare Part B provides insurance coverage on an 80/20% basis.

Medicare Part A Costs

Description	2020	2021
Premium with 40 work credits	\$0	\$0
Premium > 30 work credits	\$252	\$259
Premium < 30 work credits	\$458	\$471
Deductible (per benefit period)	\$1,408	\$1,484
Daily coinsurance in hospital days 61-90	\$352	\$371
Daily coinsurance in hospital days 91-150	\$704	\$742
Daily coinsurance in a skilled nursing facility, days 21-100	\$176	\$185.50

Medicare Part B Costs

Description	2020	2021
Monthly Premium	\$144.60	\$148.50
Annual Deductible	\$198	\$203

In addition to Medicare Part A and B, it's important to take note of pricing changes on Medicare Part D drug plans and Medicare Advantage plans (optional).

AG Kaul and Greater Wisconsin Agency on Aging Resources Partner to Launch Elder Abuse Hotline



From DOJ Communications Office

In May of 2020, Attorney General Josh Kaul and the Greater Wisconsin Agency on Aging Resources announced the launch of a new elder abuse hotline to assist victims, family members, and concerned citizens in reporting abuse of older adults. “This new hotline comes at a critical time, when many Wisconsinites are staying safe at home and it’s particularly important to be wary of possible scams,” said Attorney General Kaul. “This partnership with the Greater Wisconsin Agency on Aging Resources will help bring awareness to this important issue and provide an easy-to-access tool for reporting.” The Wisconsin Elder Abuse Hotline Program was created through a federal grant the Wisconsin Department of Justice was awarded by the U.S. Department of Justice’s Office for Victims of Crime. This new toll-free hotline, 1-833-586-0107, is available for community members and victims to contact for assistance in obtaining needed resources and making referrals to local authorities. The program will also include outreach to victims through online advertisements,

print materials, and an online reporting tool on the www.ReportElderAbuseWI.org website. The Greater Wisconsin Agency on Aging Resources will manage the day-to-day operations of the elder abuse hotline and promote outreach to victims through their broad network of programs that support older adults across the state. “We know from studies on the prevalence of elder abuse that for every case that is reported there are 23 that are not reported,” said Robert Kellerman, Executive Director of the Greater Wisconsin Agency on Aging Resources. “This hotline is a much-needed resource for our state, and we are pleased to partner with Attorney General Kaul in the fight against elder abuse.” Individuals who suspect that they are a victim of elder abuse or know someone who may be experiencing abuse are encouraged to learn more about the signs at www.ReportElderAbuseWI.org and make a report through **Wisconsin Elder Abuse Hotline at 1-833-586-0107.**

Medicare Current Beneficiary Survey

By the Wisconsin SMP Team



The Centers for Medicare & Medicaid Services (CMS) will soon be contacting beneficiaries directly by phone to conduct the

Medicare Current Beneficiary Survey (MCBS). MCBS is a continuous, multipurpose survey of a nationally representative sample of the Medicare population, conducted by the Office of Enterprise Data and Analytics (OEDA) of the Centers for Medicare &

Medicaid Services (CMS) through a contract with NORC at the University of Chicago.

If you are selected to be a part of this survey, you will receive an advance letter, followed by a telephone call to schedule a telephone interview.

If you have been contacted to participate in the Medicare Current Beneficiary Survey (MCBS) and would like to verify your selection in this study, please contact NORC toll-free at 1-877-389-3429. If an interviewer has contacted you and you would like to verify them, please call 1-866-856-6672 or email surveyhelp@norc.org. You can also visit the respondent website at www.mcbs.norc.org.



Sign Up for Medicare Part B Online

By Elida Elizondo, Social Security Public Affairs Specialist



For many people, signing up for Medicare Part B does not require you to leave the comfort of home. Please visit our Medicare Part B webpage at secure.ssa.gov/acu/ophandler/loginSuccess if:

- You are **enrolled in Medicare Part A.**
- You would like to enroll in Part B during the Special Enrollment Period.

