

# The SMP SCOOP



PROTECT DETECT REPORT

SEPTEMBER 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](mailto:smp-wi@gwaar.org)

## Website:

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

**To subscribe, please send us an e-mail.**



## Prepare Early This Year! Review Your Medicare Plan

*By Debbie Bisswurm, GWAAR Medicare Outreach Coordinator & Ingrid Kunding, SMP Project Manager*

The Wisconsin Senior Medicare Patrol, SMP, informs and empowers Medicare beneficiaries, their families and caregivers to prevent, detect, and report health care fraud, abuse, and errors by providing outreach and education in their communities. At this time of year, SMP wants every Medicare beneficiary to ask three key questions.

- 1. Do I have a Medicare Prescription Drug (Part D) plan?** Every year Medicare Part D plans can change the list of prescription medications they will cover. That means even if you are taking the same medications, the amount you pay for your medications may change in 2021! The plans' premiums, deductibles, and co-pays can also change each year.
- 2. If I do, what should I do about this?** All Medicare beneficiaries should check their Part D coverage each year during Medicare's annual open enrollment period which runs from **October 15 through December 7**. This is the time of year to find out if your current plan will cost you more or less than other Part D plans in 2021. If it is no longer the best plan for your medications, this is the time to make a switch to a Part D plan that will suit you better.

Make sure you will have appropriate prescription drug coverage in the new year. You can compare plans on the official Medicare website at [Medicare.gov](https://www.Medicare.gov). Medicare beneficiaries can also receive free, unbiased assistance with plan comparisons from the Elder Benefit Specialists at the Aging and Disability Resource Center, ADRC, in your area. To find your local aging unit or ADRC, go to:

**[www.dhs.wisconsin.gov/adrc/consumer/index.htm](http://www.dhs.wisconsin.gov/adrc/consumer/index.htm)**

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Start preparing early this year. The ADRC offices will also have a form with instructions to help you get organized. Don't let this opportunity pass you by! Go to [Medicare.gov](https://www.Medicare.gov) to compare plans online or for local assistance call the ADRC office in your community.

**3. Where else can I get help?** Assistance is also available through the following resources:

- 1-800-MEDICARE or [www.medicare.gov](https://www.medicare.gov)
- Medigap Helpline 1-800-242-1060
- Disability Drug Helpline 1-800-926-4862
- Wisconsin Medigap Prescription Drug Helpline 1-855-677-2783 (for people 60+)

SMP wants all Medicare beneficiaries who have a Medicare Prescription Drug (Part D) plan to be aware of possible changes in your plan. Avoid stress in the new year by understanding changes in your plan and its future pricing now. Don't wait until it's too late to change. By reviewing your prescriptions during this period, you can potentially prevent a startling discovery in the new year. Make sure that you get the best plan for 2021 now.

***Be on the lookout for a Fraud Alert addressing potential misconduct and violations surrounding Open Enrollment Period.***

## Important Information About Reaching Social Security During the COVID-19 Pandemic

*By Elida Elizondo, Social Security Public Affairs Specialist in Milwaukee, WI*

During the current coronavirus pandemic, we continue to provide help to you and other people in your communities. While our offices are not providing service to walk-in visitors due to COVID-19, we remain ready and able to help you by phone with most Social Security business. You can speak with a representative by calling your local Social Security office or our National 800 Number. You can find local office phone numbers online by using our Social Security Office Locator at [www.ssa.gov/locator](https://www.ssa.gov/locator).

We offer many secure and convenient online services at [www.ssa.gov/onlineservices](https://www.ssa.gov/onlineservices), where you can:

- Apply for retirement, disability, and Medicare benefits;
- Check the status of an application or appeal;
- Request a replacement Social Security card (in most areas);

- Print a benefit verification letter; and
- Much more.

Although you can do most of your business with us online, we know that service channel isn't right for everyone. You can still count on us by phone. If you have a critical situation that we cannot help you with by phone or online, we may be able to schedule an appointment for you.

If you need help, please don't wait until we can see you in person. Call us now at (800) 772-1213 and get the help you need. We also understand that getting medical and other documentation can be difficult due to the pandemic, so we are continuing to extend certain deadlines wherever possible.

