

# FraudAlert!

*Helping keep the promise.*



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• Coalition of Wisconsin Aging Groups Elder Law Center

**From the Project Director. . . . . Elizabeth Conrad**

Check out our website at [www.wisconsinsmp.org](http://www.wisconsinsmp.org)

## Let's Get Acquainted

**By Judy Steinke, Wisconsin SMP Volunteer Coordinator**

Wisconsin SMP would like to introduce Gordy Treffert of North Fond du Lac as this month's featured volunteer.

Gordy has been an active member of the Coalition of Wisconsin Aging Groups (CWAG) for over 11 years. At CWAG's annual convention in 2003, he was presented with the Ageless Hero award for his dedicated service to Wisconsin seniors. Gordy shared that he and his wife, Doris, got involved after an invitation to a CWAG fundraising event. Since that time, he has served on the board, been active in District 3, and also assisted with SMP outreach activities.

Gordy was employed as a toolmaker at Mercury Marine for over 43 years. Since retiring, he and Doris have enjoyed traveling. Two of their favorite trips were to Germany and the Scandinavian countries. When not traveling, Gordy has volunteered for: AARP, the Lion's Club, the United Way, the Salvation Army, and his church. Gordy has also served on the Fond du Lac County Board and their Social Services Committee. At one point, his wife commented that he was never home due to his volunteer commitments. Gordy shared that he enjoys volunteering because he likes people, and he feels that what he is doing will help his family and others.

Thank you, Gordy, for your many years of service to CWAG and Wisconsin SMP. We have been very fortunate to have your support in Fond du Lac County and District 3.

Contact Judy Steinke for information on becoming an SMP volunteer at (800) 488-2596, ext. 342 or [jsteinke@cwag.org](mailto:jsteinke@cwag.org)

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### Wisconsin SMP

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*Advocacy ■ Membership ■ Elder Law*

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## **Wisconsin SMP Seeking Group Education Opportunities**

**By Kevin Brown, Wisconsin SMP Capacity Building Grant Manager/Trainer**

Are you looking for a speaker for an upcoming meeting of your community group? Would you like a Wisconsin SMP (Senior Medicare Patrol) representative to present a workshop at your 2012 conference? Our group education sessions educate Medicare beneficiaries, family members, caregivers, and professionals about how to prevent healthcare fraud in our state, and we would be delighted to make an SMP presentation in your community.

In 2010, Wisconsin SMP staff and volunteers conducted 169 group education sessions across the state. More than 5,300 individuals attended last year's sessions, but we would like to educate even more people with our presentations in the future. Wisconsin SMP already has several group presentations lined up. In December, one of our volunteers will be conducting a group education session at a senior housing complex in Fort Atkinson, and another will be presenting our message of fraud prevention to a seniors' group in St. Germain. I will also be making an SMP presentation to the Elm Grove Kiwanis Group on January 13.

Wisconsin SMP group education sessions range in length from 15 minutes to two hours and can be tailored to meet the needs of your group. We make presentations wherever seniors congregate, including senior dining sites, service clubs, civic organizations, women's groups, and churches. Wisconsin SMP staff members are also available to present group education sessions on how to prevent, detect, and prevent healthcare fraud to professionals at conferences and regional meetings. For example, Wisconsin SMP Volunteer Coordinator Judy Steinke and I will be conducting a workshop entitled "Understanding Medicare and Protecting Vulnerable Adults from Healthcare and Consumer Scams" at the 2012 Alzheimer's Association State Conference in May.

If you are interested in having an SMP representative speak to your group about healthcare fraud or present a workshop at your professional conference, please contact Judy Steinke at (800) 488-2596, ext. 342 or [jsteinke@cwag.org](mailto:jsteinke@cwag.org).

### **Do You Have A Gift For Writing?**

Wisconsin SMP is looking for volunteers who are interested in writing articles for the monthly *Fraud Alert!*, other newsletters, and newspapers. Written articles on the prevention of healthcare fraud are a great way to help share the SMP message with Wisconsin's Medicare beneficiaries, their caregivers, and the professionals who serve them.

