

The SMP SCOOP

PROTECT DETECT REPORT

MARCH 2021



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.

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Benefits of Getting a COVID-19 Vaccine

Updated January 5, 2021

Center for Disease Control and Prevention



We understand that some people may be concerned about getting vaccinated now that COVID-19 vaccines are available in the United States. While more COVID-19 vaccines are being developed as quickly as possible, routine processes and procedures remain in place to ensure the safety of any vaccine that is authorized or approved for use. Safety is a top priority, and there are many reasons to get vaccinated.

Can a COVID-19 vaccine make me sick with COVID-19?

No. None of the COVID-19 vaccines contain the live virus that causes COVID-19 so a COVID-19 vaccine cannot make you sick with COVID-19.

Below is a summary of the benefits of COVID-19 vaccination based on what we currently know. CDC will continue to update this information as more data become available.

COVID-19 vaccination will help keep you from getting COVID-19

- All COVID-19 vaccines currently available in the United States have been shown to be highly effective at preventing COVID-19.
- All COVID-19 vaccines that are in development are being carefully evaluated in clinical trials and will be authorized or approved only if they make it substantially less likely you'll get COVID-19.

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Benefits of Getting a COVID-19 Vaccine *continued from page 1*

- Based on what we know about vaccines for other diseases and early data from clinical trials, experts believe that getting a COVID-19 vaccine may also help keep you from getting seriously ill even if you do get COVID-19.
- Getting vaccinated yourself may also protect people around you, particularly people at increased risk for severe illness from COVID-19.
- Experts continue to conduct more studies about the effect of COVID-19 vaccination on severity of illness from COVID-19, as well as its ability to keep people from spreading the virus that causes COVID-19.

COVID-19 vaccination is a safer way to help build protection

- COVID-19 can have serious, life-threatening complications, and there is no way to know how COVID-19 will affect you. And if you get sick, you could spread the disease to friends, family, and others around you.
- Clinical trials of all vaccines must first show they are safe and effective before any vaccine can be authorized or approved for use, including COVID-19 vaccines. The known and potential benefits of a COVID-19 vaccine must outweigh the known and potential risks of the vaccine for use under what is known as an Emergency Use Authorization (EUA).
- Getting COVID-19 may offer some natural protection, known as immunity. Current evidence suggests that reinfection with the virus that causes COVID-19 is uncommon in the 90 days after initial infection. However, experts don't know for sure how long this protection lasts, and the risk of severe

illness and death from COVID-19 far outweighs any benefits of natural immunity. COVID-19 vaccination will help protect you by creating an antibody (immune system) response without having to experience sickness.

- Both natural immunity and immunity produced by a vaccine are important parts of COVID-19 disease that experts are trying to learn more about, and CDC will keep the public informed as new evidence becomes available.

COVID-19 vaccination will be an important tool to help stop the pandemic

- Wearing masks and social distancing help reduce your chance of being exposed to the virus or spreading it to others, but these measures are not enough. Vaccines will work with your immune system so it will be ready to fight the virus if you are exposed.
- The combination of getting vaccinated and following CDC's recommendations to protect yourself and others will offer the best protection from COVID-19.
- Stopping a pandemic requires using all the tools we have available. As experts learn more about how COVID-19 vaccination may help reduce spread of the disease in communities, CDC will continue to update the recommendations to protect communities using the latest science.

SAGE National LGBT Elder Hotline

Talk and be heard at the SAGE (Advocacy and Services for LGBT Elders) LGBT Elder Hotline. Members of the LGBT elder community are likely to live alone and feel isolated. Through the hotline, anyone with a phone can connect to an LGBT responder who is friendly, knowledgeable, and ready to listen. If you are an LGBT elder or care for one, call the free SAGE Hotline, toll-free at 877-360-LGBT (5428), available 24/7 in English or Spanish, with translation in 180 languages. The hotline is managed by United Way Worldwide, and responders:

- ✓ are certified in crisis response
- ✓ offer support without judgment
- ✓ answer questions factually and confidentially
- ✓ provide information about community support resources such as healthcare, transportation, counseling, legal services, and emotional support



Social Security and Women's History Month

By Elida Elizondo, Social Security Public Affairs Specialist



In March, we celebrate Women's History Month. Social Security has served a vital role in the lives of women for more than 80 years.

