

Healthcare watch: How to avoid becoming a victim of Medicare fraud

By: Lisa Zamosky

When Marsha Kelly saw an ad in her local newspaper for a free back brace that helps seniors "reclaim their youth," she decided to call the 800 number.

A customer service representative answered her call and asked Kelly to share her Medicare number and the name of her doctor. Then the representative asked for permission to initiate a three-way call with her doctor's office.

"She said it looks like you qualify for the back brace, let's call your doctor while you're on the line," recalled Kelly, a 72-year-old retired school administrator from Monterey, Calif.

Once on the line, the doctor's receptionist was told that Kelly could get the back brace at no cost. All the doctor had to do was sign a form stating that Kelly had a medical need for it. All agreed, and the process was set in motion.

But shortly after the call, Kelly had second thoughts, especially after conducting a Google search. "I saw a whole bunch of articles about it, and several were calling it a Medicare scam," she said.

Ads like the one Kelly responded to are common, especially among durable medical equipment companies, experts say.

"There is a pronounced uptick in aggressive medical firms seeking ways to harass seniors or dupe doctors' offices into authorizing durable medical equipment that is not needed and shouldn't be authorized in the first place," said James Quiggle, director of communications at the Coalition Against Insurance Fraud, a Washington, D.C., nonprofit dedicated to fighting insurance fraud. "This is a big trend right now, and a lot of taxpayer dollars are at stake."

Once a company gets your information, "the vendor then has an order for equipment they fax to the doctor with all of your personal information, hoping the doctor or office staff is so busy they'll sign it and send it back," said Micki Nozaki of the California Senior Medicare Patrol, which works to prevent and report healthcare fraud. Senior Medicare Patrol outreach and education programs operate nationwide.

Medicare fraud in all its forms is rampant. Though exact numbers aren't known, the government estimates that \$60 billion to \$90 billion is lost each year to Medicare fraud and abuse. In California, as many as 20% of fraud allegations investigated each year by the Senior

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Coalition Against Insurance Fraud

Medicare Patrol involve durable medical equipment.

Experts offer these tips to avoid becoming a victim of Medicare fraud:

Protect your Medicare number. In most cases, your Medicare number is the same as your Social Security number. Guard it the same way you would protect your financial information.

"I would avoid providing one's Medicare number over the telephone, especially with an uninitiated phone call," said Fred Riccardi, director of client services at the Medicare Rights Center in New York.

Don't take the call. Anyone who calls or shows up at your door saying they are from Medicare or the federal government and asking you for personal information is almost certainly a fraud.

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Medical exam required. Alarms should ring if you're offered medical equipment, like a knee or back brace, without any requirement that you first