# Remember to Stay Up to Date on Recommended Vaccines!

By GWAAR Legal Services Team



Vaccines are the best way we have to prevent some infectious diseases. While many serious diseases are no longer common in the United States because of vaccines, these diseases still exist and can spread when people aren't vaccinated. Not only does getting vaccinated protect you, but it also protects those around you. Because some people have medical conditions that prevent them from getting vaccinated or developing immunity after being vaccinated, it is important for others to get vaccinated so that these diseases are less common.

You can use the Center for Disease Control and Prevention's (CDC) adult vaccine assessment tool to find out which are recommended for your age, health conditions, job, and lifestyle. The tool is available here: <https://www2.cdc.gov/nip/adultimmsched/>. Talk to your doctor about whether you have missed any vaccines. Even if you received the vaccines you needed as a child, the protection from some vaccines can wear off. It is especially important for people with chronic health conditions to be up to date on recommended vaccines because they may be at increased risk for complications from certain vaccine-preventable diseases.

Every year, thousands of adults in the United States become seriously ill and are hospitalized because of vaccine-preventable diseases, and unfortunately, many of these people die. One such disease is influenza, or the flu. The flu and pneumonia represent the eighth-leading cause of death in the United States. The CDC estimated that there were tens of millions of cases during the 2019-2020 flu season, which caused tens of thousands of deaths.

This fall, it will be especially important for people to be vaccinated against the flu. In many parts of the country, the COVID-19 pandemic has strained and even overwhelmed healthcare systems. The 2020-2021 flu season is expected to burden healthcare systems even further.

Unfortunately, although a yearly flu vaccine is recommended for everyone six months of age and older, only 45% of adults in the United States were vaccinated during the 2019-2020 flu season. Ask your doctor or clinic when they plan to have the flu vaccine available for the upcoming flu season. The CDC recommends that you receive the vaccine by the end of October.

If you are on Medicare, most vaccines that your doctor recommends will be covered by your Medicare prescription drug plan. Medicare prescription drug plans are required to cover most commercially available vaccines, including the vaccine for shingles. The only exceptions are the vaccines for flu, pneumonia, and hepatitis B which are covered by Part B. Please note that SeniorCare does not cover any vaccines.

Vaccine Type	Medicare Coverage	Coverage Rules
<b>Influenza (flu)</b>	Part B	Medicare pays for (and recommends) one shot every flu season. Additional flu vaccines may be covered if considered medically necessary.
<b>Pneumonia</b>	Part B	Medicare pays for one shot, recommended for all adults aged 65+ and younger adults with chronic health conditions.
<b>Hepatitis B</b>	Part B	Series of three shots, paid for by Medicare for high- or medium-risk individuals, including those with hemophilia, end stage renal disease, diabetes, and other chronic conditions that lower resistance to infection.
<b>Shingles</b>	All Medicare prescription drug plans must cover	One shot paid for (and recommended) after age 60. Patient must check with plan to find out specific rules for administration and payment.

The amount you pay for your vaccine will vary depending on where you get vaccinated. Check your Medicare prescription drug plan's documents for information about how the plan covers vaccines.



## 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 still 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](mailto:smp-wi@gwaar.org)

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

**Facebook:** @WisconsinSeniorMedicarePatrol

- **Questions about billing practices by providers.**

Many Wisconsin Medicare beneficiaries have called our toll-free Helpline in the last several weeks to ask questions about bills they have received from providers or information that they have noticed and questioned on either their Medicare Summary Notice (MSN) or Explanation of Benefits (EOBs).

**Here's the Scoop:** We love getting these calls! Not because we like billing issues, but because these calls indicate that people are actually opening and looking at their statements! In our educational message, we encourage people to take an active role to DETECT suspected fraud, abuse, or errors by reviewing their statements regularly. In these cases, sometimes we just need to understand billing lingo for it to make sense. In other cases, an honest mistake was made by a provider and is quickly resolved. Unfortunately, in a few cases, after pulling all the information together, we suspect inappropriate billing practices and report those to the Office of Inspector General for further investigation.