Women have longer life expectancies than men, which means they live more years in retirement and have a greater chance of exhausting other sources of income. It's important for women to plan early and wisely for retirement.

Our benefits portal at www.ssa.gov/benefits/retirement provides detailed information about how life events can affect your Social Security retirement

benefits. These events may include marriage, widowhood, divorce, self-employment, government service, and other life or career changes.

Your earnings history will determine your benefits, so we encourage you to verify that this information is correct. You can create your personal my Social Security account at www.ssa.gov/myaccount and view your earnings history. If you find an error with your earnings, it is important to get it corrected so you receive the benefits you earned. Our publication, *How to Correct Your Social Security Earnings Record* at www.ssa.gov/pubs/EN-05-10081.pdf, provides you with details on making a correction.

If you would like to learn more about how we can help women plan for retirement, check out our online booklet, *Social Security: What Every Woman Should Know*. You can find it at www.ssa.gov/pubs/EN-05-10127.pdf. Please consider sharing it with family and friends. It could change their lives for the better.



BBB Tip: Don't Share Your COVID-19 Vaccine Card on Social Media

By Better Business Bureau

Got your COVID-19 vaccine? Great job! But don't share a photo of your vaccination card on social media. The self-identifying information on it makes you vulnerable to identity theft and can help scammers create phony versions.

What to watch out for: You got your COVID-19 inoculation, and you are excited to share the good news and encourage others to do the same. You take a selfie holding your vaccination card and post it to Facebook, Instagram, or another social media platform. Unfortunately, your card has your full name and birthday on it, as well as information about where you got your vaccine. If your social media privacy settings aren't set high, you may be giving valuable information away for anyone to use.

Share safely on social media: If you want to post about your vaccine, there are safer ways to do it. You can share a photo of your vaccine sticker or set a frame around your profile picture.



Wisconsin SMP Partnership with Great Lakes Inter-Tribal Council

Working to enhance the quality of life for all Native people

By Kassy Heard, Tribal Technical Assistance Center, Program Director



The Great Lakes Inter-Tribal Council would like to introduce our new team member, Kassy Heard, who will be working with Grace Livingston, Tribal Elder Benefit Specialist, in SMP outreach for all of the WI Tribes! Kassy joined Great Lakes Inter-Tribal Council in September 2020 and is now the Director of the Tribal Technical Assistance Center, starting January 2021.

The council's project for February outreach is to deliver care bags for tribal elders at the following tribes: Red Cliff, Bad River, Menominee, and Stockbridge Munsee, with SMP materials and fraud alerts included in each bag. Another bag delivery is being planned around Easter/springtime to other tribal communities.

Pictured left is Kassy and Grace with the SMP bag used in the elder bag delivery which includes a copy of the SCOOP newsletter and fraud alerts.

Grace can be reached at 715-661-4067 and Kassy can be reached at 715-588-1016.

Marketplace Special Enrollment Period for COVID-19 Public Health Emergency

By GWAAR Legal Services Team



In response to the COVID-19 Public Health Emergency, the Department of Health and Human Services announced a Special Enrollment Period (SEP) for 2021 Marketplace coverage. This SEP will run from February 15, 2021 through May 15, 2021.

During the SEP, individuals may apply for new coverage or update an existing application. There are several ways to apply for Marketplace coverage:

- Online at www.healthcare.gov
- By phone at 1-800-318-2596

- With in-person help from local enrollment assisters or insurance agents or brokers (you can search for local help here: <https://localhelp.healthcare.gov/#/>)
- With a paper application, available at: <https://marketplace.cms.gov/applications-and-forms/marketplace-application-for-family.pdf>

For people who apply using this SEP, coverage will begin the first day of the month following the date they select a plan.

