

# The SMP Scoop

November 2018



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, errors, and abuse.

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>

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## Senior Medicare Patrol 101

By the SMP Team

**The Senior Medicare Patrol (SMP) mission is to empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education.**

SMPs are grant-funded projects of the federal U.S. Department of Health and Human Services (HHS) and U.S. Administration for Community Living (ACL). Their work is in three main areas:

1. **Conducting Outreach and Education.** SMPs give presentations to groups, exhibit at events, and work one-on-one with Medicare beneficiaries.
2. **Engaging Volunteers.** Protecting older persons' health, finances, and medical identity while saving precious Medicare dollars is a cause that attracts civic-minded Americans. Because this work often requires face-to-face contact to be most effective, SMPs nationwide rely on approximately 5,000 active volunteers each year to help in this effort.
3. **Receiving Beneficiary Complaints.** When Medicare beneficiaries, caregivers, and family members bring their complaints to the SMP, the SMP makes a determination about whether or not fraud, errors, or abuse is suspected. When fraud or abuse is suspected, they make referrals to the appropriate state and federal agencies for further investigation.

This program has nationally been assisting Medicare beneficiaries in every state, as well as District of Columbia, Puerto Rico, Guam, and the

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Funded by: This project was supported, in part by grant number 90MPPG0041-01-00, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.



*(SMP 101, continued from page 1)*

Virgin Islands since 1997. It has been reported that errors, abuse and fraud cost the tax payers approximately \$60 billion dollars annually. The SMP program has been successful in savings millions of dollars for Medicare and Medicare beneficiaries.

The primary goal of the program is to teach Medicare beneficiaries how to protect their personal identity, identify and report errors on their health care bills and identify deceptive health care practices, such as illegal marketing, providing unnecessary or inappropriate services and charging for services that were never provided. Our goal is to preserve the integrity of Medicare and save the tax payers billions of dollars.

The Wisconsin SMP program is housed at the Greater Wisconsin Agency on Aging Resources (GWAAR). The GWAAR mission is to deliver innovative support to lead aging agencies as we work together to promote, protect, and enhance the well-being of older people in Wisconsin. The SMP program is a great fit with this statewide organization.

Our call to action is to invite volunteers in all 72 counties and 11 tribal regions to assist with Medicare outreach and beneficiary educational events with the Wisconsin SMP. In this issue, you will learn more about how to protect yourself against health care fraud, errors, and abuse, and how you can be involved in these efforts across the state as a volunteer. □

### Want to receive The SMP Scoop?

Sign up for our newsletter by emailing us at [smp-wi@gwaar.org](mailto:smp-wi@gwaar.org) or calling our free confidential helpline at 888-818-2611.

## Meet the Wisconsin SMP Team

### Micaela Magel

Micaela Magel is the SMP Outreach and Volunteer Coordinator. Born and raised in Michigan's Upper Peninsula, she has been living in Wisconsin since 2008. After living in Milwaukee for over a decade, she is happy to be now living in our state's capitol. She received her Master of Social Work from the University of Wisconsin – Milwaukee in 2018 and her Bachelor of Social Work from the University of Wisconsin – Milwaukee in 2016. She has a diverse range of experiences from working with homeless youth in Milwaukee, refugees and migrants in Austria, and community advocacy with the American Civil Liberties Union of Wisconsin. Micaela is excited to be joining the SMP team because she is passionate about empowering Wisconsinites to avoid Medicare fraud, errors, and scams. She hopes to build meaningful connections with communities to ensure Medicare continues to be affordable and available to our state's growing aging population. In her spare time, she enjoys writing fiction, shooting her traditional longbow, and cheering on her favorite hockey team—the Detroit Red Wings.