*We offer a complimentary Personal Health Care Journal as a tool to help you keep track of appointment dates, providers, and visit summaries. The purpose of the journal is to provide a quick snapshot of your health care visits so that when you receive your MSN or EOB you can quickly cross-reference the statements*

with your journal to make sure all of the claims filed are appropriate. And if there are discrepancies, you catch them quickly and take action to resolve them.

If you would like a Personal Health Care Journal, please let us know, we would be happy to provide one for you. You can either call the Helpline, (888) 818-2611 or email [smp-wi@gwaar.org](mailto:smp-wi@gwaar.org) to request your copy.



## 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*

Although the COVID-19 pandemic has prevented gatherings for our tribal elders, we are still here to provide information on the latest scams and how to keep your information safe. The first round of information was sent in May in Elder Activity Bags from our GLITC partners. On September 22 we will host a Facebook Live program for tribal elders with information on SMP and current scams. We are planning another Elder Activity outreach with information and goodies from our programs for Medicare beneficiaries.

In September, we will also be having a change in staff within our Aging & Disability Services Department and will introduce our newest Tribal Elder Benefit Specialist at that time.

While resource fairs and other elder events have been canceled, for the time being, services are still available to those in need. Please call (715) 588-1078 for assistance, or visit the GLITC website [www.glitc.org](http://www.glitc.org).

To stay connected to the Wisconsin SMP program and important updates about Medicare related scams and fraud during this pandemic, please follow us on Facebook, @WisconsinSeniorMedicarePatrol, <https://www.facebook.com/WisconsinSeniorMedicarePatrol>.

To report suspected Medicare fraud, abuse, or errors, please call the Wisconsin SMP toll-free Helpline at (888) 818-2611.

Stay tuned for more Tribal SMP updates! Be well and keep safe!



## E-Skimming Targets Online Shoppers

*By: Tiffany Schultz, BBB SW WI Regional Director*



For years, scammers have used a small device on ATMs, gas pumps, and other terminals, to harvest credit card

information. As technology has improved, this form of "skimming" has become less effective. However, scammers aren't deterred! Now, they use a technique called "e-skimming" to steal credit card data from online shoppers instead.

### How the Scam Works

You are shopping online on a reputable website. You put an item in your cart and proceed to check out. You enter your credit or debit card number and your billing address to make your purchase. Everything seems totally normal.

But what you can't see is that cybercriminals have hacked into the company's server and planted malware on the site. This harvests your personal information, including your credit or debit card numbers, as soon as you make a purchase. You won't be aware your information was stolen until the company discovers the breach and alerts its customers. In other cases, you'll only find out after scammers use your credit card and fraudulent purchases appear on your statement.

### How to Protect Yourself from E-Skimming

**Keep a close eye on your statements.** Check your bank and credit card statements regularly to confirm all charges. If you notice any suspicious activity, call your bank or credit card company immediately to

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# CONSUMER ALERT: DATCP Alerts Consumers to Tech Support Robocalls

By Ti Gauger, Public Information Officer

MADISON – The Consumer Protection Hotline at the Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) has received multiple reports of Wisconsin residents receiving a high volume of telephone calls that falsely claim to be from Apple Care stating there is a problem with the recipients' iCloud or Apple ID accounts.

These robocalls are a tech support scam. **If you receive a similar telephone call, hang up immediately, and do not press any keys** to “speak to a representative” or to “end the call.”

Reports made to DATCP's Bureau of Consumer Protection indicate consumers are receiving multiple calls over short periods. One consumer reported receiving five calls in one hour. After pressing #1 on the call and asking for the calls to stop, the consumer received an additional 12 calls in the following 90 minutes. Consumers contacting Consumer Protection also report the calls come from different numbers and have different names listed on the caller ID.

### Keep scammers away with these simple tips:

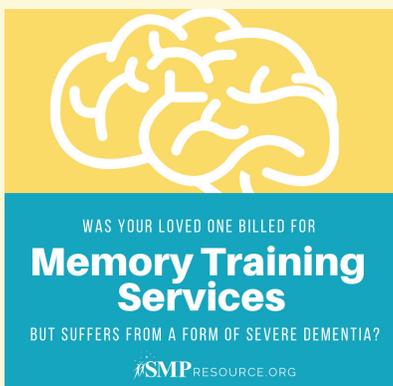
- If a caller says there is a problem with your computer, hang up. A tech support call you do not expect is a scam – even if the number is local or

looks legitimate. These scammers spoof the caller ID, using information that makes them look like local businesses or trusted companies.