You can complete form CMS-40B (*Application for Enrollment in Medicare – Part B [Medical Insurance]*) at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/CMS-Forms-Items/CMS017339 and CMS-L564 at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.pdf (*Request for Employment Information*) online.

You can also fax the CMS-40B and CMS-L564 to 1-833-914-2016; or return forms by mail to your local

Social Security office. Please contact Social Security at 1-800-772-1213 (TTY 1-800-325-0778) if you have any questions.

Note: When completing the forms:

- State, “I want Part B coverage to begin (MM/YY)” in the remarks section of the CMS-40B form or online application.
- If your employer is unable to complete Section B, please complete that portion as best you can on behalf of your employer without your employer’s signature.
- Submit *one* of the following types of secondary evidence by uploading it from a saved document on your computer:
 - Income tax returns that show health insurance premiums paid.
 - W-2s reflecting pre-tax medical contributions.
 - Pay stubs that reflect health insurance premium deductions.
 - Health insurance cards with a policy effective date.
 - Explanations of benefits paid by the GHP or LGHP.
 - Statements or receipts that reflect payment of health insurance premiums.

Please let your friends and loved ones know about this online, mail, or fax option.

2021 Social Security Cost-of-Living Adjustment

The Social Security Administration announced a 1.3% cost-of-living adjustment for 2021. This increase is tied to the Consumer Price Index as determined by the Department of Labor’s Bureau of Labor Statistics. Social Security beneficiaries will receive a letter in the mail in December notifying them of their new 2021 benefit amount. If beneficiaries want to know their new benefit amount sooner, they can securely obtain the Social Security cost-of-living adjustment notice online using the Message Center through their *mySocial Security* account at www.ssa.gov/myaccount/. This information will be available in early December prior to the mailed notice. This increase in benefits will impact nearly 70 million Americans.

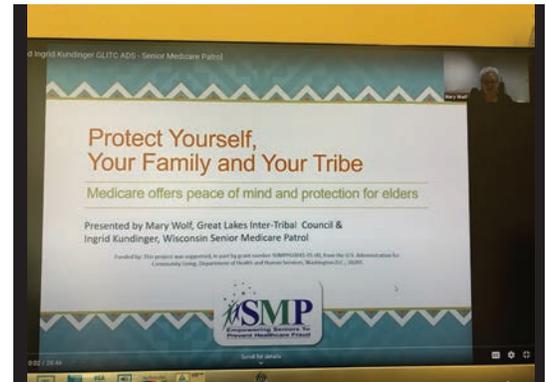


Wisconsin SMP Partnership with Great Lakes Inter-Tribal Council

Working to enhance the quality of life for all Native people

By Mary Wolf, Tribal Technical Assistance Center, Program Director

Our outreach to the Tribal Nations has been slowed a little by the COVID-19 pandemic, so we met the challenge with our first-ever VIRTUAL outreach event! Mary Wolf and Ingrid Kundingler conducted an SMP presentation via Facebook Live in September along with other MIPPA-themed presentations by Tribal Elder Benefit Specialists and the WI Judicare Indian Law Office. The presentations were recorded and can be viewed on the GLITC YouTube Channel: <https://www.youtube.com/watch?v=G1Y0hUL1wK8>. We were assisted by KS Communications through the UW Madison School of Medicine for programming during COVID challenges. We are grateful to all of our partners in helping us reach our elders and helping them stay safe.



Mary presenting via Facebook Live Outreach Event

Continued on page 6

BACK BY POPULAR DEMAND!

Grace Livingston



Elder Benefit Specialist

The GLITC Elder Benefit Specialist (EBS) provides assistance and advocacy for Tribal elders (typically age 55 and older) in Wisconsin with their private and government benefits including: Medicare, Social Security, Medical Assistance, Consumer problems, Housing issues, supportive home services and Veteran's benefits.

Grace has over three years of experience as the Elder Benefit Specialist serving Bad River, Lac Courte Oreilles, Lac du Flambeau, Red Cliff, Sokaogon, St. Croix, and Forest County Potawatomi tribal communities. As a Tribal Senior Medicare Patrol (SMP), she can assist Tribal Elders through trained volunteers to help educate and empower Medicare beneficiaries in the fight against health care fraud.

