

The SMP SCOOP

PROTECT DETECT REPORT

AUGUST 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

Website:

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

To subscribe, please send us an e-mail.



Genetic Testing Fraud

Tips for Protecting Yourself and Medicare

The SMP Resource Center

Genetic testing scams are currently a widespread issue throughout the country. Scammers are offering Medicare beneficiaries cheek swabs for genetic testing to obtain their Medicare information for identity theft or fraudulent billing purposes.

What is Genetic Testing Fraud?

Genetic testing fraud occurs when Medicare is billed for a test or screening that was not medically necessary and/or was not ordered by a beneficiary's treating physician.

What are Examples of Genetic Testing Fraud?

- A company offering you "free" testing without a treating physician's order and then billing Medicare. These tests go by many names and claim to test for many things. Here are some examples of ways you may see this advertised:
 - Cancer screening / test
 - DNA screening / test
 - Hereditary cancer screening / test
 - Dementia screening / test
 - Parkinson's screening / test
 - Pharmacogenomics – medication metabolism
- A company providing a test or screening that you never requested or that you do not need

Continued on page 2

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PROTECT DETECT REPORT

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- A company billing Medicare for screening services that are not covered by Medicare or for screenings that do not apply to you
- A company requesting your Medicare number at a community event, a local fair, a farmers' market, a parking lot, or any other event

What Happens if Medicare Denies the Genetic Test Claims?

- You could be responsible for the entire cost of the test! The average is \$9,000-\$11,000.

What Can You Do to Stop Genetic Testing Fraud?

- Be sure your doctor has assessed your condition. Although Medicare covers many genetic tests for diagnostic use, it only covers one preventive genetic test to screen for cancer.
- Do not give out your personal information or accept screening services from someone at a community event, a local fair, a farmers' market, a parking lot, or any other event.
- Always read your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB). The words "gene analysis," "molecular pathology," or "laboratory" may indicate questionable genetic testing has occurred.
- If you received a cheek swab or a screening that was not medically necessary, report your concerns about billing errors or possible fraud and abuse to your local SMP.

When are Genetic Tests Covered?

- When someone has stage III or IV cancer
- When the test is medically reasonable and necessary

Federal regulations define medical necessity as "services or items reasonable and necessary for the diagnosis or treatment of illness or injury or to improve the functioning of a malformed body member."

- When it is ordered by a treating physician

Federal regulations define a treating physician as "the physician who furnishes a consultation or treats a beneficiary for a specific medical problem and who uses the results in the management of the beneficiary's specific medical problem. Tests not ordered by the physician who is treating the beneficiary are not reasonable and necessary."

- When one or more coverage requirements are met for colorectal cancer genetic screening. There is no other Medicare coverage for genetic testing as a screening service.
- When a treating physician orders the test as a diagnostic service and uses the results to manage the patient's condition



How Your Senior Medicare Patrol (SMP) Can Help

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.

Medicare Open Enrollment

Centers for Medicare & Medicaid Services

Medicare's annual Open Enrollment period is a good time to review your current coverage and decide if there may be a better fit based on changes to current plans, your budget or health needs.

During Medicare Open Enrollment, which runs October 15, 2019 through December 7, 2019, you can enroll in or make changes to your Medicare health or prescription drug plan. Your changes take effect on January 1, 2020. If you miss the deadline, you will likely have to wait a full year before you are able to make changes to your plan.

To evaluate plans during Medicare Open Enrollment follow these 5 important steps:

1. Review your current plan notice. Read any notices from your Medicare plan about changes for next year, especially your "Annual Notice of Change" letter. Look at your plan's information to make sure your drugs are still covered and your doctors are still in network.
2. Think about what matters most to you. Medicare health and drug plans change each year, and so can your health needs. Do you need a new primary care doctor? Does your network include the specialist you want for an upcoming surgery? Does your current plan cover your new medication? Does another plan offer the same coverage at a lower cost? Take stock of your health status and determine if you need to make a change.
3. Find out if you qualify for help paying for Medicare. Learn about programs in your state to help with the costs of Medicare premiums (through Medicare Savings Programs), your Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) deductibles, coinsurance and copayments, and Medicare prescription drug coverage costs (through Extra Help). Visit your county Aging and Disability Resource Center (ADRC) or aging unit to get screened for these programs.
4. Shop for plans that meet your needs and fit your budget. The Medicare Plan Finder is a tool created by the Center for Medicare and Medicaid Services (CMS) to help you view and examine the drug plans and health plans available in your county. You can compare plan premiums, copays, estimated annual out-of-pocket costs, as well as coverage of the medications you take. If you would like to privatize your Medicare benefits into an Advantage health plan, you can examine the coverage options and provider networks.