- Do not provide sensitive information to people you do not know, especially when they initiate contact with you. Instead, reach out to known businesses through a trusted contact method to verify legitimacy.
- Maintain appropriate security on your computers and other electronic devices. This includes not giving remote access to your computer to people you do not know.

To read more about imposter scams, including tech support scams, review DATCP's imposter scams fact sheet: <https://datcp.wi.gov/Pages/Publications/ImposterScams214.aspx>.

For additional information on consumer protection issues or to file a complaint, visit DATCP's Bureau of Consumer Protection at <http://datcp.wisconsin.gov>, send an e-mail to [DATCPHotline@wisconsin.gov](mailto:DATCPHotline@wisconsin.gov) or call the Consumer Protection Hotline at 1 (800) 422-7128. You can also connect with us on Facebook at [www.facebook.com/wiconsumer](http://www.facebook.com/wiconsumer) or Twitter: @wiconsumer.



## Be on the Lookout for This New Medicare Scam

Was your loved one billed for memory training services when they have a severe form of dementia and they could not benefit from this type of service?

If you found this claim on their Medicare Summary Notice (MSN) or Explanation of Benefits (EOB), contact your SMP.

***The Senior Medicare Patrol will help with this potentially fraudulent charge to your loved one's Medicare.***

# Views & Activities

from the SMP Team during Quarantine



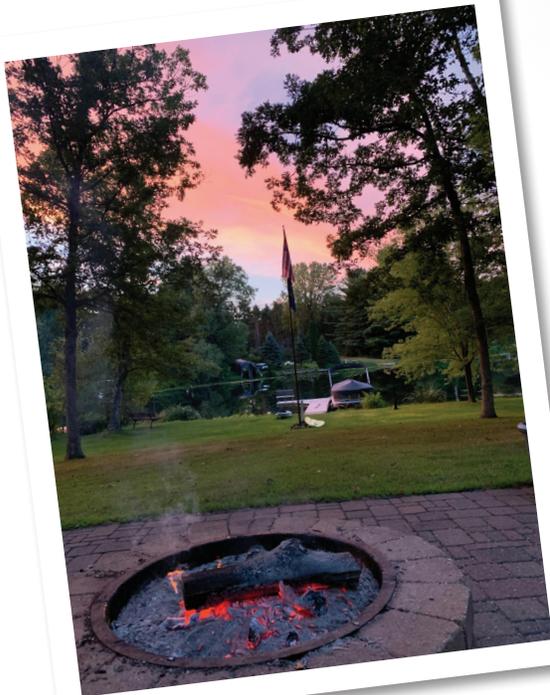
*Office assistant checking in*



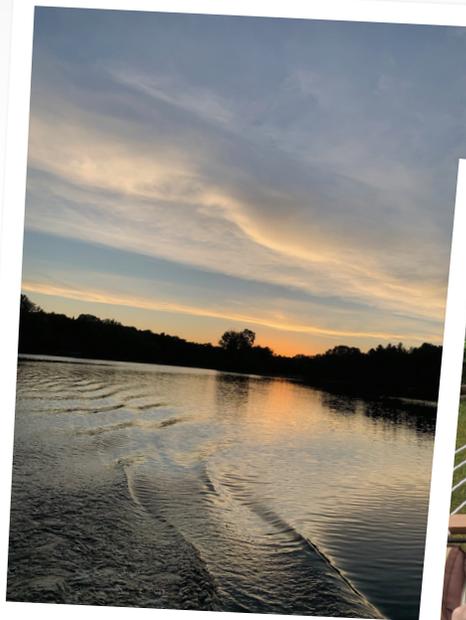
*Kayaking on a wonderful summer day*



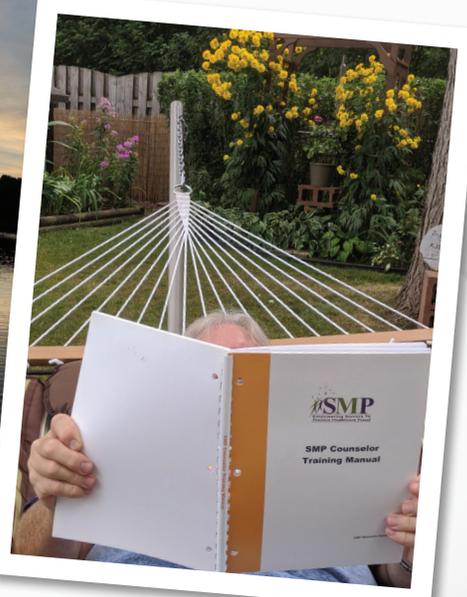
*Taking a break during a hike at High Cliff State Park*



*Enjoying a fire pit*



*Lake view of a beautiful sunset*



*A little SMP reading and relaxing*



# Volunteer Spotlight: Douglas Wolak

By Molly Kelly, SMP Volunteer Coordinator



Doug Wolak on patrol

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:** Douglas Wolak. Call me Doug.

### Where were you born, and where have you lived?

I'm a Yooper, but only for about a year. After a short time in Green Bay, I grew up on a dairy farm in the rural community of Krakow, near Pulaski. I attended and graduated from Pulaski High School, then was a double major (Accounting and French) at Carroll College. This included a semester of studies in Caen, France. After college, I lived near UW-Milwaukee and in Wauwatosa before having our house built in Waukesha. Only recently, I visited Ironwood, my birthplace, for the first time in 55+ years.

### What's one of your favorite vacations? What was the attraction?

My wife (Diane) and I enjoy traveling and try to get in one big trip each year. We were fortunate to get in a trip this year before the world travel gate came crashing down – Tanzania the first half of March. We went to Tanzania for the animals and came away loving the people. We visited an orphanage that the travel agency has “adopted,” and we participated in