For assistance, don't hesitate to contact her at: **715-661-4067**

OUR MISSION -To enhance the quality of life for all Native people.

Great Lakes Inter-Tribal Council Inc.

2932 Highway 47 N. P.O. Box 9 Lac du Flambeau, WI 54538





Tips to Help with Seasonal Affective Disorder (SAD)

By the GWAAR Legal Services Team

If you start feeling down during this time of year, you are not alone. Also known as the “winter blues,” Seasonal Affective Disorder or SAD affects millions of people during the winter months in the northern hemisphere. This year may be especially difficult for people with SAD when added to the social isolation of COVID-19.

According to the National Institute of Mental Health (NIMH), Seasonal Affective Disorder (SAD) is not considered as a separate disorder but is a type of depression that has a recurring seasonal pattern.

Seasonal Affective Disorder includes all the symptoms of major depression, such as:

- Feeling depressed for prolonged periods
- Feeling hopeless or worthless
- Having low energy
- Losing interest in activities you once enjoyed
- Having problems with sleep
- Experiencing changes in your appetite or weight
- Feeling sluggish or agitated
- Having difficulty concentrating
- Having frequent thoughts of death or suicide

Additionally, symptoms of SAD that reoccur in the wintertime include:

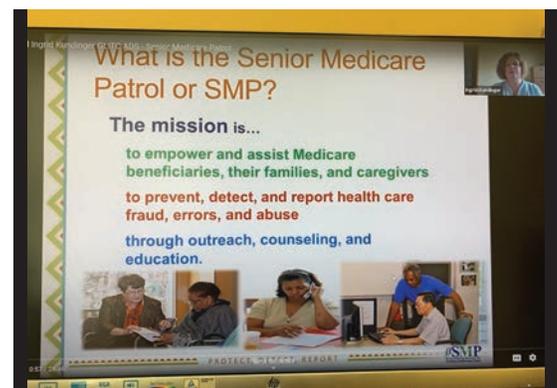
- Having low energy
- Hypersomnia
- Overeating
- Weight gain
- Craving for carbohydrates
- Social withdrawal (feel like “hibernating”)

So, if you’re feeling this way around this time every year and if it’s especially difficult this year, what can you do feel better? First, talk to your doctor. According to NIMH, there are four major types of treatment for SAD that may be used alone or in combination with each other that your doctor may recommend: medication, light therapy, psychotherapy, and vitamin D. You and your doctor can discuss the risks and benefits of different medications; the purpose of light therapy, what type of light is needed, and how to use it effectively; the advantages of psychotherapy; and finally, the value of vitamin D supplementation.

For more information, visit: <https://www.nimh.nih.gov/health/topics/seasonal-affective-disorder/index.shtml>

Great Lakes Inter-Tribal Council continued from page 5

In October our Tribal SMP program partnered with Pat Takamine and her team, the GLITC Foster Grandparents & Senior Companions Programs. Through the partnership SC/FG and other GLITC programs, over 2,000 Elder Care Bags were distributed that included SMP Scoop Newsletters along with current scam alerts to 12 Native American Tribes: Menominee, Oneida, Stockbridge-Munsee, Lac Vieux Desert, Forest County Potawatomi, Ho-Chunk Nation, St. Croix, Lac Courte Oreilles, Bad River, Lac du Flambeau, Sokaogon, and Red Cliff Tribal Nations.



Ingrid presenting via Facebook Live Outreach Event

What's the "Scoop"?

By Ingrid Kundinger, SMP Project Manager



Ingrid on Zoom Patrol

Here's the Scoop on how you can reach us:

Call: (888) 818-2611

E-mail: smp-wi@gwaar.org

Website: <https://gwaar.org/senior-medicare-patrol>

Facebook: @WisconsinSeniorMedicarePatrol

Here are a few important things for you to know:

- **The Wisconsin Senior Medicare Patrol is here to help!** We continue to work from home but are here to help Medicare beneficiaries, family members, caregivers, and professionals. We are also on "Zoom Patrol" these days, available for virtual presentations and conversations about Medicare fraud, abuse, and errors. If you are looking for that sort of presentation, please let us know!
- **One of the latest Medicare Scams: Plastic Cards.** Many Wisconsin Medicare beneficiaries have called our toll-free Helpline in the last several weeks to ask if Medicare is issuing new, plastic Medicare cards. Beneficiaries are receiving calls asking them if they have received their new plastic card from Medicare, and if not, the caller is more than happy to help them get that card.