Please note that Marketplace plans are not for people who have job-based health insurance, Medicare, Medicaid, or VA coverage. If you already have this type of coverage or are eligible for it, you will not be eligible for premium tax credits. In addition, if you have Medicare, it is illegal for an insurance company to sell you a Marketplace plan. Medicare and the Marketplace are two completely different programs.

Grief and Loss

Excerpts from Centers for Disease Control and Prevention



Grief and Loss Part 1

Many people are experiencing grief during the COVID-19 pandemic. Grief is a normal response to loss during or after a disaster or other traumatic event. Grief can happen in response to loss of life, as well as to drastic changes to daily routines and ways of life that usually bring us comfort and a feeling of stability. Common grief reactions include: shock, disbelief, or denial, anxiety, periods of sadness, loss of sleep, and loss of appetite.

Some people may experience multiple losses during a disaster or large-scale emergency event. Because of the COVID-19 pandemic, you might be unable to be with a loved one when they die, or unable to mourn someone's death in person with friends and family. Other types of loss include unemployment, or not making enough money, loss or reduction in support services, and other changes in your lifestyle. Or you may be feeling loss due to changes to daily routines and ways of life. These losses can happen at the same time, which can complicate or prolong grief and delay a person's ability to adapt, heal, and recover.

Grieving the loss of a loved one while coping with the fear and anxiety related to the COVID-19 pandemic can be especially overwhelming. Social distancing, stay-at-home orders, and limits on the size of in-person gatherings have changed the way friends and family can gather and grieve, including holding traditional funeral services, regardless of whether or not the person's death was due to COVID-19. However, these types of prevention strategies are important to slow the spread of COVID-19.

Some actions you can take to help you cope with feelings of grief after the loss of a loved one include:

Connecting with other people

- Invite people to call you or host conference calls with family members and friends to stay connected.
- Ask family and friends to share stories and pictures with you via mailed letters, email, phone, or video chat or via apps or social media that allow groups to share with each other (e.g., group chat, group messaging, Facebook).
- Coordinate a date and time for family and friends to honor your loved one by reciting a selected poem, spiritual reading, or prayer within their own households.

Creating memories or rituals

- Develop a virtual memory book, blog, or webpage to remember your loved one, and ask family and friends to contribute their memories and stories.
- Take part in an activity, such as planting a tree or preparing a favorite meal, that has significance to you and the loved one who died.

Asking for help from others

- Seek out grief counseling or mental health services, support groups, or hotlines, especially those that can be offered over the phone or online.
- Seek spiritual support from faith-based organizations, including your religious leaders and congregations, if applicable.
- Seek support from other trusted community leaders and friends.

During the COVID-19 pandemic, you may feel grief due to loss of a job; inability to connect in person with friends, family, or religious organizations; missing special events and milestones (such as graduations, weddings, vacations); and experiencing drastic changes to daily routines and ways of life that bring comfort. You may also feel a sense of guilt for grieving over losses that seem less important than loss of life. Grief is a universal emotion; there is no right or wrong way to experience it, and all losses are significant.

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What's the "Scoop"?

By Ingrid Kundinger, SMP Project Manager

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!

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

- **We continue to receive calls about new Medicare cards.** Many Medicare beneficiaries from all parts of Wisconsin have called our toll-free helpline in the last several months to ask if Medicare is issuing new Medicare cards. Beneficiaries are receiving calls asking them if they have received their new card from Medicare, and if not, the caller is more than happy to help them get that card. Some beneficiaries are being told that because of the

COVID-19 pandemic, Medicare is issuing new Medicare cards because of expanded Medicare benefits.



Here's the Scoop: Medicare is NOT issuing new Medicare cards. Period. Not because of the pandemic. Not for any other reason. **There are NO NEW Medicare cards.** 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.

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.

Grief and Loss continued from page 5

Here are some ways to cope with feelings of grief:

- Acknowledge your losses and your feelings of grief.
- Find ways to express your grief. Some people express grief and find comfort through art, gardening, writing, talking to friends or family, cooking, music, gardening, or other creative practices.
- Consider developing new rituals in your daily routine to stay connected with your loved ones to replace those who have been lost.

