



On the Front Lines of COVID Fraud with the Senior Medicare Patrol

Presented by:
US Department of Health and Human Services
Administration for Community Living and
SMP National Resource Center



Speakers



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Presentation Objectives

SMP and
SHIP
Overview

COVID-19
Fraud
Schemes

SMP
Statistics

Emerging
and Future
Trends

Resources
and Q&A



SMP & SHIP OVERVIEW



What is the Senior Medicare Patrol (SMP)?

Mission

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.

- Grant-based program administered by ACL since 1997
- 54 State Projects: One in every state, DC, PR, GU, and USVI
 - 5,720 Team Members nationally
- SMP's goals:
 - To prevent Medicare fraud before it happens via public outreach and one-on-one assistance and
 - To report suspected issues as quickly as possible to the proper investigators
- SMP is known as a trusted OIG & CMS partner and provides a direct link from Medicare beneficiaries to fraud investigators
- SMP Resource Center: www.SMPResource.org



State Health Insurance Assistance Program (SHIP)

Mission

Our mission is to empower, educate, and assist Medicare-eligible individuals, their families, and caregivers through objective outreach, counseling, and training, to make informed health insurance decisions that optimize access to care and benefits.

- **54 Grantees:** One every state, DC, PR, & USVI (2/3 in State Units on Aging; 1/3 in Dept of Insurance)
- Provide **one-on-one assistance** to Medicare beneficiaries who prefer or need information, counseling, and enrollment assistance beyond what they are able to receive on their own through other sources
- Built on over **3,300 local partnerships** with AAAs, CILs, senior centers, and other community organizations to host 14,000 team members (approx. 50% are volunteers)



SHIP Technical Assistance Center:

www.shiphelp.org

SMP's Role in Health Care Fraud Reporting

PREVENT: SMPs provide focused outreach and messaging designed to protect Medicare beneficiaries from Medicare fraud.

DETECT: As local trusted connections in the community the SMPs are often the first to hear of new issues as they begin to emerge.

REPORT: SMPs provide in-depth one-on-one assistance to Medicare beneficiaries and other complainants.

SMP Partnerships

- U.S. Department of Health and Human Services Office of Inspector General (HHS-OIG)
- Centers for Medicare and Medicaid Services (CMS)

Other partnerships

National Health Care Anti-fraud Association (NHCAA), USAging, EngAGED Center, National Counsel on Aging (NCOA), National Center on Elder Abuse (NCEA), Centers for Medicare Advocacy (CMA), Coalition Against Insurance Fraud, Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), SAGE, National Center on Law & Elder Rights (NCLER), etc...





- Promotes national visibility for the SMP program and helps the general public locate their state SMP project
- Provides a national website, social media, toll-free number, and info@email
- Promotes SMP networking and the sharing of best practices
- Provides education and information about health care fraud, error, and abuse
- Develops new products and tools for use by the national SMP network
- Supports the national SMP performance measures and the SMP Information and Reporting System (SIRS)
- Provides training and technical assistance to SMPs



Medicare fraud is big business for criminals – Medicare loses billions of dollars each year due to fraud, errors, and abuse. Estimates place these losses at approximately \$60 billion annually, though the exact figure is impossible to measure.

Medicare fraud hurts us all. When thieves steal from Medicare, there is less money for the health care you really need. You pay for things you might never get. You can get hurt when you get tests, medicine, or care you don't need. Doctors, pharmacies, and medical suppliers can make mistakes and bad choices. Sometimes they straight-up steal from Medicare. Medicare is trying to crack down.

How You Can Help

Be the first line of defense in protecting your Medicare benefits.

- **Treat your Medicare card like a credit card.** Your Medicare number can be valuable. Don't want to steal your medical identity or bill Medicare without even seeing you.
- **Don't take advice or offers of medical services** from people you don't know who call your house, or approach you in public.
- **Read your Medicare Summary Notice or Explanation of Benefits.** Look for services you didn't receive, double charges, or things your doctor didn't order.
- **Ask questions and report problems.** Call the doctor or company and ask them about their insurance company if you still have questions. Get help from your local SMP.
- **Volunteer.** No one cares more about keeping criminals out of Medicare than the people who live with it. Become a part of your local SMP program. Help protect your friends and neighbors.

How Your Senior Medicare Patrol (SMP) Can 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. SMP 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. It also can provide information and educational presentations.

To locate your state Senior Medicare Patrol (SMP):
Visit www.smpresource.org or call 1-877-808-2468.

This project was supported, in part, by grant number 90MPRC0002 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.


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My Health Care Tracker

Protect yourself from fraud
by tracking your health care!