*Micaela Magel*

*(SMP Team continued on page 3)*



*(SMP Team, continued from page 2)*

### **Ingrid Kundinger**

Ingrid Kundinger has joined the Senior Medicare Patrol program as the Project Manager. A life-long Wisconsinite, Ingrid grew up in northern Wisconsin, went to UW – Green Bay for her undergraduate studies and has lived in Madison for over 20 years. Ingrid has spent a majority of her professional career in the aging network and doing community development work for international, national, state, and local non-profit organizations. Ingrid holds a Masters of Business Administration degree with an emphasis in Health Care Administration. Ingrid is excited to be joining the SMP team to empower Wisconsin's Medicare beneficiaries to prevent, detect, and report health care fraud, errors, and abuse. She is new to the sport of running, often has her nose in a book, and is an avid college football fan.



*Ingrid Kundinger*

### **Kate Schilling**

Attorney Kate Schilling is the Legal Services Manager at Greater Wisconsin Agency on Aging Resources, Inc., where she oversees the Senior Medicare Patrol, the Wisconsin Guardianship Support Center, and the Elder Benefit Specialist Supervising

Attorney program. She works predominantly in the areas of elder law, public benefits, and consumer law. Previously, she was in private practice in New Richmond, Wisconsin, where she practiced in estate planning, Medicaid benefits, guardianship, and general civil litigation. Kate is a board member of the State Bar of Wisconsin's Elder and Special Needs Law Section, the Public Interest Law Section, and a member of the National Academy of Elder Law Attorneys. Prior to attending law school, Kate coordinated supports for adults with developmental disabilities, and she currently serves as a volunteer guardian for a woman with a disability living in Madison. She is also a volunteer at high school mock trial events, local free legal clinics, and Wills for Heroes. Kate is also the proud parent of a six-year-old son with special healthcare needs. In her spare time, Kate enjoys reading, doing puzzles, and spending time with her extended family.

Kate is excited to be a part of the Senior Medicare Patrol in Wisconsin and to integrate SMP within the aging and disability networks in the state. Having the SMP grant located at GWAAR allows us to utilize the Medicare expertise, elder law knowledge, and aging advocacy work here that will be vital to the success of this project.



*Kate Schilling*





## Tips to prevent fraud

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### Do's

- **Do** protect your Medicare Number (on [your Medicare card](#)) and your Social Security Number (on your Social Security card). Treat your Medicare card like it's a credit card.
- **Do** remember that nothing is ever "free." Don't accept offers of money or gifts for free medical care.
- **Do** ask questions. You have a right to know everything about your medical care including the costs billed to Medicare.
- **Do** educate yourself about Medicare. Know your rights and know what a provider can and can't bill to Medicare.
- **Do** use a calendar to record all of your doctor's appointments and what tests or X-rays you get. Then check your Medicare statements carefully to make sure you got each service listed and that all the details are correct. If you spend time in a hospital, make sure the admission date, discharge date, and diagnosis on your bill are correct.
- **Do** be wary of providers who tell you that the item or service isn't usually covered, but they "know how to bill Medicare" so Medicare will pay.
- **Do** make sure you understand [how a plan works](#) before you join.

- **Do** always check your pills before you leave the pharmacy to be sure you got the correct medication, including whether it's a brand or generic and the full amount. If you don't get your full prescription, report the problem to the pharmacist.
- **Do** report suspected instances of fraud.

### Don'ts

- **Don't** allow anyone, except your doctor or other Medicare providers, to review your medical records or recommend services.
- **Don't** contact your doctor to request a service that you don't need.
- **Don't** let anyone persuade you to see a doctor for care or services you don't need.
- **Don't** accept medical supplies from a door-to-door salesman. If someone comes to your door claiming to be from Medicare or Medicaid, remember that Medicare and Medicaid don't send representatives to your home to sell products or services.
- **Don't** be influenced by certain media advertising about your health. Many television and radio ads don't have your best interest at heart.
- **Don't** give your Medicare card, Medicare Number, Social Security card, or Social Security Number to anyone except your doctor or people you know should have it.