You can access the Plan Finder at www.medicare.gov. The current Plan Finder tool has been around since 2006 when Medicare Part D first started. The CMS has been updating the online Plan Finder to improve functionality and make it more consumer-friendly. The new Plan Finder is expected to be released in September 2019.

Remember, during Medicare Open Enrollment, you can decide to stay in Original Medicare or join a Medicare Advantage Plan. If you're already in a Medicare Advantage Plan, you can switch back to Original Medicare during Open Enrollment.
5. Check your plan's Star Rating before you enroll. The Medicare Plan Finder is up to date with the Star Ratings for Medicare health and prescription drug plans. Plans are given an overall quality rating on a 1 to 5 star scale, with 1 being the lowest and 5 stars being the highest. You can use Star Ratings to compare the quality of health and drug plans being offered.

For more information, call 1-800-MEDICARE (1-800-633-4227) and say "Agent." TTY users can call 1-877-486-2048. Help is available 24 hours a day, including weekends. You can also get personalized health insurance counseling at no cost to you from the Wisconsin Medigap Helpline 1-800-242-1060.

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A Night With Frank Abagnale

THURSDAY, SEPTEMBER 12, 2019

Overture Center for the Arts | Overture Hall

201 State Street, Madison, WI 53703

6:00–7:00 pm - Community Resource Fair | 7:00–8:30 pm - Frank Abagnale Presentation

Join AARP Wisconsin for a presentation by Frank Abagnale on how to spot & avoid scams so you can protect yourself. Mr. Abagnale, whose life inspired the movie *Catch Me If You Can*, is an expert on identity theft. With Imposter Scams on the rise and 1 in 5 persons losing money during the scam, now is the time to learn the dos and don'ts from the expert!

This event is FREE and open to the public, but registration is required.

Register online at <https://aarp.cvent.com/AbagnaleWI2019>
or call 1-877-826-8300.



CALLER ID SPOOFING

**Don't
trust your
caller ID.**

Scammers can make any name or number show up on your caller ID. That's called **spoofing**.

How it can happen:



1. Scammers use automated dialing software to set up robocalls.



2. They decide what to display on your caller ID. It could look like a local call.



3. They start calling, and can make millions of calls over internet phone lines in minutes.

What you can do:

Use call blocking. Talk to your phone carrier and read expert reviews about your options.

Learn more at ftc.gov/calls

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



Grace and Mary presented on SMP August 9 at the Menominee Elder Picnic event in Kenosha and provided SMP information at the Title VI Conference August 13-16 in Minneapolis. They will provide information at the Ho-Chunk Nation's Elder Summit/Expo August 27 and will present at the LCO Tribe's MIPPA event September 9, in Hayward.

If any of the WI tribes would like Grace and Mary to visit, speak at a meeting, an event or outing, give Grace a call at 715-661-4067. They would love to share the tribal Senior Medicare Patrol (SMP) presentation.

Grace Livingston, Tribal Elder Benefits Specialist with GLITC, has been sharing the SMP message with many tribal elders at meal sites. Grace and Mary Wolf attended the Bad River Health Fair where over 800 people attended!

Grace was also on hand at the St. Croix Aging Unit's Annual Caregiver Conference on July 17-18, 2019 in Danbury, WI, where they had a great turnout with 125 people registered on the first day and 98 people on the second day. They had good speakers both days.

During her time with the elders, Grace explains the SMP program and talks 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.





On Patrol



Jessica Trudell & Molly Kelly, WINGS Summit, Madison.



Molly Kelly & Ingrid Kundering, Senior Americans Day, Eau Claire.



Providers at the Senior Resource Fair, Hayward.