a donation of a washer-dryer that they sorely needed. We also toured a workshop that employs people with disabilities to weave and form and create useful things from recyclables – quite uplifting. We visited a Maasai village, and I even did the “jump dance” with some of the men. What impressed me is that these people have little, but immensely enjoy the little that they have. And they treat tourists well. And yeah, the animals. They were impressive, too! The rest of this year has been a blowout travel-wise, and we're aching to get going again in 2021 with more adventures.

### What have you recently read?

Lately, I have been reading about the first half of the 20th century or so in Russia and Eastern Europe, including the post World War II period. I think it's frightening how some of yesteryear's troubling trends look familiar.

### If you could bring back toys from your childhood, what would they be? What do you remember about the toys?

Like any kid, I liked toys. The Lite-Brite was cool. Spirograph was nice if the ink didn't make the paper rip. The chemistry set was fun. But the thing that had the biggest impression on me was boredom. Boredom made me be creative and use my mind. “Kids these days” aren't allowed to be bored, which I think is a shame. I know when to unplug. We all need that from time to time.

### You wake up tomorrow and you're on a reality TV show. Which one is it?

Put me down for Survivor. I've been a fan since Season 1, and I've had a chance to meet over a hundred who have played the game. I've applied, with no success, and have stopped applying. Since I'm in the active fan community, they know who I am and know how to reach me if they want to.

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# Comparing Medicare Supplements Versus Advantage Plans

By Attorney Kate Schilling, Elder Law & Advocacy Center



When a person turns 65, they become eligible for Medicare. Their coverage is for Medicare Part A (inpatient hospital and skilled nursing facility coverage), and Medicare Part B (outpatient coverage, durable medical equipment, lab work and X-rays, outpatient therapies, emergency room, and some medications). This is referred to as Original Medicare, which is the standard or default option for health coverage under Medicare.

People on Medicare have options as to how they want to receive their Medicare coverage and whether they want to buy supplemental coverage to fill in any gaps left behind after payment by Medicare Parts A and B. For example, there is a \$1,408 deductible under Medicare Part A. And Medicare Part B only pays 80% of claims, leaving the person responsible for the remaining 20% percent of Part B claims.

There are several ways that people can supplement their coverage under Medicare. A person may have retiree health coverage from a former employer. Or a person may be eligible for Qualified Medicare Beneficiary (QMB) status or Medicaid. Each of these would pay secondary to Medicare to reduce a person's out-of-pocket costs.