Here's the Scoop: Medicare is NOT issuing plastic Medicare cards to replace your paper card. If you receive this call, simply hang up, as the caller is trying to get your information to scam you. It's unfortunate, but it's true.

The caller, upon learning that you have not received your plastic Medicare card, will offer to help you by asking to "verify" your Medicare number. This is the catch; they are trying to

get your Medicare number so that they can use it to submit a fraudulent claim to Medicare for payment. Beneficiaries have reported that once they "verify" their Medicare number, they are often transferred to another person who is then talking to them about back pain and back braces. This can lead to the receipt of unwanted braces on the beneficiary's doorstep and thousands of dollars of fraudulent claims to Medicare for the unwanted and unneeded braces.

You can protect yourself from this entire situation by simply hanging up the phone if you get this type of call. And share this information with your friends and family to help protect them as well. And remember, we strongly discourage you from sharing any personal information over the phone with someone unknown to you or calling you unexpectedly. Simply hang up!

If you have received this type of call and did share your Medicare number, please call us so that we can talk about next steps and things for you to be on the lookout for. Don't be embarrassed that it happened to you, we make no judgments and realize that the fraudsters are very convincing and good at what they do. It's important to report these things and make sure that your Medicare number is protected.



Views & Activities

from the SMP Team during quarantine



Theo, a Bernedoodle, about 23 pounds at 1 week!



Police on horseback prancing through the neighborhood!



Enjoying Pheasant Branch Conservancy on a cool day!



Cody, a Weeranian, and his pet, Big Chop, guarding the house from squirrels!



Enjoying the Beauty of Fall in Wisconsin





Stop Unwanted Robocalls

By the GWAAR Legal Services Team



Unwanted calls - including illegal and spoofed robocalls - are the Federal Communications Commission's (FCC) top consumer complaint. Not only can the sheer volume of unwanted calls be aggravating, they can also put your financial and personal information at risk.

What You Can Do

- Beware that Caller ID showing a "local" number does not necessarily mean it is a local caller.
- If you answer the phone and the caller (or a recording) asks you to press a button to stop getting the calls, you should just hang up. Scammers often use this trick to identify potential targets.
- Do not respond to any questions, especially those that can be answered with "Yes."
- Never give out personal information such as account numbers, Social Security numbers, mother's maiden names, passwords, or other identifying information in response to unexpected calls or if you are at all suspicious.

- If you get a call from someone who says they represent a company or a government agency, hang up and call the phone number on your account statement, in the phone book, or on the company's or government agency's website to verify the authenticity of the request. You will usually get a written statement in the mail before you get a phone call from a legitimate source, particularly if the caller is asking for a payment.
- Be suspicious if you are being pressured for information immediately.
- If you have a voicemail account with your phone service, be sure to set a password for it. Some voicemail services are preset to allow access if you call in from your own phone number. A hacker could spoof your home phone number and gain access to your voicemail if you do not set a password.
- Talk to your phone company about call-blocking tools they may have and check into apps that you can download to your mobile device to block unwanted calls.
- If you use robocall-blocking technology already, it often helps to let your provider know which numbers are producing unwanted calls so they can help block those calls for you and others.
- To block telemarketing calls, register your number on the Do Not Call List (<https://www.donotcall.gov/>). Legitimate telemarketers consult the list to avoid calling both landline and wireless phone numbers on the list. Note, however, that even after you register, other types of organizations may still call you, such as charities, political groups, debt collectors, and surveys.

For more information, visit: <https://www.fcc.gov/consumers/guides/stop-unwanted-robocalls-and-texts>



Staying at Home...Feeling Stressed?

