

# Scoop

The SMP



May 2019

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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## 24 Charged, 130 DME Companies Affected, \$1.2 Billion Lost

*SMP Resource Library*

*April 9, 2019*

Executives and others associated with telemedicine and durable medical equipment (DME) companies were charged on one of the largest health care fraud schemes investigated by the FBI and the U.S. Department of Health and Human Services Office of Inspector General (HHS-OIG). The alleged scheme involved the payment of illegal kickbacks and bribes by DME companies in exchange for the referral of Medicare beneficiaries by medical professionals working with fraudulent telemedicine companies for back, shoulder, wrist, and knee braces that are medically unnecessary. It involved 24 individuals responsible for over \$1.2 billion in losses. Adverse administrative action was taken against 130 DME companies that had submitted over \$1.7 billion in claims and been paid over \$900 million.

Read a Department of Justice press release regarding this case:

<https://www.justice.gov/opa/pr/federal-indictments-and-law-enforcement-actions-one-largest-health-care-fraud-schemes>

Source: <https://www.smpresource.org/News/20190409/277/24-Charged-130-DME-Companies-Affected-1-2-Billion-Lost.aspx>

The Wisconsin SMP program is 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.

## Does This Federal Case Have Implications in Wisconsin?

*By Wisconsin SMP Team*

Possibly. The DME companies named in this case were based in several states including California, Florida, South Carolina and Texas, to name a few. Wisconsin beneficiaries have reported to the Wisconsin Senior Medicare Patrol (SMP) numerous times that they received unwanted braces from companies with addresses in these states. The Wisconsin SMP team is currently reviewing all of the case documentation to see if any of the companies named in this case sent braces to beneficiaries in Wisconsin. If the answer is yes, then we will be able to claim involvement in this case and take credit for recoveries made to Medicare for that equipment. While the amounts may be small in comparison to the \$900 million that Medicare paid, every amount counts!

What does this mean for Medicare beneficiaries in Wisconsin? If you have received unwanted or unneeded braces, please contact the Wisconsin SMP with this information. Information that you share with us will be sent to the U.S. Department of Health and Human Services Office of Inspector General for additional investigation. Every report matters as we continue to do all that we can to report suspected fraud and abuse so that it can be stopped, and dollars can be returned to the Medicare program.

When you call us, we will ask you for as much information as you have about the companies that you received these supplies from as well as copies of your Medicare Summary Notices (MSNs) that show that these companies in fact did bill Medicare for these unnecessary items.

Please call us if you have questions about any of this information as it may relate to you, we are here to help. Our toll-free helpline number is: (888) 818-2611. □

## How Scammers Use Obituaries

*By the GWAAR Legal Services Team*

Recently, the Senior Medicare Patrol (SMP) received information from a Wisconsin resident who had recently lost her husband. Just a few weeks after her husband's death, "Michael," an "insurance agent" called to help the widow "get the lowest price on Medicare." Obviously suspicious, she contacted her county's Aging and Disability Resource Center and connected with the Elder Benefits Specialist who then made a connection with SMP to investigate the issue. It is very possible that this "agent" found her husband's obituary and reached out to her in a period of vulnerability.

We all know that we shouldn't make our personal information public (such as addresses, birth dates, birthplaces, family members' names, nicknames, or even hobbies). However, we often publicly share personal information just like this when paying tribute to someone at death. The more personal facts you provide in an obituary, the greater risk of scams – both for the deceased and their survivors.

When writing an obituary, it is best to give the deceased's age but leave out the birth date, middle name, home address, birthplace and mother's maiden name. Even including names of survivors can pose risks. Scammers are always coming up with new and creative deceptions, but the following are some of the most common scams using obituaries:

*(Continued on page 3)*

(*Obituaries*, continued from page 2)

### Identity Theft

Identify theft is not just for the living. Each day, thousands of deceased people are victims of identity theft. In fact, nearly 800,000 people a year are targeted after death because no one is checking their credit reports. Scammers can use details from an obituary to figure out or purchase a Social Security Number, which allows them to fraudulently open credit card accounts, apply for loans, or even file tax returns to collect refunds. Many people don't know that the first five digits of a Social Security Number are linked to a time and place of birth!