- People who live together may consider playing board games and exercising together outdoors.
- People who live alone or are separated from their loved ones may consider interacting through phone calls and apps that allow for playing games together virtually.

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Medicare Covers COVID-19 Vaccine



By Medicare

Pharmaceutical manufacturers are distributing the vaccine to federally and state-approved locations to start the vaccination of priority groups. Each state has its own plan for deciding who they'll vaccinate first and how residents can get vaccines. Contact your local health department for more information on COVID-19 vaccines in your area. Medicare covers the vaccine at no cost to you. There is no copayment/coinsurance, no deductible. Be sure to bring your Medicare card so your health care provider or pharmacy can bill Medicare.

Be alert for scammers trying to steal your Medicare number. Medicare covers the vaccine at no cost to you, so if anyone asks you for your Medicare number to get early access to the vaccine, you can bet it is a scam.

Here's what to know:

- You cannot pay to put your name on a list to get the vaccine.
- You cannot pay to get early access to a vaccine.
- Do not share your personal or financial information if someone calls, texts, or emails you promising access to the vaccine for a fee.

Con artists may try to get your Medicare number or personal information so they can steal your identity and commit Medicare fraud. Medicare fraud results in higher health care costs and taxes for everyone.

Protect yourself from Medicare fraud. Guard your Medicare card like it is a credit card. Remember:

- Medicare will never contact you for your Medicare number or other personal information unless you have given them permission in advance.
- Medicare will never call you to sell you anything.
- You may get calls from people promising you things if you give them a Medicare number. Do not do it.
- Medicare will never visit you at your home.
- Medicare cannot enroll you over the phone unless you called first.

Grief and Loss continued from page 6

- If you are worried about future losses, try to stay in the present and focus on aspects of your life that you have control over right now.

Grief and Loss Part 2

Take care of your mental health

You may experience increased stress during this pandemic. Fear and anxiety can be overwhelming and cause strong emotions.

People cope with loss in different ways. If you need help dealing with it, resources are available to help.

- **Get immediate help in a crisis, call 911**
- **Disaster Distress Helpline:** CALL or TEXT 1-800-985-5990 (press 2 for Spanish)
- **National Suicide Prevention Lifeline:** 1-800-273-TALK (8255) for English, 1-888-628-9454 for Spanish, or Lifeline Crisis Chat

- **National Domestic Violence Hotline:** 1-800-799-7233 or text LOVEIS to 22522
- **National Child Abuse Hotline:** 1-800-4AChild (1-800-422-4453) or text 1-800-422-4453
- **National Sexual Assault Hotline:** 1-800-656-HOPE (4673) or Online Chat
- **The Eldercare Locator:** 1-800-677-1116 TTY Instructions
- **Veteran's Crisis Line:** 1-800-273-TALK (8255) or Crisis Chat or text: 8388255

Find a health care provider or treatment for substance use disorder and mental health

- **SAMHSA's National Helpline:** 1-800-662-HELP (4357) and TTY 1-800-487-4889



Views & Activities

from the SMP Team during quarantine



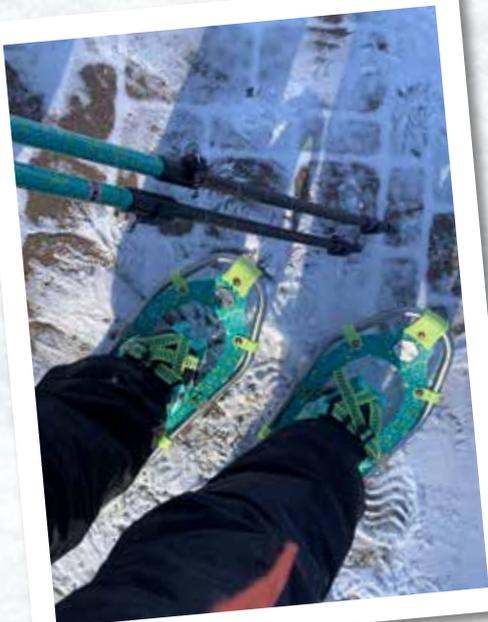
All bundled up and ready to snowshoe.