Grace Livingston, Mary Wolf & Ingrid Kundering, Bad River Tribal Health Fair, Odanah.



Ingrid Kunder & Molly Kelly, Alzheimer's Association State Conference, Wisconsin Dells.



Ingrid Kunder, Molly Kelly & Doug Wolak, Sheboygan County Senior Picnic, Sheboygan.



ADRC of Columbia County staff and other partners, World Elder Abuse Awareness Day, Portage.



The Integrity of Medicare Involves All of Us. *Take Charge.*

By Molly A. Kelly, SMP Volunteer Coordinator

Do you want to help others become better healthcare consumers?

Do you want to make a difference in your community, in a neighbor's life?

Would you like to play a significant role in curbing Medicare waste and fraud?

Piqued your interest? **We invite you to join the Senior Medicare Patrol (SMP)** program volunteer team. We empower Medicare beneficiaries and their caregivers to minimize waste and fraud today and to preserve the integrity of Medicare and its funding for future generations.

Health and Human Services (HHS) Secretary Kathleen Sebelius said this when addressing SMPs at the August 2011 national SMP conference:

"...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 it is there for their children and grandchildren."
(www.smpresource.org)

We all know how stressful it is to become a victim of fraud or to fight errors in medical insurance. By volunteering for the SMP you can invest in your community, saving beneficiaries money and improving their quality of life. Volunteer involvement



ranges from distributing materials or staffing a booth at conferences and outreach events, to giving small group presentations. If you volunteer, we train you to take the message effectively into your community.

Please consider becoming part of our Wisconsin SMP volunteer network. With a strong statewide network, we can work together to help safeguard Medicare and its beneficiaries. We can reduce the amount of needless waste—a reduction that benefits all of us. We can become better healthcare consumers.

The Legal Services Manager for the Legal Elder Law & Advocacy Center, and Director of SMP, Attorney Kate Schilling, has stated, "The SMP program offers vital information to our older adults, often a vulnerable and preyed-upon populace. By volunteering, you'd be involved with a worthwhile and rewarding cause in your community, benefiting both you and Medicare beneficiaries. Together we can build an effective volunteer team!"

Please contact me at molly.kelly@gwaar.org if you would like to volunteer, or to learn more, or if you have any questions.

Social Security is Here for You

By Elena Gonzales Walker

Social Security Administration, Public Affairs Specialist

The Social Security Administration (SSA) turns 84 this year. With more than eight decades of service, they have provided benefits to one of the most diverse populations in history. Regardless of background, they cover retirees, wounded warriors, chronically ill children, and people who have lost loved ones.

Knowing that SSA covers so many different people, they created People Like Me webpages that speak to specific audiences. Sharing these pages could make a positive impact on someone's life. Here are a few that might speak to you.

Do you know someone who needs to start saving for retirement? No matter where they are in their careers, Social Security can help. It's never too late to start planning. They offer two pages, one for people early in their career at: www.socialsecurity.gov/people/earlycareer and one for people who have been working for a while at: www.socialsecurity.gov/people/midcareer.

Social Security plays an important role in providing economic security for women. Nearly 55 percent of the people receiving Social Security benefits are women. Women face greater economic challenges

in retirement. First, women tend to live longer than men do, so they are more likely to exhaust their retirement savings. A woman who is 65 years old today can expect to live, on average, until about 87, while a 65-year-old man can expect to live, on average, until about 84. Second, women often have lower lifetime earnings than men, which usually means they receive lower benefits. And, third, women may reach retirement with smaller pensions and other assets than men. Share this page with someone who needs this information or needs help planning. www.socialsecurity.gov/people/women.

SSA proudly serves wounded warriors and veterans. They have endured sacrifices to preserve the freedoms Americans treasure. Many of them do not know they might be entitled to benefits. Share our resources with them to make sure they are getting the benefits they deserve. www.socialsecurity.gov/people/veterans.

WANT TO RECEIVE THE SMP SCOOP?

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

ATTENTION!

If you are still using your old Medicare card (the one with your Social Security number on it), be aware that as of January 1, 2020 this card will no longer be accepted. You will need to use your new Medicare card that was mailed to your home between June 2018 and April 2019.



What's the "Scoop"?