Source: [medicare.gov](https://www.medicare.gov) □



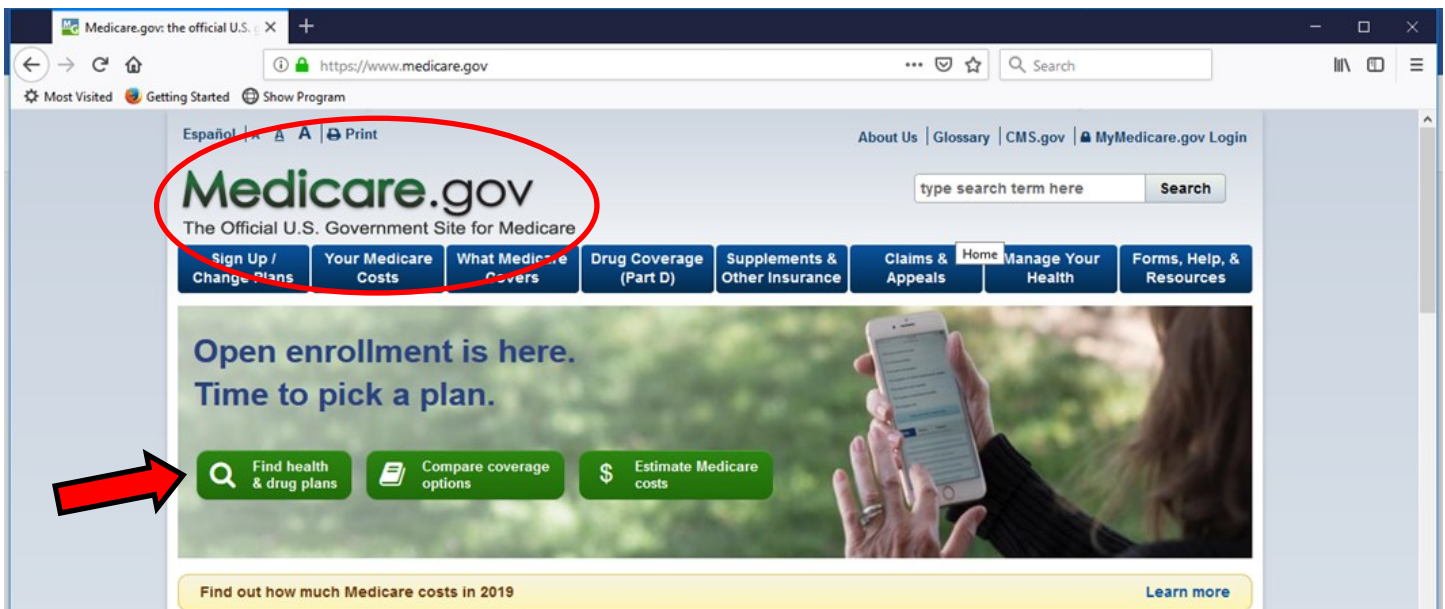
## Medicare Annual Enrollment Period Is Upon Us!

Each year from October 15 through December 7, there is an Annual Enrollment Period (AEP) for Medicare Beneficiaries to change their Part C and/or Part D plans. During the AEP, a person can make any of the following changes:

- Add or drop a Part D plan;
- Switch to a new Part D plan;
- Drop a Medicare Advantage plan and return to Original Medicare; or
- Join a Medicare Advantage plan with or without drug coverage.

Changes made during the AEP will become effective on January 1, 2019. Even if a person is happy with his or her current plan, the person should still re-evaluate that drug plan to determine if it will best meet their needs for 2019. Since Part D plans are privatized, they are allowed to change the coverage parameters each year. New Part D plans become available, and some Part D plans stop offering coverage in the state. Even if a plan continues to offer coverage into the following year, its monthly premium, formulary, pharmacy network, deductible, and copay amounts could all change! It's important that Medicare beneficiaries review their Annual Notice of Change (ANOC) which arrives in the mail on or before September 30<sup>th</sup>. This document notifies Medicare beneficiaries of the upcoming changes for their Part D plan which will be effective as of January 1, 2019.

The most effective way to choose a Part D plan is by going on the [www.medicare.gov](https://www.medicare.gov) website and clicking on the button "find health & drug plans." The planfinder tool asks a person to enter their zip code, prescription medications, and preferred pharmacies. Based on that information, the planfinder will list the plans which would be most cost-effective for that person.



Please ensure that you are visiting Medicare.gov and not any other website.