All writers would work closely with Wisconsin SMP staff to ensure that the information shared is accurate and up-to-date. This would enable staff members to be aware of the type of information that is being published, alert us to publicity that might generate calls to the Madison office, and provide us with the opportunity to include the media outreach data in our Administration on Aging and Office of Inspector General reports.

If you would like to share your writing skills with Wisconsin SMP, please contact Judy Steinke, Wisconsin SMP Volunteer Coordinator, at (800) 488-2596, ext. 342 or [jsteinke@cwag.org](mailto:jsteinke@cwag.org).

## **Data Breach of Military and Family Member Records**

**By Judy Steinke, Wisconsin SMP Volunteer Coordinator**

A November 4<sup>th</sup> press release by TRICARE, the Uniformed Services healthcare program, announced that the personal information, including social security numbers, of over 4.9 million military clinic and hospital patients had been stolen from a car in San Antonio, Texas. The actual offense occurred on September 12 when an employee of Science Applications International Corporation (SAIC), a government contractor that supports the TRICARE Management Activity, was transporting computer backup tapes to a storage facility. The data on the stolen tapes includes the following personal information: names, Social Security numbers, dates of birth, addresses, phone numbers, personal health data, laboratory test information, and prescription drug information.

In their efforts to be proactive, TRICARE has directed SAIC to send letters of notification to those affected by this breach. My husband John, a retired Air Force colonel, and I both received these letters. In addition to the notification, SAIC also enclosed a form to apply for a one-year complimentary membership in Kroll Inc.'s ID TheftSmart service.

I find it disappointing that in this day when scams and fraud are so rampant, that the notification did not come directly from our healthcare provider, TRICARE. I also find it alarming that the same company that "lost" our personal identifying information is now asking us to submit our Social Security numbers and dates of birth to another entity to apply for the offline credit monitoring service. Through additional online research, I have learned that the information that was stolen covered the years from 1992 through 2011. My husband was still on active duty until 2001, and we had three dependent children that received military hospital care during that timeframe. What about their personal information? Upon calling the SAIC Incident Response Call Center, I was informed that my children are not on the list. Do you think that I feel confident that their information has not been jeopardized too?

I will continue my research of this data breach and notify you next month of any new developments. The bottom line is, as always, be careful about giving your information out and do your own credit report checks. If you suspect that you have become a victim, contact the fraud department in each of the three major credit reporting agencies and ask them to place a Fraud Alert on your account. Be sure to ask for a copy of your credit report and look for any new accounts that may have been opened in your name. Contact information for the three major credit reporting agencies is listed below:

- Equifax Credit Information Services, Inc.  
800-525-6285  
[www.equifax.com](http://www.equifax.com)
- Experian  
Information Solutions Inc.  
888-397-3742  
[www.experian.com](http://www.experian.com)
- TransUnion  
Fraud Victim Assistance Division  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

## **Consumer Alert: Senior Citizens in Northwest Wisconsin Being Targeted by Health Care Scam**

November 17, 2011

MADISON – The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) is receiving an increased number of calls from senior citizens in northwest Wisconsin who are getting calls from scammers posing as a representative of Medicare or an insurance company. The scammer asks for personal information like a Social Security number or bank account number.

“During the Medicare open enrollment period, identity thieves use this opportunity to take advantage of senior citizens,” said Sandy Chalmers, Administrator of the Division of Trade and Consumer Protection. “If someone calls you and asks for personal information, hang up.”

DATCP offers these five consumer tips to protect senior citizens:

- Be suspicious of anyone contacting you by phone, mail, or in person saying they are from Medicare. Call Medicare using the number on the back of your card to verify if the representative is legitimate.
- If someone says they represent Medicare and asks to verify your Social Security number, bank account number, address, or doctor, do not provide or confirm it. Never provide such information unless you made the initial contact and know whom you are dealing with.
- If someone calls asking for your bank account number to deposit a prescription drug refund because you have reached your threshold, do not provide it. Medicare would already have the information needed to send the check.
- Know what insurance forms you are signing and what charges you are authorizing. Keep accurate records, and know what services you are being charged for.
- Do not carry your Medicare or Medicaid card with you unless you need it for an appointment or trip to the pharmacy. Shred sensitive documents with Medicare or health insurance information after they are no longer useful.