Adapted from Wits Workout, Unit 18 – The World Over, University of Illinois Extension

According to medlineplus.gov from the National Institutes of Health, stress is a feeling of emotional or physical tension. It can come from any event or thought that makes you feel frustrated, angry, or nervous. Stress is your body's reaction to a challenge or demand. In short bursts, stress can be positive, such as when it helps you avoid danger or meet a deadline. But when stress lasts for a long time, it can harm your health.

Everyone feels stress. It's hard to avoid. Stress can be caused by issues with family or friends, financial troubles, health concerns, caregiving worries, or parenting problems. Right now, any of those stressors can be magnified because of a pandemic and the importance of staying safe and healthy which includes staying at or close to home and avoiding unnecessary contact with others for their well-being and yours.

How do you know you are stressed? Your body may provide some clues – headaches, stiff jaw or neck, upset stomach, tight muscles, irritability, low energy, or sleep problems. Some people cope with stress by using alcohol or drugs to relax and some may notice a weight gain or weight loss. Just as chronic or prolonged stress isn't good for your body, research also shows that it can be hard on your brain. Chronic stress can reduce brain volume and that can impact your thinking and your emotions. Other studies have shown that prolonged stress can contribute to the destruction of brain cells and slowed growth of new neurons.

Too much stress is not good!



If you are feeling overwhelmed by stress, or if it is affecting your health, consider calling your health care provider. New or different symptoms related to stress may also prompt you to call your doctor.

Reasons you may want to seek help are:

- You have feelings of panic, such as dizziness, rapid breathing, or a racing heartbeat
- You are unable to function at home or work
- You have fears that you cannot control
- You are having memories of a traumatic event.

MANAGING STRESS

DON'T

- ✓ Eat too much
- ✓ Smoke
- ✓ Drink or use drugs
- ✓ Sleep too much or not enough

DO

- ✓ Exercise or take a walk
- ✓ Eat healthy
- ✓ Listen to music or sing
- ✓ Talk to someone
- ✓ Laugh
- ✓ Breathe deeply
- ✓ Enjoy a hobby

What else works for you?



Volunteer Spotlight: Arlene Crane

By Molly Kelly, SMP Volunteer Coordinator



Arlene Crane

Senior Medicare Patrol depends on the contributions from a dedicated team of volunteers who are out in their communities spreading the message of Prevent, Detect & Report. This team of volunteers is

essential to our success! Even though our team is not meeting with people in our communities due to the pandemic, we want to introduce you to the volunteers who are normally informing Medicare beneficiaries about how we can all be better health care consumers.

Featured volunteer: Arlene Crane

Where were you born, and where have you lived?

I was born and brought up in the “Live Free or Die” state of New Hampshire. My hometown, Henniker, is the only town by that name in the world. My high school graduating class was the largest in the school history—32 students! I also lived in Frankfurt, Germany, for about two years while my husband was in the Army. I moved to Minnesota in the mid-’70s and then to my current home in Prescott, Wisconsin when I retired in 2017.

Vacationing:

When you retire every day is like vacation and our current retirement “cabin” nestled in the woods with a view of the beautiful St Croix River is my favorite vacation spot.

I really enjoy hiking with a friend who lives in Minneapolis. We always try to find new and interesting trails or parks to explore midway between her home and mine. Especially this year with COVID and social distancing, we have tried to find “out of the way” less-crowded places. It is amazing to find so many interesting, little-known places to explore.

We have a boat on the St. Croix and love to take trips up the river and down the Mississippi. (If you didn’t know, Prescott is at the confluence of the St. Croix and Mississippi rivers, just across the border from Minnesota.) My favorite time on the boat is when the grandchildren are with us and they spend the whole afternoon jumping off the boat or lounging on the lily pad.

Volunteering:

One of my goals when I retired was to do some volunteering. I want to learn new skills but also practice what I know and share the knowledge. This year of isolation has not been conducive to that goal. But you do what you can. I am on the board of the Prescott Senior Gathering Place. We have tried to remain connected through Zoom chats and weekly email updates from the coordinator. This summer we met in the park a couple of times with Bring Your Own Lunch gatherings. I also continue to share the SMP newsletter along with all the Fraud and Scam Alerts with the group.