**PROTECT
DETECT
REPORT**



COVID-19
Fraud
Schemes



Categories of COVID-19 Fraud

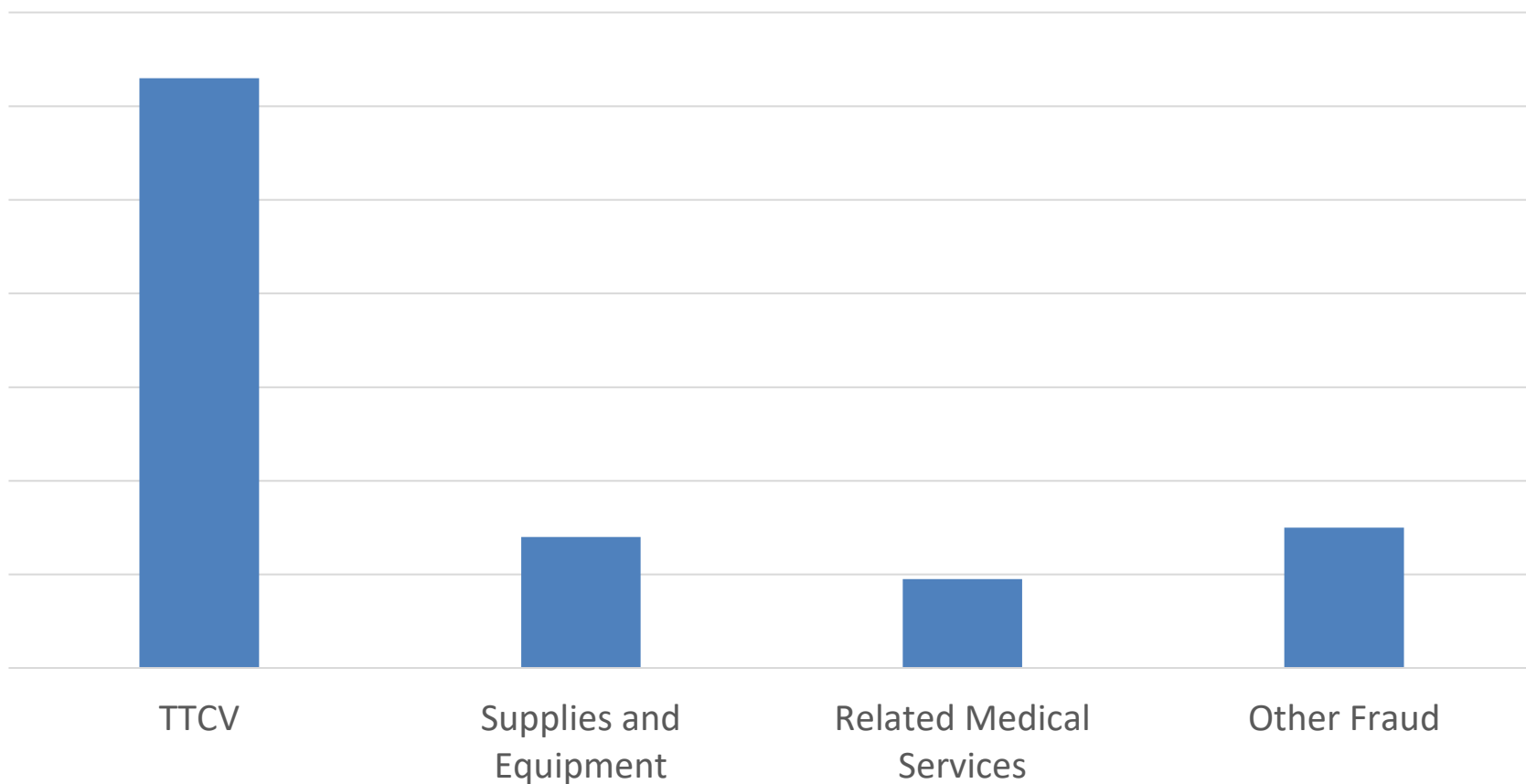
Treatments, Testing,
Cures, and Vaccines

Pandemic Supplies and
Equipment

COVID-19 Related
Medical Services

Other Pandemic Related
Fraud

Types of COVID-19 Fraud Reported to the SMP from March 2020 – July 2021



Treatments, Testing, Cures, and Vaccines

- Social Media
Advertised Drive-Thru
- Testing at Group
Homes, Large Events,
Residential Areas ...and
Rodeos
- COVID Curing
Toothpaste and
Pesticides (and other
false treatments and
cures)