### Grandparents Scam

Scammers use names published in obituaries to pose as grandchildren of the deceased, calling grieving survivors with stories about being mugged or arrested and needing money. Research shows that with any scam, your vulnerability is highest in the three years after a major stress. Obituaries help scammers identify grieving spouses immediately following the death and can seem credible by citing names and other personal traits.

### Deceptive Debt Collection

Scammers often call spouses, children, or siblings to make a claim that survivors must repay the deceased's debts. However, unless you cosigned the obligation or are otherwise legally responsible, debts are paid from the *estate* of the deceased person—not from surviving relatives.

### Fictitious Life Insurance

Sometimes, scammers contact survivors and claim the deceased person took out a huge (but often

“secret”) life insurance policy. The scammers say that before benefits can be collected, a final premium (or taxes, handling fees, etc.) must be paid. Keep in mind: legitimate insurance companies don't request upfront fees by wire transfer or prepaid debit card.

### Burglary

If the deceased's address and the time of the memorial service are in the obituary, burglars know that no one will be home, and neighbors may also be paying respects. Therefore, you'll want to leave the home address out of the obituary and maybe even have a friend or neighbor forgo the funeral and keep watch.

See Kirchheimer, Sid; *Scam-Proof Your Life*, AARP Bulletin (March 7, 2018). □

## Updates from the Social Security Administration

### Medicare: Rules for Those with Higher Income

**By Elena Gonzales Walker**  
*Social Security Public Affairs Specialist*

If you have higher income, the law requires an upward adjustment to your monthly Medicare Part B (medical insurance) and Medicare prescription drug coverage premiums. But, if your income has gone down, you may use form SSA-44 to request a reduction in your Medicare income-related monthly adjustment amount.

(Continued on page 4)



*(Medicare Rules, continued from page 3)*

Medicare Part B helps pay for your doctors' services and outpatient care. It also covers other medical services, such as physical and occupational therapy, and some home health care. For most beneficiaries, the government pays a substantial portion — about 75 percent — of the Part B premium, and the beneficiary pays the remaining 25 percent.

If you're a higher-income beneficiary, you'll pay a larger percentage of the total cost of Medicare Part B, based on the income you report to the Internal Revenue Service (IRS). You'll pay monthly Part B premiums equal to 35, 50, 65, 80, or 85 percent of the total cost, depending on the income you report to the IRS.

Medicare Part D prescription drug coverage helps pay for your prescription drugs. For most beneficiaries, the government pays a major portion of the total costs for this coverage, and the beneficiary pays the rest. Prescription drug plan costs vary depending on the plan, and whether you get *Extra Help* with your portion of the Medicare prescription drug coverage costs.

If you're a higher-income beneficiary with Medicare prescription drug coverage, you'll pay

monthly premiums plus an additional amount, which is also based on the income you report to the IRS. Because individual plan premiums vary, the law specifies that the amount is determined using a base premium. Social Security ties the additional amount you pay to the base beneficiary premium, not your own premium amount. If you're a higher-income beneficiary, we deduct this amount from your monthly Social Security payments regardless of how you usually pay your monthly prescription plan premiums. If the amount is greater than your monthly payment from Social Security, or you don't get monthly payments, you'll get a separate bill from another federal agency, such as the Centers for Medicare & Medicaid Services or the Railroad Retirement Board.