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(Annual Enrollment Period, continued from page 5)

Research shows that fewer than 10% of Medicare beneficiaries are enrolled in the most cost-effective Part D plan for them. Name recognition (choosing a familiar insurance company name) or looking at a plan's monthly premium alone are *not* good ways to choose a plan. If a person is unsure how to pick and evaluate a plan, the person can utilize the following resources:

- ◇ A case manager or social worker
- ◇ Calling **1-800-MEDICARE / 1-800-633-4227** (24 hours per day, 7 days per week; interpreters available)
- ◇ Board on Aging and Long-Term Care Part D helpline (ages 60+) at **(855) 677-2783**
- ◇ Board on Aging and Long-Term Care Medigap helpline at **(800) 242-1060**
- ◇ Disability Rights Wisconsin Part D helpline (ages 18-59) at **800-926-4862**
- ◇ Local elder or disability benefit specialist <https://www.dhs.wisconsin.gov/benefit-specialists/counties.htm> ☐

## Warning! Durable Medical Equipment (DME) Phone Scams

Several Medicare beneficiaries in Wisconsin have been the target of knee and back brace scams.



- Did you give out your Medicare number to someone over the phone?
- Did you receive back and/or knee braces that you did not need?
- Did you or Medicare pay for DMEs that you did not need?

If you answered yes to any of these questions call us today!



Free and Confidential Helpline

1-888-818-2611



## Social Security Administration Announces 2019 COLA

*By the GWAAR Legal Services Team (for reprint)*

Beneficiaries receiving Social Security retirement, survivors, and disability benefits will see a modest increase in their monthly benefit amount in 2019. The Social Security Administration recently announced that beneficiaries will receive a 2.8% increase in 2019 due to the cost of living adjustment (COLA).

The 2019 numbers are as follows:

|  | 2018   | 2019   |
|--|--|--|
| Federal SSI—individual   | \$750  | \$771  |
| Federal SSI—couple   | \$1,125  | \$1,157  |
|  |  |  |
| Quarter of coverage  | \$1,320  | \$1,360  |
|  |  |  |
| SGA —non-blind person  | \$1,180  | \$1,220  |
| SGA—blind person   | \$1,970  | \$2,040  |
|  |  |  |
| Earnings limit (for those receiving SS retirement benefits under full retirement age)                            | \$17,040 (\$1,420/mo.)<br><br>\$1 in SSA benefits withheld for every \$2 above limit | \$17,640 (\$1,470)<br><br>\$1 in SSA benefits withheld for every \$2 above limit     |
| Earnings limit (for those receiving SS retirement benefits—in the calendar year full retirement age is attained) | \$45,360 (\$3,780/mo.)<br><br>\$1 in SSA benefits withheld for every \$3 above limit | \$46,920 (\$3,910/mo.)<br><br>\$1 in SSA benefits withheld for every \$3 above limit |
|  |  |  |
| Maximum SS benefit for a worker retiring at full retirement age  | \$2,788  | \$2,861  |





## 2019 Medicare Numbers Released

*By the GWAAR Legal Services Team (for reprint)*

The Centers for Medicare & Medicaid Services (CMS) recently announced the 2019 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, more than 95% of Medicare beneficiaries receive premium-free Medicare Part A because they have at least 40 quarters of employment paying into Medicare taxes.

### Medicare Part A costs

| Description  | 2018     | 2019     |
|--|----------|----------|
| Premium with 40 work credits                                 | \$0      | \$0      |
| Premium > 30 work credits                                    | \$232    | 240      |
| Premium < 30 work credits                                    | \$422    | \$437    |
| Deductible (per benefit period)                              | \$1,340  | \$1,364  |
| Daily coinsurance in hospital days 61-90                     | \$335    | \$341    |
| Daily coinsurance in hospital days 91-150                    | \$670    | \$682    |
| Daily coinsurance in a skilled nursing facility, days 21-100 | \$167.50 | \$170.50 |

Medicare Part B covers physician services, outpatient hospital 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 B costs

| Description       | 2018  | 2019     |
|-------------------|-------|----------|
| Monthly Premium   | \$134 | \$135.50 |
| Annual Deductible | \$183 | \$185    |

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). The last day of Medicare Open Enrollment is December 7<sup>th</sup> for plan changes in 2019. □

## INFORMATION PARTNERS SHOULD KNOW

***Fight Fraud: Guard Your Medicare Card***

If you have Medicare, you can protect your identity and help prevent health care fraud by guarding your Medicare card like you would a credit card.