The image is a screenshot of a tweet from the official Twitter account of the U.S. Food and Drug Administration (FDA). The tweet features a blue header with the FDA logo and the text 'U.S. FDA @US_FDA'. The main text of the tweet reads: 'You are not a horse. You are not a cow. Seriously, y'all. Stop it.' Below the text is a composite image consisting of two side-by-side photographs. The left photograph shows a female veterinarian in blue scrubs and a stethoscope around her neck, gently holding the head of a white horse. The right photograph shows a male doctor in a white lab coat and a blue surgical mask examining an elderly male patient who is also wearing a blue surgical mask. Below the images, the tweet contains a warning: 'Why You Should Not Use Ivermectin to Treat or Prevent COVID-19 Using the Drug ivermectin to treat COVID-19 can be dangerous and even lethal. The FDA has not approved the drug for that purpose.' At the bottom of the tweet, there is a link to the FDA's website: 'fda.gov'.

https://twitter.com/us_fda/status/1429050070243192839

Broad Categories of COVID-19 Fraud



Identity Theft



Laboratory



Telemedicine



Pharmaceutical



Other Frauds



Identity Theft

PPE

Testing

Telemedicine & In-Person

New Medicare Card

Scheduled Vaccinations

Trials & Surveys



Laboratory



Genetic testing scams are a country. Scammers are offering their Medicare information

Genetic testing fraud occurs necessary and/or was not



What Genetic testing scams quickly emerged in 2019 targeting cancer screening and pharmacogenetics (medication metabolism). The latest growing genetic testing fraud trend focuses on cardiovascular genetic testing. Scammers are offering Medicare beneficiaries cheek swabs for genetic testing to obtain their Medicare information for fraudulent billing purposes or possibly medical identity theft.

- Here are several ways genetic testing fraud occurs:
 - * Cancer screening / testing
 - * Hereditary cancer screening
 - * Pharmacogenetics (medication metabolism)

What is Cardiovascular Genetic Testing Fraud?

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

What are Examples of Cardiovascular Genetic Testing Fraud?

- A company offering you a test and then billing Medicare
- A company using "telemedicine" to offer testing to you over the phone and arranging for an unrelated physician or "telepod" to order the tests.
- Billing Medicare (usually without request or possibly without request or possibly even receive).
- Billing Medicare for pharmaceuticals not covered by Medicare
- A company requesting your Medicare information at senior centers, assisted living home shows, or church events
- A company calls you stating your doctor or cardiologist requested that you have the testing done and they will send you a testing kit.

- Here are several ways cardiovascular genetic testing is advertised:
 - * Cardio/cardiic genetic screening/test
 - * Comprehensive cardiovascular panel
 - * Cardiovascular disease genetic kit
 - * Cardiovascular genetic screening/test
 - * Comprehensive cardiomyopathy NSG
 - * Hereditary cardiovascular profile

What Happens if Medicare Denies the Cardiovascular Genetic Test Claims?

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

Medicare Billing Codes

There are numerous Current Procedural Terminology (CPT) codes that have been associated with cardiovascular genetic testing complaints as noted by SMP. The codes are in the 81400 - 81500 CPT series associated with Gene Analysis & Molecular Pathology. You can review your MSN for these codes.

When someone steals or uses your Medicare information without your authorization, you could suffer financial harm.

- Social Media Advertised Drive-Thru
- Testing at Group Homes, Large Events, Residential Areas, & Rodeos
- False/Incorrect COVID-19 Diagnosis
 - Hospitalization
 - SNFs
 - Death Certificate
- Add-On Laboratory Services to Testing, Treatment, or Vaccine Visit

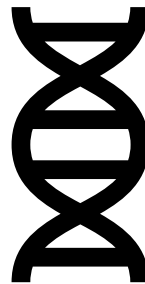
Common Telemedicine Schemes



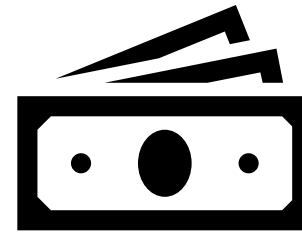
Beneficiary
Solicited via
Robocall



Contacted by
Purported
Telemedicine
Provider



Prescribed
Medically
Unnecessary
DME, Genetic
Test, or Other
Service



Medicare
and/or
Patient Billed
by DME or
Telemedicine
Provider



Patient
Information
Resold

Telemedicine

- Billing for Services Not Rendered
- Patient Recruitment
- Fraudulent Credentials
- RPM

An infographic with a dark background and white text. At the top, it says 'TELEHEALTH FRAUD'. Below that, it asks to report potential fraud, errors, or abuse if certain conditions are met. Two conditions are listed with 'X' icons: receiving an unsolicited call to verify pain symptoms or family history of cancer. At the bottom, it states that Medicare will cover telehealth services performed via an interactive, two-way telecommunication system. The bottom right corner features the SMP Resource.org logo and phone number 877.808.2468, along with a small note about grant support. The background of the infographic shows a hand holding a smartphone displaying a video call with a female doctor.