If I could invite someone to come visit me:

I wish my grandfather could have come out to visit me in the Midwest. He was a small dairy farmer in New Hampshire where the fields are hilly and rocky. He would have been so envious of the flat fields and big dairy farms in Wisconsin. I know he would strike up a conversation with one of the “locals” to learn all about their experiences of farming in the Midwest.

The year 2020

This year has been like no other we have experienced, so at this late hour, I have decided to journal it all. It is not an easy task, trying to recall and recapture all the good, the bad, and the ugly details of what has happened since January!

Volunteers are an asset to our program and play a major role in the organization’s success. Please consider joining our team!

Contact Molly Kelly at 888-818-2611 or at molly.kelly@gwaar.org for more information.

BBB Tips for Smart Holiday Shopping

By Tiffany Schultz, BBB SW WI Regional Director

The holiday shopping season is in full swing. The Better Business Bureau Serving Wisconsin is warning consumers to shop with care, whether shopping in store or online. According to the National Retail Federation (NRF), retailers are re-thinking the holiday timeline and reimagining a longer holiday season, as consumers are expected to spread out holiday shopping over several months and spend an average of \$998. A forecasted 60% of consumers plan to make their holiday purchases online this holiday season, up from 56% in 2019.

When shopping for the holidays, BBB recommends to:

Comparison shop. Shop around for the best deals, but watch out for too-good-to-be-true pricing. Fake online retailers advertise cheap prices for in-demand products as a way to attract and encourage consumers to “make a purchase” and provide sensitive information. In many cases, either the items do not exist, or are counterfeit and of poor quality. Factor in shipping costs when comparing online retailers to physical storefronts, and don’t forget to “shop small” and consider purchasing from local merchants.

Check ad terms and conditions. Some stores only honor sale ads during a certain time frame or on certain days, and may limit quantities available for purchase. Pay close attention to phrases like “we’ll beat competitors’ prices” or “free with purchase,” that require careful examination of the terms and conditions. Watch for “asterisks” next to words or phrases, indicating there are special conditions to the offer. Challenge or report a local ad to BBB AdTruth.

Ask about return and exchange policies. There is no law that specifically regulates return or refund policies in Wisconsin. Provided the goods are not misrepresented, each business may set its own policy. When shopping online, return policies will also



vary from website to website. If purchasing for a gift recipient, remember to request a gift receipt so, if necessary, the gift receiver can make an exchange or return.

Research the company. Check BBB.org for the business’ rating – both brick and mortar stores and online retailers. Read customer reviews and complaints. What are other consumers saying about the business? How did the business respond?

Confirm online purchases are secure. Only shop when using a secure internet connection. Stay away from public Wi-Fi. Before making an online purchase, check the URL of the page for a lock symbol or https before the website name. This ensures the website is secure. You also want to be sure the website has complete contact information for the retailer (full mailing address, phone, and email) and a privacy policy. Google the address. The address should go to a place of business and not an empty field or UPS Store. Read the privacy policy. What is the retailer doing with your personal information?

Continued on page 14



NOTICE: COVID-19 Testing and Medicare

In an effort to combat fraud and scams, Original Medicare will only cover one COVID test for each Medicare beneficiary without a doctor's order. Thereafter, Medicare will cover COVID testing only with a doctor's order for each specific test requested. (Enrollees in Medicare Advantage plans should check the coverage in their specific plans.)

Tips for Smart Holiday Shopping continued from page 13

Pay by credit card and keep documentation.

Credit cards offer consumer protections you can't get when paying with cash or a debit card. Under federal law, you can dispute the charges if you don't receive an item or unauthorized charges appear on your account. However, it's important to be mindful of only charging what you can pay off in full and on time. After placing an order, print out the confirmation or save it electronically until it arrives.

Be aware of shipping time frames and delivery thieves. Federal law requires that orders made by phone, mail or online be shipped by the date promised or within 30 days if no delivery date was stated. If goods aren't shipped on time, shoppers can cancel and demand a refund. The US Postal Service also offers specific deadlines to keep in mind if you want a shipment to arrive by a specific date.