For more information or if you believe this scam has happened to you, contact the Bureau of Consumer Protection by calling toll-free at 1-800-422-7128 or emailing [datcphotline@wisconsin.gov](mailto:datcphotline@wisconsin.gov).

## **Financial Scams on the Rise**

The American Bankers Association (ABA) announced that banking scams have increased recently and are likely to continue during the holiday season, when consumers tend to make more debit and credit card transactions and sometimes lose track of their spending. One of the most prevalent scams, known as phishing, happens when fraudsters pose as your bank and contact you asking for personal information to verify a recent transaction. They then use that information to access your account or open new accounts in your name.

Doug Johnson, ABA vice president of risk management policy, advises consumers that if you are contacted by someone claiming that they are from your bank and they ask you to confirm your personal information (e.g., address, Social Security number, and account information), the call is likely a scam. If you think that the call may be legitimate, you should hang up and call your bank's customer service line, and they will be able to help you. If you believe that you may have been the victim of a phishing scam, Johnson encourages you to alert your bank as soon as possible to limit the damage to your account and prevent credit fraud.

Another type of financial scam that is on the rise targets self-directed IRAs. The Securities and Exchange Commission and the North American Securities Administrators Association issued an "investor alert" in September warning that self-directed IRAs have become prime targets for fraud because they allow investors to hold unregistered securities, which generally are exempt from certain SEC regulations.

One example of this type of fraud was allegedly perpetrated in Texas by James Warr, chief executive of Warr Investment Group, who is accused of concealing his misuse of approximately \$1 million in self-directed IRAs under his company's control. He allegedly used the money to buy a car and other personal property. In Missouri, Stephen Edward Gwinn, a promoter of fraudulent variable annuities, was recently fined \$36,000 for diverting \$1 million from seniors' self-directed IRAs into his own pocket.

Regulators advise investors unable to perform due diligence on investments to hire a financial adviser and use an IRA custodian that is regulated by state or federal banking authorities to avoid becoming a victim of this type of fraud.

*Source:* Milwaukee Journal Sentinel (10/23/2011 and 11/6/2011)

## **New CWAG Project Focuses on Nursing Homes**

The Guardianship Support Center, a program of the Coalition of Wisconsin Aging Groups, has recently started a new project focusing directly on nursing homes. The Nursing Home Quality Improvement Project is designed to provide training to Wisconsin nursing homes about legal issues surrounding substitute decision makers in an effort to improve the quality of care for nursing home residents.

This project will provide nursing home staff with the legal knowledge they need in order to address specific issues with substitute decision makers and nursing home residents. The trainings will be available next year through online webinars.

If you are interested in learning more about the project, please contact Katelyn Schmidt at 800-488-2596, ext. 326 or [kschmidt@cwag.org](mailto:kschmidt@cwag.org).

## **Seven Milwaukee Residents Charged with Medicaid Fraud**

On October 25, Attorney General J.B. Van Hollen announced that six women and one man from Milwaukee were charged with 70 counts of Medicaid fraud and nearly 60 counts of identity theft. The seven individuals are accused of filing false claims for mechanical medical devices for joint and limb support that were never provided to recipients. The claims, amounting to more than \$1.2 million, were filed by two individuals and the following companies: Wisdom Medical Supply, Essential Services, Direct Medical Services, Ericka's Medical Supply, and Cudahy Medical Supply. Van Hollen's office was alerted to these fraudulent charges because such equipment typically requires specialized medical treatment for installation and use, but there were not any complementary claims from hospitals or physicians for the equipment. In addition, the supposed recipients had not heard of the providers and had no need for these types of orthotic devices.