TELEHEALTH FRAUD

REPORT POTENTIAL TELEHEALTH FRAUD, ERRORS, OR ABUSE IF:

- X** You receive an unsolicited phone call from someone wanting to verify your pain symptoms
- X** You receive an unsolicited phone call from someone wanting to verify your family history of cancer

Medicare will cover telehealth services that are performed via an interactive, two-way telecommunication system.

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Remote Patient Monitoring (RPM)

- Medically Unnecessary RPM
- Inappropriate Devices
- Grant Fraud
- Revenue Maximization

Pharmaceutical/Prescription Drug Schemes

- Prescription Switching, Shortages, Expired Drugs
- Refill Schemes
- Billing for Prescriptions not Delivered or Received
- Opioids



**PRESCRIPTION
DRUG FRAUD**

Report potential pharmacy fraud or prescription drug abuse, errors, or abuse if:

You see on your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) charges for:

- Prescriptions (including refills) that were never picked up, delivered, or even prescribed
- Prescriptions that were prescribed by a health care provider you have never seen
- Prescription amounts beyond the quantity you were prescribed
- Prescriptions that are different (often more expensive) than the one you were originally prescribed

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<https://www.smpresource.org/Content/Medicare-Fraud/Fraud-Schemes/Pharmacy-and-Prescription-Drug-Fraud.aspx>