You can find Form SSA-44 online at [www.socialsecurity.gov/forms/ssa-44.pdf](http://www.socialsecurity.gov/forms/ssa-44.pdf). You can also read more in the publication "Medicare Premiums: Rules For Higher-Income Beneficiaries" at: [www.socialsecurity.gov/pubs/EN-05-10536.pdf](http://www.socialsecurity.gov/pubs/EN-05-10536.pdf). □

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**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.**



## Wisconsin SMP Partnership with Great Lakes Inter-Tribal Council

**Working to enhance the quality of life for all Native people**

*By Mary Wolf and Grace Livingston*

**SMP and Wisconsin Tribes** – Wisconsin is home to 11 tribal nations. The Great Lakes Inter-Tribal Council (GLITC, Inc.) - SMP team met with the Ho-Chunk Nation's Elder Advisory Board in Black River Falls in March and with Lac Courte Oreilles' LCO Elders Association in Hayward in April. Mary Wolf, GLITC Tribal Technical Assistance Center Director and Grace Livingston, GLITC Tribal Elder Benefits Specialist and Ingrid Kunderinger, SMP Project Manager presented on the SMP program and shared the volunteer opportunities the SMP offers.



The team gave a brief overview of the types of fraud and mistakes that occur which cost the insurance programs and Indian Health Service billions of dollars. Our mission is to help you Protect (yourself, our elders and Tribe), Detect and Report anything that looks like a charge not belonging to you on your summaries. Mary shared, "Our tribal culture believes in taking care to preserve things for the benefit of the next seven generations, and this aligns with SMP's goal to ensure that the Medicare program will be protected for future generations."

The team will be presenting in tribal communities, including Lac Vieux Desert, Menominee and Sokaogon in May. To request a presentation in your tribal community, please contact Grace Livingston, Tribal Elder Benefit Specialist at 715-661-4067. For more information please call the SMP Helpline at 888-818-2611.

### **Out and About with Grace**

Grace Livingston, Tribal Elder Benefits Specialist with GLITC, has been sharing the SMP message with many tribal elders at meal sites. During the last two months, Grace visited the following locations: Red Cliff, Bad River, Lac du Flambeau, Lac Courte Oreilles, St. Croix, and Sokaogon. During her time with the elders, she has been explaining the SMP program and talking about the important role that volunteers can play in educating the communities to PROTECT (yourself, our elders and tribe), DETECT and REPORT anything that doesn't look right on the Medicare Summary Notice to the SMP team. ☐





## Introducing Molly Kelly, New Volunteer Coordinator

On April 15 I joined the Senior Medicare Patrol team as the Volunteer Coordinator. I am thrilled to be working with the SMP staff and volunteers, along with the greater network of GWAAR. As you may know, the SMP program is new to GWAAR and I look forward to advancing our mission and increasing awareness of SMP throughout the state of Wisconsin. As we forge ahead, volunteers will play a vital role in our success. The SMP volunteers who donate their time and their skills are key to reaching all corners of this state. As someone who has a long history of working with volunteers, I really appreciate what a great group of volunteers can do and the impact that they can have! With volunteer involvement we will have greater reach in

preserving the integrity of Medicare and in saving the taxpayer billions of dollars through outreach efforts. And that's why I'm really looking forward to building our SMP volunteer team and collaborating with our SMP partners to achieve this goal.

My professional career path has included positions at the American Red Cross, United Way of Dane County and First Unitarian Society of Madison. These various positions have offered me much experience in volunteer recruitment and management, outreach, and event planning.

In my private life, I'm married with two mostly grown sons. Our family enjoys hosting social gatherings, going to movies, and traveling. For exercise, I walk regularly and darken the doors of the health club occasionally for yoga and other forms of torture. I appreciate the time to read a good book and am a Packer fan, as required if you were born in Green Bay. ☐

### **SMP Wisconsin Toll-Free Helpline:**

**888-818-2611**

### **SMP Wisconsin Email:**

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

### **SMP Wisconsin Website:**

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

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**ing our free confidential**