Enjoying the scenery during a hike.



Home office is still a common view.



Snowshoes - check.



Theo, at 6 months and weighing in at 45 pounds, knows how to get attention.



Greetings from northern Wisconsin.



Frosty morning.

Experiencing Wisconsin's Wonderland



Magical!



Outdoor seating in Wisconsin.



A blue sky and white snow - beautiful!



Scoop Chatter

Patrol out on ZOOM: SMP is available to deliver the Protect – Detect – Report message through virtual presentations. We can provide a stand-alone event or partner with another organization. Please email us at smp-wi@gwaar.org or call (888) 818-2611 to learn more.

Message from a Scoop reader: A friend of mine had received a phone call with someone asking her to verify her AOL password. Unfortunately, she gave them the password.

The fraudster was then able to get into her email account and proceeded to send emails to all her contacts using a Gmail account, not AOL. I received the message and even though it was a different provider, everything looked pretty normal. The message wanted to know if I would do a favor for her. I answered, "What's the favor?" The response was that she needed a Google Play Card for her niece, and she was out of town and could not get the purchase to go through. I answered, "Oh, is it for Sally?" (just picking a random name to see what the response would be). Yes, it is. So, I answered "I know a scam when I see one. SHAME ON YOU".

I learned of another friend who received the same email who ended up paying several hundred dollars thinking it was a legitimate request. She then received another email asking for another \$400. My friend has heard from four of her email contacts that had also received requests. The password of course has been changed, but the damage had been done.

This can happen to anyone, so remember the bottom line: do not verify account numbers, passwords, or any personal information over the phone.

Scam alert: If you happen to get a call from someone saying that your insurance number had been used in another state, be aware that it is most likely a scam. The scammer contacts you saying that your insurance number has been compromised and that you need to provide your medical or personal information in order to take care of the issue. Or the scammer directs you to call the number provided in the voicemail message. Do not give out any information. Instead, call your insurance provider directly to make sure the status of your insurance is not compromised. Call the number provided on your insurance card.

Robo calls persist: Even when personal phone numbers are added to the "No Call" list, robo calls continue to annoy most of us. In attempt to lessen the frequency, another tactic is to block the numbers. Most mobile phones have an option to block numbers. Also, check with your cell provider to find out the process to block calls before they get through. And if you have a landline, check the phone's owner's manual for instructions on how to block unwanted calls.

COVID testing: In August, the Center for Medicare and Medicaid Services, CMS, made a third modification to its coverage rules about COVID testing. Medicare beneficiaries will now only be able to receive one COVID diagnostic test without a doctor's order. After that, you will still have coverage for COVID testing, but a doctor's order will be required. A doctor will have to place the order for the test and then Medicare will cover it. Previously, there were no limits on the number of COVID tests that Medicare beneficiaries could have without a doctor's order. This is to prevent scams and fraud which are abundant right now.



Staying at Home...Living Alone?

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

Do you or someone you know live alone? As we practice social distancing, living alone can begin to feel lonely. Social distancing really means physical distancing or staying away from other people. Social isolation and loneliness can be bad for our health, but there are many ways for people to stay socially connected with friends and family, even if they are not able to visit in person. Read on for ideas to use yourself or share with others:

Stay connected

- Make phone calls or write letters. Talk about more than just the weather. Reminisce about a family photo, pull out an old joke book, ask meaningful questions.
- Video chat with friends, family, and neighbors.
- Video conference a family dinner or a game night or visit a virtual museum together.
- If you have a smartphone or tablet, try a new app! Technology can help you connect in fun, new ways.
- Brainstorm a list of people whom you could reach out to and plan to do so.

Take good care of yourself

- **If you need medical care/advice, stay home and call your doctor or clinic. In an emergency, call 9-1-1.** If you become sick or feel unwell, be sure to let a family member or friend know and ask them to check on you by phone or video chat every day.
- Get outdoors as much as you can. Sit on your porch, go for a walk, work in your yard, or plant a container garden.