Other
COVID-19
Related Fraud

Related Medical
Services

Health Insurance
Schemes

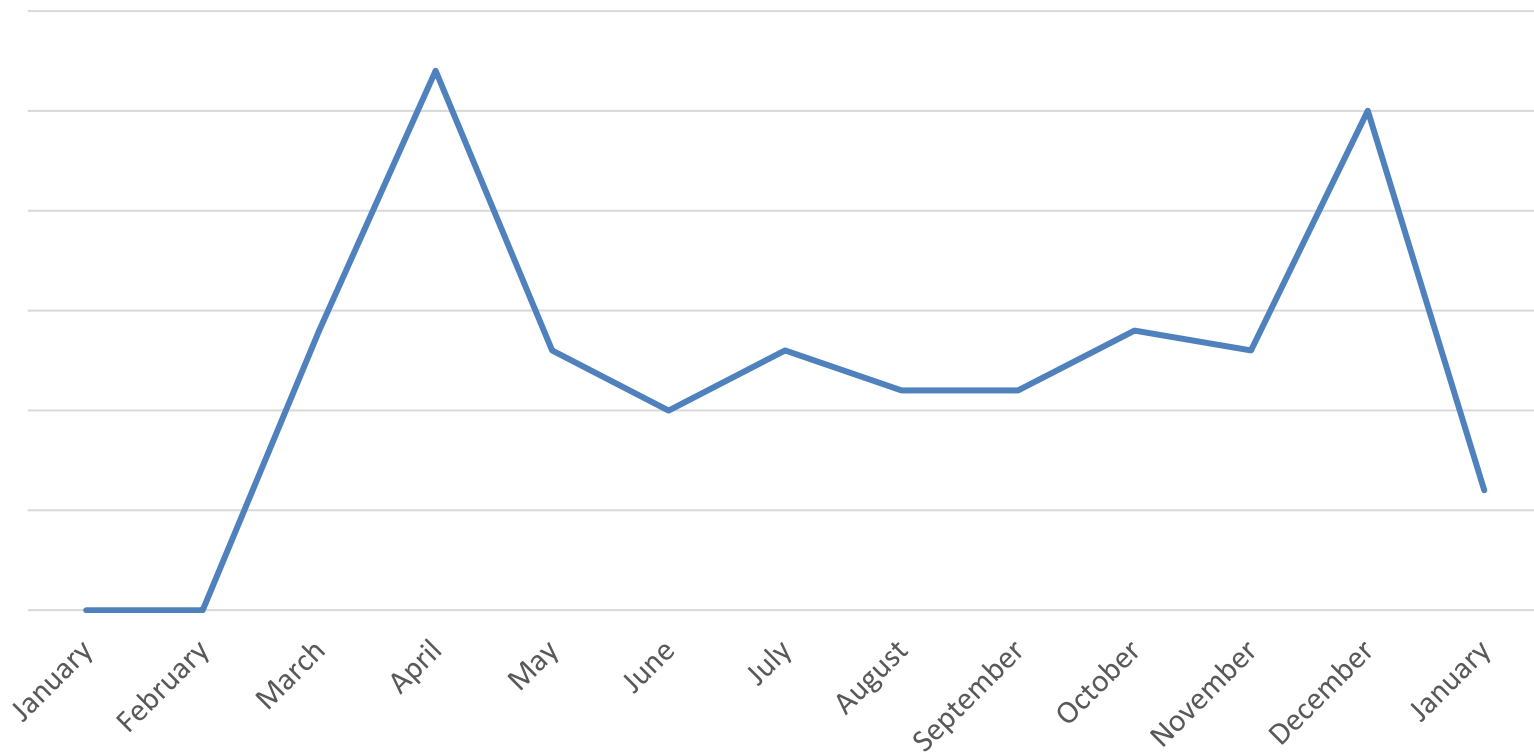
Death/Funeral Benefits

Medical Supply Scams

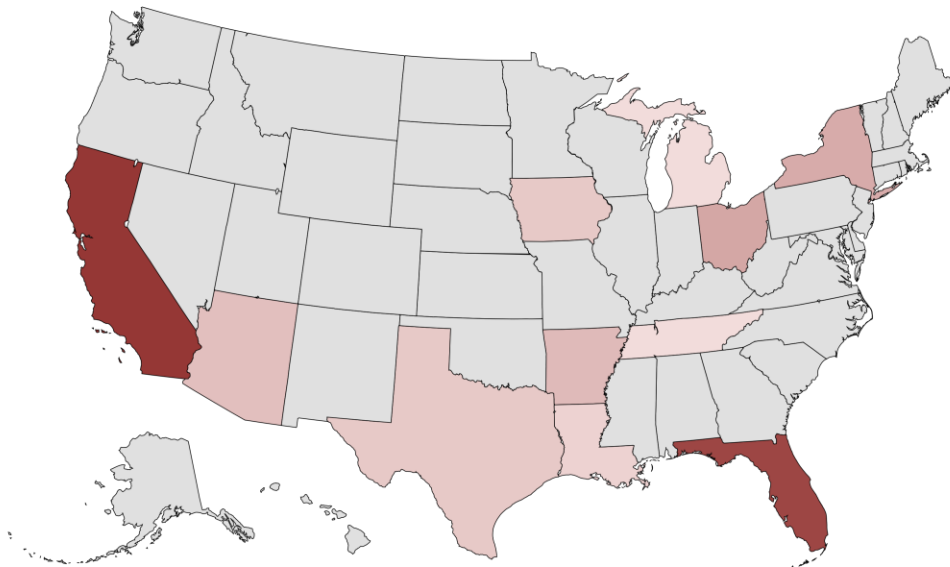
SMP Statistics



SMP COVID-19 Complaints 2020



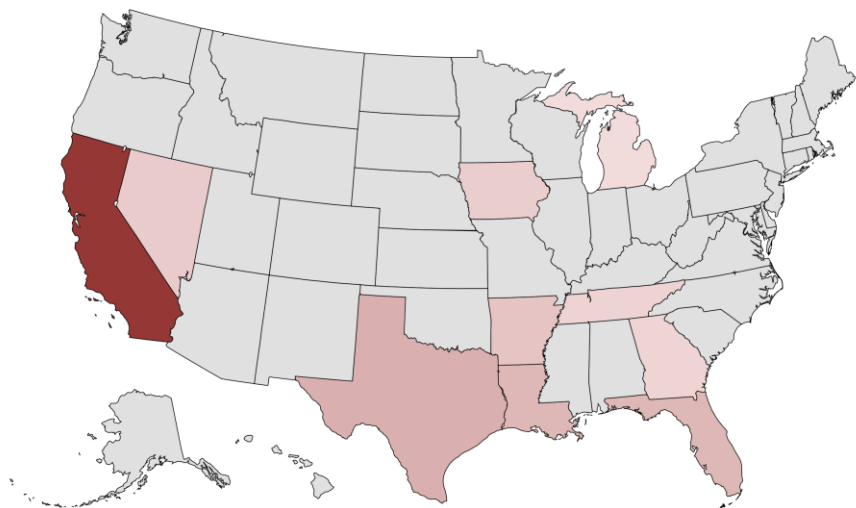
Top States for SMP COVID-19 Complaints



- California
- Florida
- Ohio
- New York
- Arkansas
- Arizona
- Iowa
- Texas
- Louisiana
- Michigan
- Tennessee

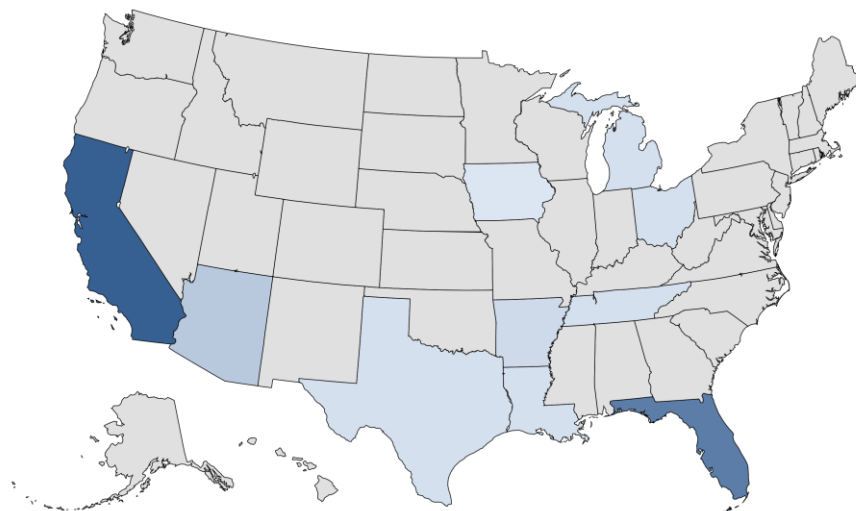
SMP Comparison of Top Ten States for Genetic Testing and COVID-19 Complaints