By Ingrid Kunding, SMP Project Manager

The Wisconsin SMP toll-free and confidential Helpline, (888) 818-2611, continues to ring on a regular basis with a variety of questions and concerns about scam calls, back braces, genetic testing and Medicare billing questions. As always, we are here to help! If you have questions, do not hesitate to call.

Here's the "Scoop"!

The Wisconsin SMP has been providing education, outreach, and counseling services for over a year now as part of the Greater Wisconsin Agency on Aging Resources (GWAAR). We are off to a great start and are proud to share some of our Year-One highlights:

- Established a **strong, collaborative partnership** with the Great Lakes Inter-Tribal Council, specifically staff members Mary Wolf and Grace Livingston, to share the SMP message with the Tribal Elders in the state of Wisconsin
- Reached **5,200 people** with the SMP message through 44 Group Education presentations and 26 Community Outreach events
- Logged **107 cases** from Wisconsin Medicare beneficiaries calling the SMP Helpline for assistance
- Visited **26 of 72** Wisconsin counties
- Recruited **4 volunteers** to help spread the message



LivantaCares Medicare Helpline

Medicare Wants to Know Your Healthcare Concerns!

You have the right to receive high-quality healthcare. Livanta is here to protect your rights.

If you are a Medicare recipient, Livanta can help you get immediate help in resolving a healthcare concern.

Examples of healthcare concerns:

- Being discharged from the hospital or inpatient facility before you are ready to leave
- Discontinuation of services
- A medication mistake
- Picked up an infection while in the facility
- Wrong treatment or care provided
- Running into barriers to receiving care
- Other healthcare errors

Livanta is an authorized contractor of the Center for Medicare & Medicaid

Call the helpline at: 1-888-524-9900 • Livanta is committed to improving your Medicare experience.



Where in Wisconsin is SMP?

Here is a list of upcoming statewide Outreach and Educational events that have been scheduled as of August 6. Not on the list? Contact us at 1-888-818-2611 or email smp-wi@gwaar.org and we will do our best to accommodate your request!