- Maintain a regular routine, including mealtimes and bedtimes.
- Perform random acts of kindness. Send notes or cards to a local residential care facility or donate to a local food bank or shelter.
- Begin or continue a gratitude practice. Make a list of things you are thankful for or send a note or letter of gratitude to someone.
- Consider a new hobby or revive an old one. Try learning a new language, line dancing or playing bridge online.
- Check some things off your to do list. Organize those family photos or clean out those closets.
- Try to move your body every day in ways that are safe for you.

It's OK to ask for help. If you are feeling distressed, call the National Disaster Distress Helpline at 800-985-5990 for emotional support.

Get organized

Post a contact list on your fridge or near your phone, include: the name and number of your doctor and pharmacy, family contacts, neighbors, and other frequently called numbers.

Know where to find resources

<https://www.dhs.wisconsin.gov/adrc/consumer/index.htm>

<https://fyi.extension.wisc.edu/covid19/2020/04/09/stay-at-home-tips-what-to-do-if-you-live-alone/>

Getting “Back to Normal” Is Going to Take All of Our Tools

If we use all the tools we have, we stand the best chance of getting our families, communities, schools, and workplaces “back to normal” sooner:



Source: CDC



Hospice Care and Medicare Fraud: *Tips for Protecting Yourself and Medicare*

By SMP Resource Center



Hospice is an important benefit for the Medicare population. Hospice fraud threatens this benefit for all beneficiaries. Scammers are getting beneficiaries to agree to hospice care even though they do not qualify for the benefit.

What is Medicare hospice fraud?

Hospice fraud occurs when Medicare Part A is falsely billed for any level of hospice care or service.

What are examples of hospice fraud?

- Falsely certifying and providing services to beneficiaries who are not terminally ill – that is, with a life expectancy of six months or less if the disease runs its normal course
- Enrolling in hospice without the knowledge or permission of the patient or family
- Falsely certifying or failing to obtain physician certification on plans of care
- Paying gifts or incentives to referral sources (such as physicians and nursing homes)
- Billing for a higher level of care than was needed or provided or for services not received
- Targeting assisted living facility and/or nursing home residents whose life expectancy exceeds six months
- Using high-pressure and unsolicited marketing tactics of hospice services

- Providing inadequate or incomplete services, including, for example, no skilled visits in the last week of life
- Providing/offering gifts or incentives, including noncovered benefits such as homemaker, housekeeping, or delivery services to encourage beneficiaries to elect hospice even though they may not be terminally ill
- Embezzling, abusing, or neglecting beneficiaries or medication theft by a hospice worker
- Keeping a beneficiary on hospice care for long periods of time without medical justification
- Providing less care on the weekends and disregarding a beneficiary's care plan

What can you do to stop hospice fraud?

- Be sure *your doctor* has assessed your condition
- Be sure *your doctor* has certified that you are *terminally ill* and expected to live six months or less if the disease runs its normal course
- Never accept gifts (such as money, gift cards, or groceries) in return for hospice services and be wary of “too-good-to-be-true” offers
- Report quality-of-care complaints to your local SMP and the Beneficiary and Family Centered Quality Improvement Organization (BFCC-QIO)

How are fraudsters benefiting from hospice fraud?

General inpatient care and continuous home care pay significantly more than routine home care. Falsely signing someone up for hospice and then providing routine home care at a continuous home care rate could be very lucrative for a fraudster.

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Thank You Volunteers!

By Molly Kelly, SMP Volunteer Coordinator



As we approach National Volunteer Month in April and Older Americans Month in May, Ingrid and I would like to express our

sincere gratitude to the volunteer team that supports the work we do around the state of Wisconsin. Throughout its history, SMP programs across the nation have benefited from the countless contributions that volunteers like you have made and continue to make. You are making a difference throughout our country. Our program depends on volunteers to help preserve the integrity of Medicare.

The Wisconsin SMP program has been affiliated with Greater Wisconsin Agency on Aging Resources (GWAAR) since June 2018. In this short period, people like you from around Wisconsin have stepped forward to help combat the fraud and abuse that surrounds Medicare. You are our front-line workers in dealing with the fraudsters who shamelessly try to take advantage of Medicare and its participants. Your selfless generosity in delivering the message to protect, detect, and report fraud and abuse has a significant and positive impact on the lives of older adults.