Identity theft from stolen Medicare Numbers is becoming more common. Medicare's here to help because we're removing Social Security Numbers from Medicare cards and replacing them with a new, unique number for each person with Medicare. Medicare is mailing new Medicare cards with the new numbers between April 2018 and April 2019. Even though we're removing Social Security Numbers, the new number is still useful to thieves to commit health care fraud.

Here are some important steps you can take to protect yourself from the identity theft that can lead to health care fraud:

- Don't share your Medicare Number with anyone who contacts you by telephone, email or in person, unless you've given them permission in advance. Medicare will NEVER contact you (unless you ask us to) for your Medicare Number or other personal information.
- Don't ever let anyone borrow or pay to use your Medicare Number.
- Review your Medicare Summary Notice to be sure you and Medicare are only being charged for actual items and services received.

If you're looking to enroll in a Medicare plan:

- Remember there are no "early bird discounts" or "limited time offers."
- Don't let anyone rush you to enroll by claiming you need to "act now for the best deal."
- Be skeptical of free gifts, free medical services, discount packages or any offer that sounds "too good to be true."

If someone calls you and asks for your Medicare Number or other personal information, hang up and call **1-800-MEDICARE (1-800-633-4227)**. To learn more about protecting yourself from identity theft and health care fraud, visit [www.Medicare.gov/fraud](http://www.Medicare.gov/fraud) or contact your local Senior Medicare Patrol ([www.smpresource.org](http://www.smpresource.org)).

***This message is brought to you by the U.S. Department of Health and Human Services.***

October 2018 ☐

## Volunteer Corner

By Micaela Magel

*“Volunteering is the ultimate exercise in democracy. You vote in elections once a year, but when you volunteer, you vote every day about the kind of community you want to live in.”*

— Unknown

A major part of the Senior Medicare Patrol (SMP) is having a strong team of state-wide volunteers. A benefit to having such a strong team is that we can work together as a community to help safeguard Medicare and its beneficiaries. In 2017 alone, there were 6130 active volunteers nation-wide. We invite you to join us to help Wisconsin beneficiaries and their caregivers protect against fraud, waste, and abuse.

### The Importance of Volunteers

Volunteers are a vital part of the SMP program. Since its inception, volunteers have helped share the message. Its success has shown a continuation of the program nationally. Health and Human Services (HHS) Secretary Kathleen Sebelius spoke to SMPs at the August 2011 national SMP conference and she had this to say about the role of SMP volunteers:

“...We know that one of the most effective and direct steps we can take to improve Medicare’s long-term health is ridding the program of waste, fraud, and abuse. And for the last 14 years, the Senior Medicare Patrol has been on the front lines of that fight. No one feels more strongly about keeping criminals out of Medicare than seniors themselves. When someone defrauds Medicare, it means higher premiums and co-pays for beneficiaries. It also threatens the program that they have worked so hard for – and that they want to make sure is there for their children and grandchildren.” ([www.smpresource.org](http://www.smpresource.org))

### Why Volunteer?

According to some research, those who spend as little as 2 hours a week volunteering have a greater improvement in emotional, physical and mental health ([n4a.org](http://n4a.org)). These strong connections help build community and develop strong social connections (Oman, et al 1999). Volunteering is one way to help build a community that not only empowers Medicare beneficiaries and their caregivers but helps save the integrity of Medicare and its funding for future generations. Volunteering is investing time in your communities by educating Medicare beneficiaries about Medicare fraud, errors, and abuse. This investment not only saves beneficiaries money, but it also can help improve their quality of life. The stress of becoming a victim of fraud, errors and abuse are unimaginable to some. The cost can last a lifetime. We can help to make some significant changes in the lives of others by sharing the SMP message.