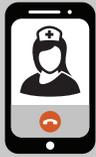
Obtain tracking information. Arrange for packages to be delivered to a secure location to help prevent delivery fraud. Track packages so you can arrange to be home when delivery takes place. If you're not able to be at home, some shipping companies will provide

an email upon delivery. Or, ask a trusted neighbor to hold the package for you. Keep your packages safe to deter porch pirates this holiday season.

Wise Giving. The months of November and December are prime time for charity appeals, but are also prime time for scammers to take advantage of generous donors. Before making a donation, check out the charity on Give.org to ensure your donation is going to a trustworthy organization. BBB also recommends to donate directly to the charity and not through a third-party who collects funds on behalf of a charity. If you're donating through a crowdfunding site such as GoFundMe, it's wise to use the fundraiser's official link to donate rather than use the search function within the site to find the correct page. Scammers make fake look-alike pages, capitalizing off real pages from unsuspecting victims.

Visit [BBB.org/holiday-tips](https://www.bbb.org/holiday-tips) for more smart holiday shopping tips.

NATIONAL TELEFRAUD TAKEDOWN



Scammers are targeting Medicare and Medicaid beneficiaries in schemes which involve the use of illegal kickbacks and bribes by durable medical equipment companies, laboratories, and pharmacies to telemedicine corporate executives in exchange for orthotic braces, diagnostic testing, and prescription drugs that are medically unnecessary.

The **ALLEGED SCHEME** and **KEY PLAYERS**



Telemedicine Executives

They own telemedicine companies and call centers. They use international marketing networks to lure unsuspecting individuals into a criminal scheme through telemarketing calls, direct mail, television ads, and internet pop-up ads. A call center confirms that an individual is on Medicare or Medicaid and transfers the individual to a telemedicine company for a medical practitioner's consultation. **Telemedicine executives are the masterminds of this scheme. They pay practitioners for prescriptions.**



Medical Practitioner & Telemedicine Company

The telemedicine company obtains prescriptions from medical practitioners and sells them to pharmacies, laboratories, or medical equipment companies. **Medical practitioners are being paid by telemedicine executives to order unnecessary prescriptions, either without any patient interaction or with only a brief telephonic conversation with patients they have never met or seen.**



Pharmacy, Lab, Medical Equipment Company

After the pharmacy, lab, or medical equipment company purchases the prescription, it sends the prescription to the beneficiary. Medicare or Medicaid is then billed and the telemedicine executives receive a kickback from the scam. **This telemedicine fraud scheme has caused more than \$4.5 billion in loss and the revoking of Medicare and Medicaid billing privileges of over 250 medical professionals.**

* This alleged scheme is current as of September 2020.

Learn More: oig.hhs.gov/2020takedown

Report Fraud: 1-800-HHS-TIPS or
oig.hhs.gov/fraud/hotline

U.S. Department of Health and Human Services
Office of Inspector General



Contact tracing call?

5 things to know

A contact tracer from your state health department might call if you've been exposed to COVID-19. But scammers are pretending to be contact tracers, too. Here's how you can spot the scam.



Real contact tracers won't ask you for money.

Only scammers insist on payment by gift card, money transfer, or cryptocurrency.



Contact tracing doesn't require your bank account or credit card number.

Never share account information with anybody who contacts you asking for it.



Legitimate contact tracers will never ask for your Social Security number.

Never give any part of your Social Security number to anyone who contacts you.



Your immigration status doesn't matter for contact tracing, so real tracers won't ask.

If they do, you can bet it's a scam.



Do not click on a link in a text or email.

Doing so can download malware onto your device.

Talking to a real contact tracer helps stop the spread of COVID-19. Reporting scammers helps stop them, too. Report fake contact tracers to your state and at [ftc.gov/complaint](https://www.ftc.gov/complaint).



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For more information about contact tracing **visit your state health department's website** and

[ftc.gov/coronavirus/scams](https://www.ftc.gov/coronavirus/scams)