We appreciate and celebrate your commitment, support, and immense contributions to this program. We are fortunate to have you on the team!

Hospice Care and Medicare Fraud continued from page 12

What Medicare Paid for Hospice Care in 2019

Routine Home Care	General Inpatient care	Continuous Home Care
\$195.40 per day for days 1-60 \$151.41 per day for days 61+	\$758.07 per day	\$997.77 per day

How Your Senior Medicare Patrol (SMP) Can Help

Your local 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 and their trained volunteers 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 can provide information and educational presentations.

Call: (888) 818-2611 **E-mail:** smp-wi@gwaar.org **Website:** <https://gwaar.org/senior-medicare-patrol>



Rental Fraud Pervasive Among Home and Vacation Property Listings

By Tiffany Schultz, BBB SW WI Regional Director

The place seems like a dream come true: the right space, the right location, the right price. But is it really for rent? Or will you arrive to find your money gone with nowhere to stay?

Rental scams take place on various websites and platforms, and can be of several different forms. Con artists use both home and vacation rental listings to lure victims. Most commonly, fraudsters copy the photo and description of a rental property, post it online with their own contact information, and try to get a deposit and first month's rent from the unsuspecting victim. The fraudster may communicate only by email or text message, and may claim to be out of the country and unavailable to show the property. Once the victim sends money, the fraudster disappears.

In less common types of fraud, victims may be enticed to buy an online directory of homes supposedly for rent, or they may be tricked into signing up for credit monitoring that comes with recurring monthly charges.

Many consumers look for rental listings on free classified listing sites like Craigslist, Facebook Marketplace, Apartments.com, Zillow, Trulia, Realtor.com and Homes.com. Fake listings turn up frequently on these sites, despite the companies' efforts to remove them.

In addition, scams frequently appear on vacation rental websites such as Airbnb, VRBO, and HomeAway.com. They follow the same pattern, preying on vacationers' inability to check out a listing before paying money for it. Cases also have been noted of scammers luring a renter away from Airbnb to deal with the "landlord" directly or spoofing Airbnb's site to impersonate the landlord and the company's payment portal.

It's likely a scam if:

- The owner is out of town and the unit cannot be seen in person before sending money.



- There is a "for sale" sign in the yard.
- The alleged owner or property manager wants the renter to wire money or send gift cards as payment.
- The advertised rent is well below market rates.

How to avoid rental scams:

- Beware of "owners" who want you to take the transaction off the online platform to communicate or send money.
- Watch out for fake websites that mimic legitimate websites. Real websites can be copied and created with a similar name and URL.
- Research the rental property owner, and call to be sure they exist.
- Do a quick internet search. Does the property exist at the address? Search an interesting phrase in the rental description to confirm if it's a real property or possibly a fake.
- Do a reverse image search using Google Image Search or TinEye.com to check for multiple listings.

Report rental scams to BBB.org/ScamTracker. Your report helps to warn others of the scams taking place in the marketplace.



Protect Wisconsin's Seniors, Report Elder Abuse.

Elder Abuse can be verbal, physical, emotional, sexual or financial. It can also be intentional or unintentional neglect. Unfortunately, Elder Abuse is a growing problem in Wisconsin, negatively impacting the lives of our senior citizens and their families.

In fact, Wisconsin's population of seniors 65 and older is projected to increase by more than 70% in the next 20 years. That's why all Wisconsinites share the responsibility to help protect our senior citizens by recognizing and reporting any signs of Elder Abuse.

If you feel that you are a victim of Elder Abuse or you believe it has been inflicted upon someone you know or love, REPORT IT!



Call the Wisconsin Elder Abuse Hotline

1-833-586-0107

or visit **ReportElderAbuseWI.org**

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ATTENTION MEDICARE BENEFICIARIES:

No Copayments.

No Coinsurance.

No Deductible.

Don't provide any money upfront when getting the COVID-19 vaccine. Provide your Medicare card and Medicare will be billed.

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