There are also options within the Medicare system to enhance coverage. One way to do this is to buy a Medicare supplement policy through a licensed insurance agent. A Medicare supplement will cover the 20% that Medicare Part B leaves behind, the Medicare Part A deductible, and the daily copays for hospital and skilled nursing facility coverage. Medicare supplements are sold by private insurance companies, but they do not have network restrictions – they go anywhere that Original Medicare is accepted within the United States. The monthly premium costs for a Medicare supplement vary by company and policy, but a general range is between \$150 to \$400 per month. Generally speaking, a person will have little or no out-of-pocket costs for medical care if they buy a Medicare supplement. Another benefit of a Medicare supplement is the additional mandated benefits required under state

of Wisconsin law. Any supplement purchased in the state of Wisconsin must offer an additional 30 days of skilled nursing facility care beyond that covered by Original Medicare, additional home health visit coverage, and several other additional coverage benefits.

Medicare Advantage plans are another option to limit a person's out-of-pocket costs with Medicare. Medicare Advantage plans combine a person's Medicare Parts A and B into a private HMO, PPO, or PFFS plan. (For this reason, Advantage plans are sometimes called "Medicare replacement plans" as they replace Original Medicare Parts A and B.) As with any other HMO, PPO, and PFFS coverage, these plans have network restrictions that typically require a person to stay in the plan's service area and network of providers. A person must go to doctors, specialists, clinics, hospitals, and skilled nursing facilities within the provider network. Some Advantage plans will pay 50% of out-of-network costs in certain circumstances, but generally Advantage plans do not cover out-of-network services absent an emergency or referral from a primary health provider. Advantage plans typically reduce a person's annual maximum out-of-pocket costs to \$3,600 or \$6,700 per year. Monthly premiums for an Advantage plan range from approximately \$0 to \$241. Medicare Advantage plans can come with or without drug coverage. If a person wants drug coverage under Medicare, they need to enroll in an Advantage plan that includes drug coverage. A person can compare Advantage plan options on the Medicare Plan Finder at [medicare.gov](https://www.medicare.gov).

When considering a Medicare supplement or Advantage plan, it is a good idea to talk to a knowledgeable professional who will provide neutral information to help you make the best decision for your situation. For additional information on Medicare supplement policies or Advantage plans, contact your local Aging and Disability Resource Center or call the Medigap Helpline at (800) 242-1060.



## Be on the Lookout: Contact Tracing Scams

By SMP Resource Center

Contact tracing is key to slowing the spread of COVID-19 and helps protect you, your family, and your community by:

- Letting people know they may have been exposed to COVID-19 and should monitor their health for signs and symptoms of COVID-19,
- Helping people who may have been exposed to COVID-19 get tested, and
- Asking people to self-isolate or self-quarantine to reduce the risk of spreading COVID-19 infection to others.

### GREEN FLAGS

Contact tracers will:

- ✗ Be state or local Department of Health employees or their contractors,
- ✗ Ask about your personal symptoms to gauge for possible COVID-19 infection,
- ✗ Ask about others you may have come into contact with recently,
- ✗ Be able to refer you to other medical and social resources, and
- ✗ Ask whether you have insurance so they can connect those who are not insured with resources.



### RED FLAGS

Be cautious of anyone who:

- ✗ Asks for specifics about your health insurance, like your Medicare number,
- ✗ Claims they need a credit card or cash to pay for a COVID-19 test, or
- ✗ Wants your personal information to help you set up a COVID-19 test.



#### How Can Your Senior Medicare Patrol (SMP) 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 teams 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.

*Volunteer Spotlight continued from page 8*

**Please add any information about yourself that you would like to share.**

SMP is a great opportunity for me to learn about Medicare (which I'm not yet eligible for) and to use my skills and instincts from my 34 years as an IRS agent to help people avoid being taken advantage of by people who bend and break the law.