**helpline at 888-818-2611.**



## Federal Trade Commission Consumer Information

### *Get a one-ring call? Don't call back.*

*May 7, 2019*

*by Michael Atleson*

*Acting Assistant Director, Division of Consumer & Business Education*

A while back, we warned you about the “one ring” scam. That’s when you get a phone call from a number you don’t know, and the call stops after just one ring. The scammer is hoping you’ll call back, because it’s really an international toll number and will appear as a charge on your phone bill — with most of the money going to the scammer. Well, the scam is back with a vengeance, and the FCC just issued a new advisory about it. Read the FCC’s advisory for more detail, but the advice from both agencies remains the same if you get one of these calls:

- Don’t call back
- Report the robocall to the FTC at [www.donotcall.gov](http://www.donotcall.gov) and the FCC at <https://consumercomplaints.fcc.gov>
- Always check your phone bill for suspicious or unusual charges

Source: <https://www.consumer.ftc.gov/blog/2019/05/get-one-ring-call-dont-call-back?>

## Summer Time Reminder!

*By SMP Team*

With the summer months just ahead, this seems to be a good time to provide those reminders related to sun protection.

### Sun Protection in the Car

For most people, car safety means seat belts and airbags. But there's another important way to stay out of harm's way on the road, and that's by protecting your skin from the sun.

When thinking about sun exposure, you might envision yourself sitting in your yard, on the beach, or exercising outdoors. But millions of Americans receive a large portion of their sun exposure when they don't even realize it — in their cars.

*(Continued on page 8)*





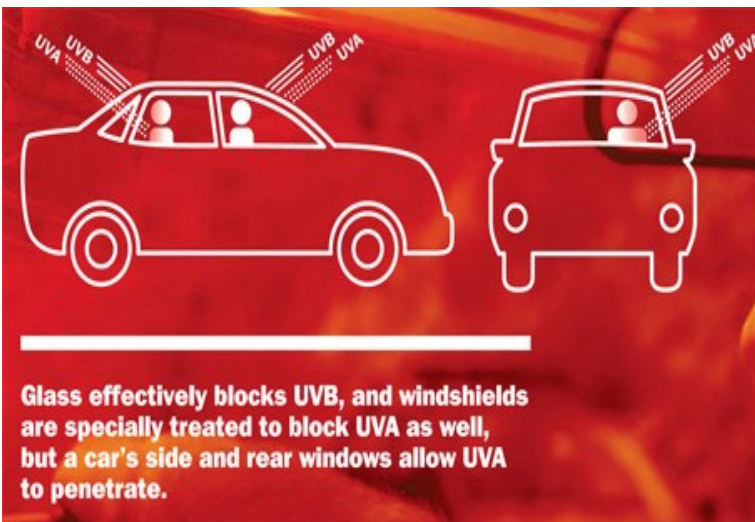
*(Sun Protection, continued from page 7)*

For years, dermatologists have observed that patients in the US often have more sun damage (which can lead to wrinkles, leathery skin, sagging, brown “age” spots and even skin cancers) on the left side of their faces than on the right. Why? Research increasingly points to ultraviolet A (UVA) radiation penetrating through car windows.

UV radiation from the sun, associated with about 90 percent of all skin cancers, reaches the earth as long-wavelength UVA and short-wave UVB rays. Glass effectively blocks UVB, and windshields are specially treated to block UVA as well, but a car’s side and rear windows allow UVA to penetrate.

UV exposure is cumulative, and research has proven that skin exposed to sun shining through window glass, even in the office, can over time lead to significant skin damage. The UV exposure we receive driving a car especially adds up. In a US study by Singer, et al, the researchers found asymmetric photodamage (sun-induced skin damage) on the face, with more brown pigment (color) and deeper wrinkles on the left. The more time subjects spent driving a vehicle, the more severe their photodamage on the left side. Reinforcing this research, in countries where the driver’s side is the right side, people tend to develop more sun damage and skin precancers on the right. Certain precancers can turn into squamous cell carcinoma, the second most common form of skin cancer.