*Source: Milwaukee Journal Sentinel (10/26/2011)*

## **17 Accused of Medicare Fraud in California**

A physician, a pharmacist, and 15 others have been accused of forming an elaborate prescription drug fraud ring that conned Medicare and Med-Cal (the California Medicaid program) out of millions of dollars. The scam resulted in the government paying repeatedly for the same pills.

According to a criminal complaint unsealed in U.S. District Court in Los Angeles on October 27, members of the ring known as "runners" used stolen Medicare cards to obtain prescriptions for expensive drugs from Kenneth Wayne Johnson, a physician in Glendale, California. The runners would fill the prescriptions at pharmacies using the stolen Medicare cards and then funnel the drugs back to other pharmacies involved in the scheme. Those pharmacies would then often repackage, re-label, and dispense the drugs once again to the ring members using stolen Medicare cards, the complaint alleges. The fraud ring obtained the identities of Medicare beneficiaries in two ways – some were stolen, and others were purchased from poor and elderly Medicare and Medi-Cal recipients.

The 17 defendants are charged with billing Medicare for \$7.3 million in drugs (mostly anti-psychotic drugs that can cost up to \$2,800 a bottle) that were prescribed and dispensed in the names of beneficiaries who never received them. Federal officials said actual costs to the Medicare program were much higher.

The elaborate scheme was discovered when Medicare beneficiaries noticed that medications that they did not use were being prescribed in their names and reported it to authorities. Medicare officials said that this scheme was one of the biggest and most sophisticated examples of the fraud that has plagued Medicare Part D since the program was launched in 2006. Officials also said that this is the first time that the government has broken up a psychiatric drug recycling ring and that such scams are becoming more frequent due to the high value of these types of drugs.

*Source: Los Angeles Times (10/28/2011)*

## **CMS: Affordable Care Act Saves Seniors More Than \$1.2 Billion**

According to the Centers for Medicare and Medicaid Services (CMS), more than 2.2 million people with Medicare have saved over \$1.2 billion on their prescriptions (an average of \$550 per person) so far this year due to new savings from the Affordable Care Act (ACA). More than 22.6 million Medicare beneficiaries have also taken advantage of at least one of the free Medicare preventive benefits the ACA made possible, such as the new Annual Wellness Visit.

Under the ACA, seniors and people with disabilities can receive many preventive services at no cost, including diabetes screening, some cancer screenings, and assistance to quit smoking. The ACA also provides a 50% discount on all covered name-brand prescription drugs in the Medicare Part D coverage gap, commonly referred to as the “donut hole.” This 50% coverage gap discount will continue in 2012 and then progressively increase annually until the donut hole is eliminated in 2020.

In addition to these new cost savings, CMS announced that Medicare beneficiaries can be assured that their other health care costs will not be increasing significantly in the coming year. Average premiums for Medicare Part D prescription drug plans will remain virtually unchanged in 2012, and the average Medicare Advantage premiums will drop by 4%. Part B premiums will only rise \$3.50 per month for most beneficiaries in 2012, and some beneficiaries will even see a decrease. CMS says that this modest increase in costs should be more than offset by the average Social Security cost of living increase (\$43 per month for retired workers) next year.

*Source:* CMS Media Relations Group

*Reprinted with permission of the Centers for Medicare and Medicaid Services*

## **Medicare Expands Coverage of Cardiovascular Disease Prevention Services**

*New, Free Preventive Services for Medicare Beneficiaries Support Million Hearts Initiative*

November 8, 2011

The Centers for Medicare & Medicaid Services (CMS) today announced that Medicare is adding coverage for a number of preventive services to reduce cardiovascular disease. This new coverage policy will add to the existing portfolio of free preventive services that are now available for people with Medicare, thanks to the Affordable Care Act. It contributes to the [Million Hearts initiative](#) led jointly by CMS and the Centers for Disease Control and Prevention in partnership with other HHS agencies, communities, health systems, nonprofit organizations, and private sector partners across the country to prevent one million heart attacks and strokes in the next five years.

“Access to preventive services helps Medicare beneficiaries identify health risk factors and disease early to provide greater opportunities for early treatment,” said CMS Administrator Donald M. Berwick, M.D. “CMS continues to carefully and systematically review the best available medical evidence to identify those preventive services that can keep Medicare beneficiaries as healthy as possible for as long as possible.”