GENETIC TESTING 2019



Powered by Bing
© GeoNames, Microsoft, TomTom

COVID 2020



Powered by Bing
© GeoNames, Microsoft, TomTom

Methods of Contact

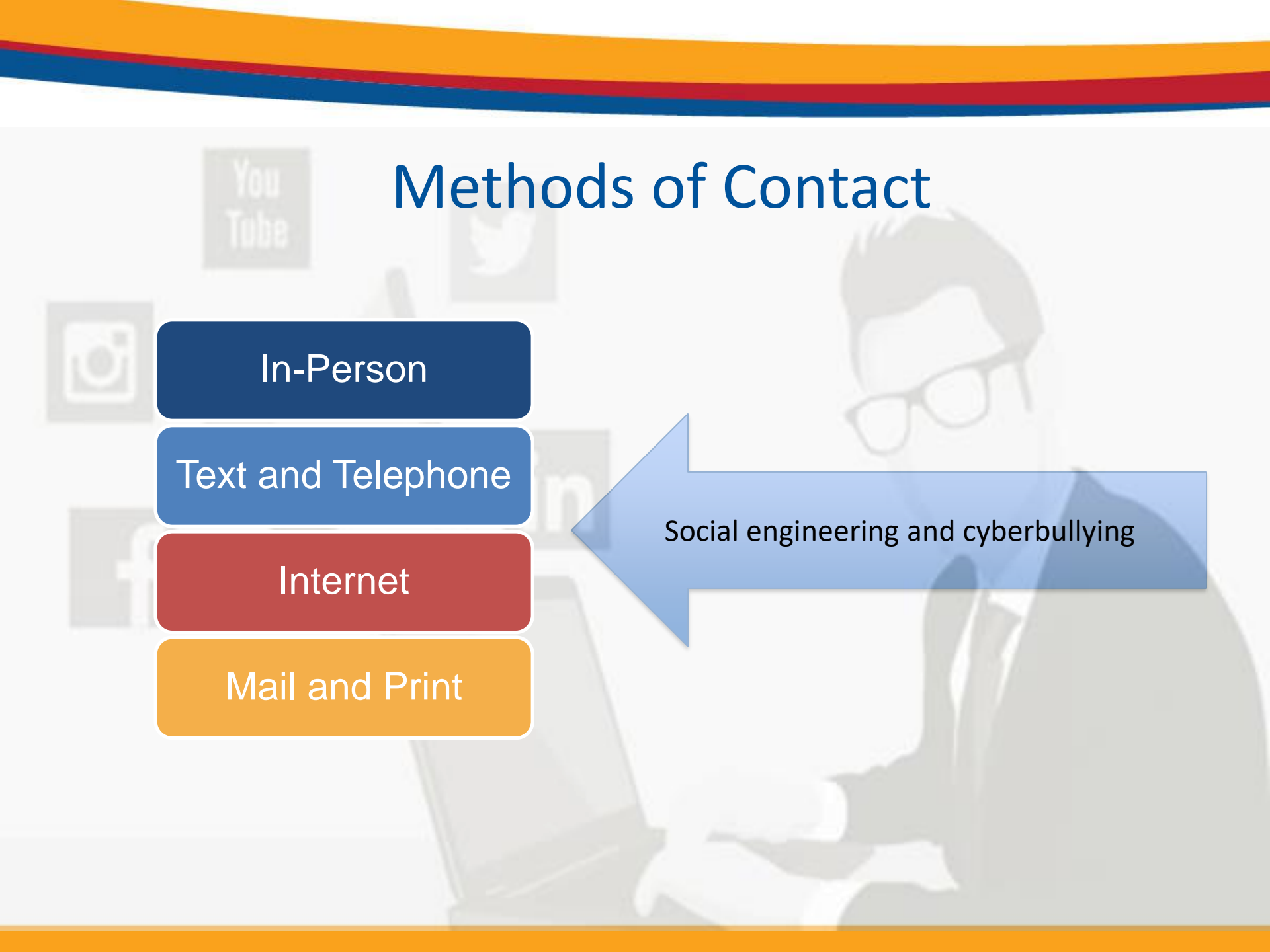
In-Person

Text and Telephone

Internet

Mail and Print

Social engineering and cyberbullying






Emerging
and Future
Trends

Current Vaccine Scams

- Priority Patient Scam
- Scheduled Vaccinations
- Office Visit Schemes
- In-Home Vaccinations
- Vaccine Trials & Surveys