There are several ways to protect yourself in a car. The first is to apply a broad-spectrum sunscreen with an SPF (sun protection factor) of 15 or higher to your face, arms, neck and hands, about half an hour before you go driving. [The Skin Cancer Foundation recommends using about an ounce over the entire body, including a teaspoonful on the face.] Because UVA passes through the window glass, make sure your sunscreen contains some combination of UVA-shielding ingredients such as zinc oxide, titanium dioxide, stabilized avobenzone, and ecamsule (Mexoryl™). Be sure to reapply after two hours, or after sweating heavily.



Protective clothing, such as long-sleeved shirts, long pants, UV-blocking sunglasses, and hats with a brim of at least 3 inches all around also help shield against the sun’s radiation. Hats are particularly important for men who have thinning hair and are at risk for developing skin cancer on top of their heads.

Resource: The Skin Cancer Foundation, for more information, please visit their website. [SkinCancer.org](https://www.skincancer.org) □





## Volunteer Corner

### May is Older Americans Month

*By Molly Kelly, SMP Volunteer Coordinator*

Older adults are taking center stage once again. No, this is not a performance of an older-adult dance troupe, band or chorus. It's about a month set aside to celebrate older Americans for their numerous contributions to society. May is Older Americans Month.

The recognition of the contributions of older adults is meant to encourage everyone to connect, create, and contribute for stronger and more diverse communities this May, and throughout the year. That's why Older Americans Month has been recognizing the contributions of this growing population for 56 years.

Every May, the Administration for Community Living leads our nation's observance of Older Americans Month. The 2019 theme, **Connect, Create, Contribute**, encourages older adults and their communities to:

- **Connect** with friends, family, and services that support participation.
- **Create** by engaging in activities that promote learning, health, and personal enrichment.
- **Contribute** time, talent, and life experience to benefit others.

Communities that encourage the contributions of older adults are stronger! By engaging and supporting all community members, we recognize that older adults play a key role in the vitality of our neighborhoods, networks, and lives. Their contributions are valued. Everyone benefits when everyone can participate.

In Wisconsin each year, more and more older adults are making a positive impact in and around the State. Older Wisconsinites offer insight and experience through their connections and involvement that benefit the entire state.

As we celebrate older Americans this month, the Senior Medicare Patrol (SMP) wants to foster the 2019 theme of connect, create and contribute by encouraging Wisconsinites to volunteer for the SMP program.

Studies have shown that older adults who volunteer are happier, healthier and feel more connected in their communities. The benefits of volunteering are well documented. And being a part of the SMP, you can help Medicare beneficiaries and their advocates prevent, detect and report fraud, errors and abuse. The SMP program has been successful in saving billions of dollars for Medicare and Medicare beneficiaries. Our goal is to preserve the integrity of Medicare and save the tax payers billions of dollars each year. You can be a part of this team, you can make a difference in peoples' lives. You can help in these following ways:

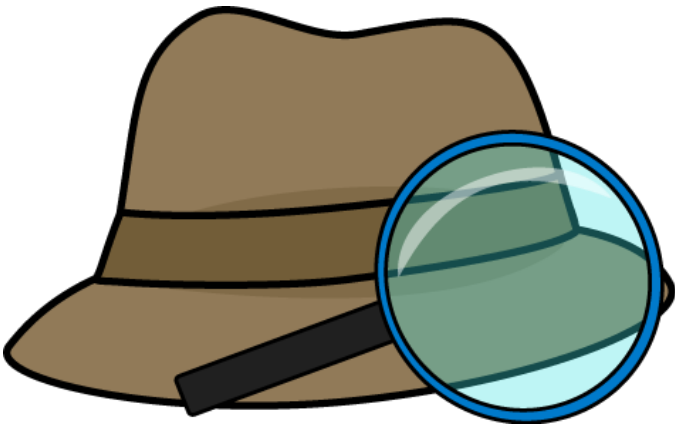
- Distributing information and materials
- Staffing exhibits at conferences and health fairs
- Making group presentations

Please contact us at [smp-wi@gwaar.org](mailto:smp-wi@gwaar.org) to learn more about these opportunities! ☐



## What's the "Scoop"?

The Wisconsin SMP toll-free and confidential Helpline, (888) 818-2611, has been ringing frequently in the past several weeks as Wisconsin Medicare Beneficiaries reach out to us with questions and concerns. Each quarter we will feature one or two of the most frequent type of calls along with the SMP response.