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(*Volunteer Corner*, continued from page 10)

### How you can help

As a volunteer, we will work with you to help create a role that fits your expertise and skills. Whether you want to a set schedule or a once a month activity, we can find a way to keep you involved. At GWAAR, our volunteers are not only an asset but a major part of the organization's success. Our strength is in numbers. While our volunteer roles will always be evolving, here are some examples of how you can be involved:

1. **Distributing information:** Help with transporting and disseminating SMP information materials to sites and events; may include presenting prepared copy or performing scripted activities for small groups.
2. **Staffing exhibits:** Help by staffing information kiosks or exhibits at events such as health fairs; also may provide general information about SMP to the public and answer basic questions.
3. **Making group presentations:** Help by giving presentations on SMP topics to small and large groups; may interact with the audience by answering questions and through discussion.
4. **Counseling:** Help by having direct conversations with beneficiaries about their individual situations; may include review of personal information such as Medicare Summary Notices, billing statements, and other related financial and health documents.
5. **Managing complex interactions:** Help with in-depth interactions with beneficiaries who are reporting specific instances of health care fraud, errors, and abuse; may act on behalf of a beneficiary to correct an error or refer suspected fraud and abuse to the appropriate authorities.

Some roles do require more extensive background checks and training than others. We are looking for people just like you. You may be a retired healthcare professional looking for a way to give back to your community or a school teacher who loves to educate outside of the classroom. You could even be someone who would love to write articles for this newsletter. In other states, the roles of volunteers are not exclusive to retired professionals, they are open to those of all ages and backgrounds with the only requirement being that you have the desire and commitment to the SMP mission. Please contact me at [smp-wi@gwaar.org](mailto:smp-wi@gwaar.org) or 888-818-2611 if you're interested in joining our growing team of dedicate SMP volunteers across the state. Training will be in the beginning of 2019 and we are currently accepting applications now. □

**Wisconsin SMP is available for outreach events, educational sessions for beneficiaries, caregivers and professionals, workshops and exhibits at events.**

**Please contact us at [smp-wi@gwaar.org](mailto:smp-wi@gwaar.org) for more information.**



## Hang up on spoofed SSA calls

by Lisa Weintraub Schifferle (Attorney, FTC, Division of Consumer & Business Education)

If you get a call that looks like it's from the Social Security Administration (SSA), think twice. Scammers are spoofing SSA's 1-800 customer service number to try to get your personal information. Spoofing means that scammers can call from anywhere, but they make your caller ID show a different number – often one that looks legit. Here are few things you should know about these so-called SSA calls.

These scam calls are happening across the nation, [according to SSA](#): Your phone rings. Your caller ID shows that it's the SSA calling from 1-800-772-1213. The caller says he works for the Social Security Administration and needs your personal information – like your Social Security number – to increase your benefits payments. (Or he threatens to cut off your benefits if you don't give the information.) But it's not really the Social Security Administration calling. Yes, it **is** the SSA's real phone number, but the scammers on the phone are spoofing the number to make the call look real.

What can you do if you get one of these calls? Hang up. Remember:

- **SSA will not threaten you.** Real SSA employees will never threaten you to get personal information. They also won't promise to increase your benefits in exchange for information. If they do, it's a scam.
- **If you have any doubt, hang up and call SSA directly.** Call 1-800-772-1213 – that really is the phone number for the Social Security Administration. If you dial that number, you know who you're getting. But remember that you can't trust caller ID. If a call comes in from that number, you can't be sure it's really SSA calling.
- **If you get a spoofed call, report it.** If someone calls, claiming to be from SSA and asking for information like your Social Security number, report it to SSA's Office of Inspector General at 1-800-269-0271 or <https://oig.ssa.gov/report>. You can also report these calls to the FTC at [ftc.gov/complaint](https://ftc.gov/complaint).



For more tips, check out the FTC's [How to Stop Unwanted Calls](#) and [Government Imposter Scams](#). If you think someone has misused your personal information, go to [IdentityTheft.gov](https://IdentityTheft.gov) to report identity theft and find out what steps to take. □