**SMP SCAM WATCH:
COVID-19 VACCINE SURVEY**

Be on the Lookout for COVID-19 Survey Scams

- ☑ Legitimate surveys won't offer money, gifts, or any incentive to take them.
- ☑ Legitimate surveys won't include urgency such as "You must take this survey in the next hour or it will expire."
- ☑ Check links by hovering over them. If they seem long and suspicious, don't click them.
- ☑ Check logos, language, and phone numbers. If anything seems "doctored" or doesn't match what you see on a legitimate vaccine provider site, don't click any provided links.

Contact the SMP to report Medicare fraud, errors, or abuse at 877.808.2468 or at smpresource.org.

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Vaccine Trial and Vaccine Survey Examples

Congratulations!

You have been selected as a vaccine research subject! Please complete this short 30-second survey about COVID VACCINES in exchange for one of our consumer offer rewards! (offer promo value up to \$90).

VACCINE RESEARCH SURVEY

\$90 PROMO REWARDS
AVAILABLE




Those who complete the survey will get:

- Choice of up to 10 offer rewards
- Value up to \$90
- Reduced shipping prices

[Get Started Now!](#)

Over \$4,000,000 in Research Rewards given out so far!



February 16, 2021 

Thank you for completing the survey!

Because you helped provide extremely valuable consumer data, you may now choose some of the following exclusive rewards below.

Please understand that these products are currently **in extremely high demand**, and if you leave this without claiming your reward, we have no choice but to give another random visitor a chance to participate in our surveys rewards program.




iPad Pro®

Get the New iPad Pro + Magic Keyboard!

Reg. Price ~~\$999.99~~ **\$0.00 - Pay Only S/H**

Shipping: \$19.73


Left in Stock: (3)

 [CLAIM REWARD](#)

★★★★★ (1307)

BOLOs


- Vaccine verification and passports (especially apps and QR codes)
- COVID-19 boosters
- Long-hauler treatment clinics
- Transportation scams
- Pass-through or direct billing



ATTENTION MEDICARE BENEFICIARIES:

No Copayments.
No Coinsurance.
No Deductible.

Don't provide any money upfront when getting the COVID-19 vaccine. Provide your Medicare card and Medicare will be billed.

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877.808.2468
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Marketing Violations and Enrollment Fraud

Medicare Open Enrollment

MARKETING VIOLATIONS

THERE ARE LIMITS ON HOW MEDICARE PLANS CAN CONTACT YOU. MEDICARE PLANS:

- **CAN'T CALL YOU** IF YOU DON'T HAVE A RELATIONSHIP WITH THEIR COMPANY.
- **CAN'T SEND YOU EMAILS** IF YOU HAVEN'T AGREED TO THIS FORM OF CONTACT.
- **CAN'T COME TO YOUR HOME** TO SELL MEDICARE PRODUCTS WITHOUT AN INVITATION.
- **CAN'T LEAVE FLYERS, DOOR HANGERS, OR LEAFLETS ON YOUR CAR OR AT YOUR HOME,** UNLESS YOU MISSED A SCHEDULED APPOINTMENT.

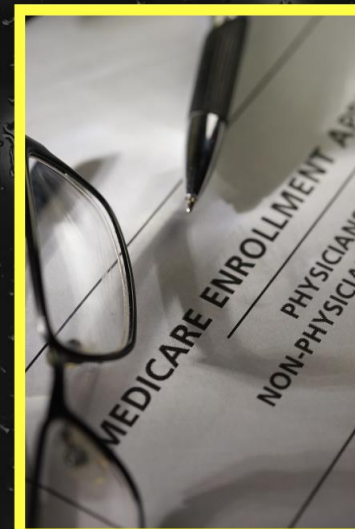
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MARKETING VIOLATIONS

Report potential Medicare marketing violations and/or enrollment fraud, errors, or abuse if:

- You receive an unsolicited phone call from a company you have no prior relationship with
- A company represents itself as coming from or sent by Medicare, Social Security, or Medicaid
- You receive information such as leaflets, flyers, door hangers, etc., on your car or at your residence from a company you did not have an appointment with
- An agent returns uninvited to your residence after missing an appointment with them earlier
- You signed up for a plan after being told by a company that certain prescriptions or services were covered, but after reviewing your EOB, you found they were not covered by the plan and you received a bill instead



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Resources & Links



SMP COVID-19 Consumer Fraud Alerts

SMP SCAM WATCH: COVID-19 VACCINE

Be on the lookout for COVID-19 scams:

- ☑ You will not need to pay anything out-of-pocket to get the vaccine during this public health emergency.
- ☑ Medicare will not contact you to confirm your Medicare number or personal information over the phone. COVID-19 Medicare cards are not real and are an attempt to steal your information.
- ☑ No one from a vaccine distribution site or health care payer, like a private insurance company, will call you asking for your Medicare number, Social Security number, or your credit card or bank account information to sign you up to get the vaccine.