### Hey, Wisconsin SMP! What's the Scoop?

I received a call from a company that was offering me a cancer screening test kit because I have a family history of cancer. They told me that this kit would be free to me, and Medicare would pay for everything because it was part of my Medicare benefit. They asked me for my Medicare number and I gave it to them. It's been 4 weeks and I haven't received the cancer screening test kit in the mail. Was that a scam call? Now what do I do?

**Here's the Scoop:** More than likely, this was a scam call and here is why: Medicare covers only one cancer screening. The test, Cologuard, is used to detect colorectal cancer. You are required to send in a stool sample for this test in the kit provided. Cologuard is available by prescription only, so you will need to talk with your health care provider about this screening.

Several diagnostic tests are covered by Medicare but MUST be ordered by your treating physician and must be used in the management of a current condition. If your treating physician does not order the test, Medicare says that the test is not necessary or reasonable and will not cover it.

What should you do if you get a call like this? Hang up! If you do engage with the person calling, please DO NOT share your Medicare number with them, or any other personal information. Nothing good will come of that! If you would like to report the call to the Wisconsin SMP, some helpful information for us to have is the number that the person is calling from and any other details, such as the name of the company calling. We share this sort of information with the Administration for Community Living and the Federal Office of Inspector General for additional investigation.

If you did share your Medicare number on a call like this, don't worry, you aren't alone. Call us so that we can help. We will compile information from you to pass along for additional investigation. We will also provide additional suggestions about things to watch for and be aware of in the coming weeks and months. It is better to reach out in this situation than be embarrassed and not call! We are here to help, so please give us a call! ☐



## Where in Wisconsin is SMP?

This section of the newsletter highlights upcoming Outreach and Educational events that WI SMP will be doing across the state of Wisconsin. Not on the list? Contact us and we will do our best to accommodate your request! Call 1-888-818-2611 or email [smp-wi@gwaar.org](mailto:smp-wi@gwaar.org) to connect with us and get your organization added to the list!

### May 2019:

- 29<sup>th</sup>: Monona Senior Center Monona, WI
- 30<sup>th</sup>: Elderly Services Network Madison, WI

### June 2019:

- 4<sup>th</sup>: Senior American's Day Eau Claire, WI
- 5<sup>th</sup>: Senior Resource Center Health Fair Hayward, WI
- 12<sup>th</sup>: World Elder Abuse Day Event Black River Falls, WI
- 12<sup>th</sup>: SeniorFest Milwaukee, WI
- 19<sup>th</sup>: World Elder Abuse Day Event Portage, WI
- 26<sup>th</sup>: Bad River Health Fair Ashland, WI
- 27<sup>th</sup>: Let's Talk Medicare West Allis, WI

### July 2019:

- 11<sup>th</sup>: ADRC Staff Meeting & Board Meeting Chippewa Falls, WI

### August 2019:

- 16<sup>th</sup>: Let's Talk Medicare Milwaukee, WI
- 27<sup>th</sup>: Ho-Chunk Nation Summit Baraboo, WI

**\*\*Note:** Event list reflects those events scheduled by the publish date of this newsletter. □

We are starting to fill our Fall 2019 calendar with events. Please let us know of any upcoming Senior Health Fairs or Wellness Expos in your community, as we would love to be a part of as many as possible across the state.



# On Patrol!



Top Left: **Lori Dorshorst, Ingrid Kunder, Doug Wolak** at SMP volunteer orientation in Waukesha, WI

Above: **Molly Kelly, Ingrid Kunder** at WVCA conference in Appleton, WI

Top Right: 2019 Aging Advocacy Day at the State Capitol

Bottom right: **Ingrid Kunder, Molly Kelly** at Senior Expo in Janesville, WI