AUGUST 2019

August 14

Meal Site Presentation
Soldier's Grove, WI

August 15

Meal Site Presentation
Prairie du Chien, WI

August 16

Let's Talk Medicare –
Wilson Park Senior Center
Milwaukee, WI

August 21

Meal Site Presentations
Laona, WI

August 27

Ho-Chunk Nation Summit
Baraboo, WI

August 28

Romeis Millstream
Apartments Presentation
Chippewa Falls, WI

August 29

Range Line School Presentation
Mequon, WI

SEPTEMBER 2019

September 4

GLNAEA Tribal Elder
Task Force Meeting
Bayfield, WI

September 5

GLNAEA Meeting
Bayfield, WI

September 9

Lac Courte Oreilles Wellness
& Resource Fair
Hayward, WI

September 12

AARP WI Fraud Watch Network:
Frank Abagnale Presentation
Madison, WI

September 14

Living Well Event
Prairie du Chien, WI

September 20

Rock County Senior Fair
Janesville, WI

September 24

Marian Housing Center
Presentation
Racine, WI

September 27

Triad State Conference
Madison, WI

September 27

Iowa County Health &
Wellness Expo
Dodgeville, WI

OCTOBER 2019

October 1

Beloit Senior Fair
Beloit, WI

October 9

Tri-County Senior Health Fair
Burlington, WI

October 18

Senior Health Fair
Medford, WI

October 25

Elderfest 2019
Lancaster, WI

October 29

Let's Talk Medicare –
Clinton Rose Senior Center
Milwaukee, WI

NOVEMBER 2019

November 11

Chippewa Valley Family
Caregiver's Alliance Event
Eau Claire, WI

**SMP Wisconsin
Toll-Free Helpline:**

888-818-2611

SMP Wisconsin Email:
smp-wi@gwaar.org

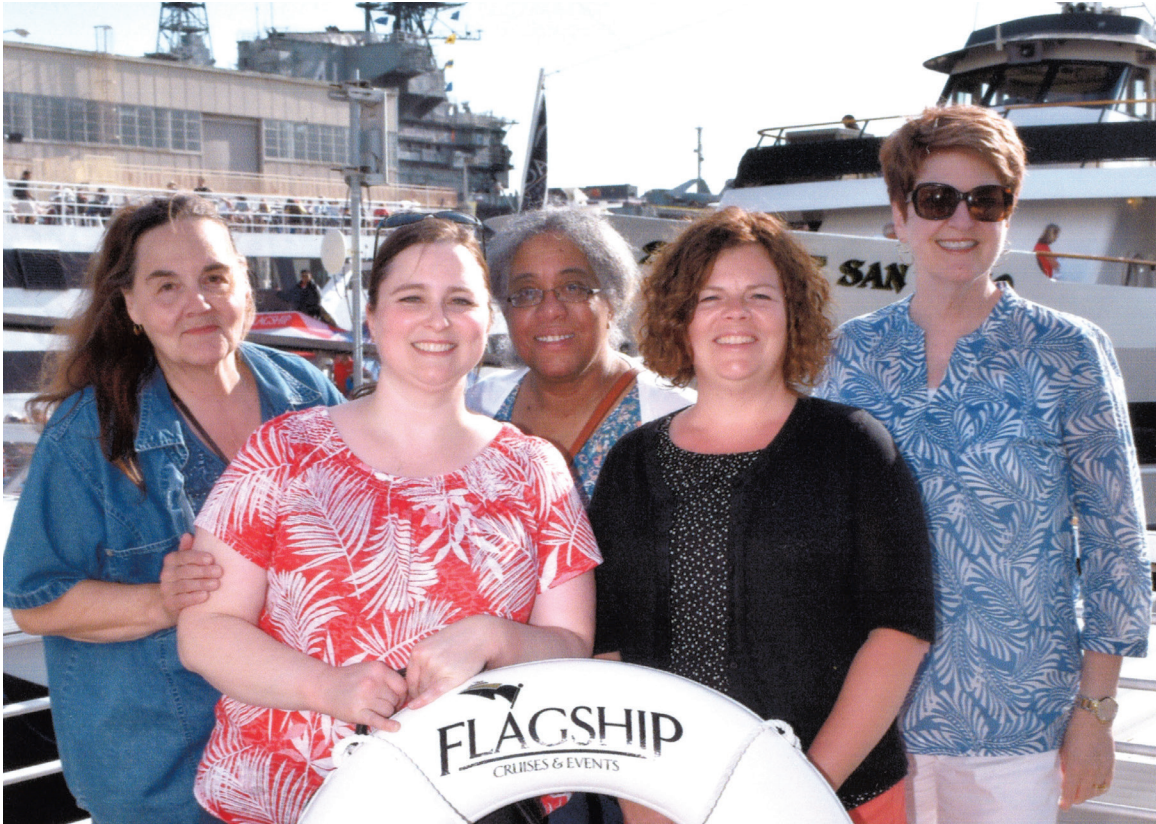
SMP Wisconsin Website:
<https://gwaar.org/senior-medicare-patrol>



Like us on Facebook:
[WisconsinSeniorMedicarePatrol](https://www.facebook.com/WisconsinSeniorMedicarePatrol)



PROTECT DETECT REPORT



Vicki Buchholz, Kate Schilling, Ginger Rogers, Ingrid Kundinger & Molly Kelly, SMP/SHIP National Conference, San Diego, CA.

SENIORCARE[®] Prescription Drugs for Wisconsin Seniors **X**

SeniorCare is a prescription drug assistance program for Wisconsin residents who are 65 years of age or older and meet the enrollment requirements. The program is designed to help seniors with their prescription drug costs.

To enroll in SeniorCare you must:

- Be a Wisconsin resident.
- Be a U.S. citizen or have qualifying immigrant status.
- Be 65 years of age or older.

Every senior enrolling in SeniorCare must pay an annual \$30 fee. The earliest you can apply is during the calendar month of your 65th birthday. If you are already age 65 or older, you can apply at any time. Your benefits will begin in the month after you apply.

Your annual income determines your level of coverage in SeniorCare and how much SeniorCare will cover. See the Annual Income Limit table for out-of-pocket expenses and benefits for each level of participation.

Source and for more information, go to: <https://www.dhs.wisconsin.gov/seniorcare/index.htm>