Contact the SMP to report Medicare fraud, errors, or abuse at 877.808.2468 or at [smpresource.org](https://www.smpresource.org).

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Be on the Lookout for Contact Tracing Scams

[SMPresource.org](https://www.smpresource.org)

Contact tracers will:

- Be State Department of Health employees or their contractors.
- Only ask about personal symptoms and individuals a person has come into contact with.
- Only ask if a person has insurance so they can connect those who are not insured with resources. They will never ask for specifics about a person's insurance.
- Not be responsible for setting up a beneficiary's COVID tests.
- Never collect payments for COVID tests.



SMP SCAM WATCH CORONAVIRUS

Be on the lookout for scams that could arise from the coronavirus (COVID-19) pandemic.

As a reminder:

- Protect your Medicare number and only provide it to your doctor and Medicare providers.
- Be cautious of anyone going door to door to offer free coronavirus testing, supplies, or treatments.
- Don't fall for scare tactics or time-sensitive offers.

Contact the SMP for questions or to report Medicare fraud, errors, or abuse at 877.808.2468 or at [smpresource.org](https://www.smpresource.org).

Link: <https://www.smpresource.org/Content/Medicare-Fraud/SMP-Consumer-Fraud-Alerts/SMP-Consumer-Fraud-Alert-COVID-19.aspx>

Other SMP Resources

- COVID-19 Fraud Resource Page
 - Consumer Fraud Alert
 - Tips Sheets
 - Infographics
 - Scam Videos
 - Links to Other COVID-19 Resources

- Links

- COVID-19 Fraud Page:
<https://www.smpresource.org/Content/Medicare-Fraud/Fraud-Schemes/COVID-19-fraud.aspx>
- ACL COVID Resources: <https://acl.gov/COVID-19>
- Other Fraud Schemes:
<https://www.smpresource.org/Content/Medicare-Fraud/Fraud-Schemes.aspx>
- SMP Resource Center and SMP Locator:
<https://www.smpresource.org/Default.aspx>



COVID-19 Consumer Tip Sheet

Tips for Protecting Yourself and Medicare

Scams related to the coronavirus, also known as COVID-19, are rapidly increasing as the public health emergency develops. Scammers are targeting older adults and those with serious long-term health conditions who appear to have a higher risk for serious illness from COVID-19.

Fraudsters are attempting to bill Medicare for sham tests or treatments related to the coronavirus and are targeting individuals to illegally obtain money or Medicare numbers.

COVID-19 Vaccine Schemes

Scammers rapidly alter their tactics and adapt their schemes to the changing landscape, and we anticipate that they will leverage the COVID-19 vaccine to prey on unsuspecting beneficiaries. Be vigilant and protect yourself from potential fraud concerning COVID-19 vaccines and treatments. Here are things you need to know about the COVID-19 vaccine:

- You will not need to pay anything out-of-pocket to get the vaccine during this public health emergency.
- You cannot pay to put your name on a list to get the vaccine.
- You cannot pay to get early access to the vaccine.
- Be cautious of door-to-door visitors – especially those that are unsolicited or come without notice.
- No one from Medicare or the Health Department with contact you.
- No one from a vaccine distribution site or health care payer, like a private insurance company, will call you asking for your Medicare number, Social Security number, or your credit card or bank account information to sign you up to get the vaccine.
- Photos of COVID-19 vaccination cards should not be shared on social media. Posting content that includes your date of birth, health care details or other personally identifiable information can be used to steal your identity.

What Does Medicare Cover in Relation to COVID-19?

- Medicare Part B (Medical Insurance) covers COVID-19 tests when ordered by your doctor or health care provider on or after February 4, 2020.
- Medicare covers all medically necessary hospitalizations, including extra days in the hospital for patients who had to stay longer under COVID-19 quarantine.
- Medicare also recently expanded coverage of telehealth services to enable beneficiaries to access a wider range of services from their providers without having to travel to a facility.
 - This includes access to doctors, nurse practitioners, clinical psychologists, and licensed clinical social workers.
 - During this emergency, there are also more options for the ways your providers can talk with you under this provision.
- For Medicare coverage questions, contact your local State Health Insurance Assistance Program (SHIP) at SHIPCenter.org or 1-877-839-2675.

Education and Fraud Prevention

We are all important pieces of the puzzle, and we can all help to educate families and their caregivers on how to PREVENT fraud!



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Q & A