**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](mailto:molly.kelly@gwaar.org) for more information.**



**Extension**  
UNIVERSITY OF WISCONSIN-MADISON

## Staying at Home...Keeping in Touch

*Adapted from Wits Workout, Unit 7 – Songbirds, University of Illinois Extension*

Are you more of a social butterfly or a loner? Some people just love being involved with other people all the time. Others prefer small groups, one-on-one interactions, or even alone time. Even though our preferences may be different, one thing we know for sure is that we all need to have social connections! That is one reason that COVID-19 has been such a challenge for many of us.

The Global Council on Brain Health has research that shows that being socially engaged with others helps support thinking skills and may slow cognitive declines later in life. One study confirmed an association between regular involvement in social activities with better cognitive functioning.

Based on the value of staying connected, it is ironic that the number of people in our social circles can decline as we grow older. That means we are at higher risk of becoming isolated and that we can have increased health risks like cognitive decline, depression, and anxiety. We may be losing family or friends through death. In retirement, we may have less contact with our work friends. Family and friends may move away or you might be the one who relocated. If you have caregiving responsibilities, you may have less time to spend with others.

Good news! There are many ways to maintain existing relationships and build new ones – no matter what age you are! Because we know the importance between brain health and social connections, consider ways you can reach out to others – for your benefit and theirs.



### STAYING CONNECTED

- ✓ Pick up the phone or write a card or letter.
- ✓ Participate in church groups, clubs or organizations when they start to get together again.
- ✓ Make an effort to stay in touch with family or friends.
- ✓ Build relationships with people from different generations.
- ✓ Volunteer your time and share your talents or develop some new skills.
- ✓ Keep in contact with your neighbors.
- ✓ Have a close friend you can turn to AND be that kind of a friend for someone else.

Increasing the number of support networks, especially later in life, can be an important buffer to decrease isolation and give individuals opportunities to be around those who are supportive and build them up! We all need socialization for optimum health.

Learn more at the Global Council on Brain Health – [www.globalcouncilonbrainhealth.org](http://www.globalcouncilonbrainhealth.org)



**DNA Testing**  
**What is the difference?**

Ancestry DNA Testing	Health DNA Testing	Genetic Cancer Screening
Does not require a doctor's order & not covered by insurance	Does not require a doctor's order & not covered by insurance	Requires a doctor's order & may or may not be covered by insurance
Discover your <ul style="list-style-type: none"> <li>• Ancestry composition</li> <li>• Which regions your DNA is from</li> <li>• Neanderthal ancestry</li> <li>• Find DNA relatives</li> </ul>	Information about <ul style="list-style-type: none"> <li>• Traits (dimples or curly hair)</li> <li>• Wellness (how well you metabolize caffeine)</li> <li>• Carrier status (if you carry a mutation for certain conditions that you could pass down to your children)</li> </ul>	Diagnostic tests <ul style="list-style-type: none"> <li>• Ordered by your treating physician</li> <li>• For individuals with a family history or symptoms of cancer</li> <li>• Used to manage a patient's condition</li> </ul>

www.medicare.gov      www.businessinsider.com/best-dna-test-23andme-vs-ancestry-2016-11

**Genetic testing has been in the news recently.** While genetic testing can go by many names, they do not all mean the same thing. Examples include ancestry DNA testing, health DNA testing, and genetic cancer screenings. Make sure you do your research to identify which, if any, DNA testing is best for you.

**Learn more about genetic testing fraud here:** [www.smpresource.org/Content/Medicare-Fraud/Fraud-Schemes/Genetic-Testing-Fraud.aspx](http://www.smpresource.org/Content/Medicare-Fraud/Fraud-Schemes/Genetic-Testing-Fraud.aspx)

***E-Skimming Targets Online Shoppers*** continued from page 5

report it. Use the customer service number found on the back of your card or on your monthly statement to make sure you are speaking with the real company.

**Make online purchases with a credit card.** Use your credit card instead of your debit card to make online purchases. It is much easier to dispute charges made with your credit card, plus getting money returned to your debit card can take time.

**Consider using a virtual credit card.** Some credit card companies and banks offer virtual cards to

their clients. These provide a unique credit card number to use when shopping online that links to your normal account. If any unusual transactions are made or the number is compromised, other charges are immediately declined.

If you've been the victim of a scam after making an online purchase, be sure to report it at [BBB.org/ScamTracker](http://BBB.org/ScamTracker). Your report can help expose scammers and protect other consumers.