Under this coverage decision, CMS will cover one face-to-face visit each year to allow patients and their care providers to determine the best way to help prevent cardiovascular disease. The visit must be furnished by primary care practitioners, such as a beneficiary’s family practice physician, internal

medicine physician, or nurse practitioner, in settings such as physicians’ offices. During these visits, providers may screen for hypertension and promote healthy diet as part of an overall initiative to reduce the burden of cardiovascular disease in the United States.

Cardiovascular disease characterizes conditions affecting the heart and blood vessels, including hypertension, coronary heart disease, heart failure and stroke. Cardiovascular disease is also the leading cause of mortality in the United States. Today’s new coverage policy does not change current Medicare coverage for beneficiaries diagnosed with cardiovascular disease to receive assessment and intervention services.

Earlier this year, the U.S. Department of Health and Human Services announced its *Million Hearts* national initiative, aimed at preventing a million heart attacks and strokes in the U.S. by 2017. Through *Million Hearts*, CMS, the CDC and other HHS agencies are working together with public and private sector organizations to make a long-lasting impact against cardiovascular disease.

“This coverage decision reinforces CMS’ commitment to the work of the *Million Hearts* initiative,” said Patrick Conway, M.D., CMS chief medical officer and director of the Agency’s Office of Clinical Standards and Quality. “One of the main ways we will prevent cardiovascular disease in this country is to empower Americans to make heart-healthy lifestyle changes, and Medicare’s new cardiovascular disease preventive services will allow more beneficiaries to do just that.”

For more information about *Million Hearts*, please visit: [millionhearts.hhs.gov](http://millionhearts.hhs.gov). To read the new policy, visit the CMS website at: <http://www.cms.gov/medicare-coverage-database/details/nca-decision-memo.aspx?NCAId=248>

## SMP Activities

<b>Date</b>	<b>Activity</b>	<b>County</b>
November 1	SMP Booth-Vilas County Courthouse-Eagle River	Vilas
November 2	SMP Booth-Prince of Peace Church-Eagle River	Vilas
November 5	SMP Booth-Diabetes Fair-Black River Falls	Jackson
November 9	SMP Booth-Caregiver Forum-Madison	Dane
November 9	SMP Presentation-Westfield	Marquette
November 9	SMP Booth-Superior	Douglas
November 11	SMP Presentation-Separated, Divorced, and Widowed Group	Washington
November 11	SMP Booth-Caregiver Resource Fair-Rothschild	Marathon
November 11	SMP Volunteer Foundations Training-North Fond du Lac	Fond du Lac
November 14	SMP Booth-Caregiver Fair-Eau Claire	Eau Claire
November 14	SMP Presentation-Badger Terrace Apts.-Green Bay	Brown
November 16	SMP Presentation-Crandon Senior Dining Site	Forest
December 7	SMP Presentation-Riverview Manor Apts.-Fort Atkinson	Jefferson
December 7	SMP Presentation-St. Germain PrimeTimers Group	Vilas
January 13	SMP Presentation-Kiwanis Group-Elm Grove	Waukesha
March 28-April 1	2012 Aging In America Conference-Washington DC	
May 6-8	SMP Presentation & Booth-Alzheimer’s Assn. State Conference	Sauk
May 15	SMP Booth-Women’s Health Policy Summit-Madison	Dane
May 18	SMP Booth-Multi-Cultural Senior Health Fair-Madison	Dane

July 17-19	SMP Booth-Wisconsin Farm Technology Days-New London	Outagamie
September 20-21	SMP Booth- 2012 Aging Network Conference-Wisconsin Dells	Sauk
October 2	SMP Booth-24 <sup>th</sup> Annual Colloquium on Aging-Madison	Dane

**We are always looking for opportunities to support our colleagues in the aging network. Please contact Wisconsin SMP and let us know about upcoming 2012 events in your area.**

## **Family Caregiver Education Series**

Join the Alzheimer's & Dementia Alliance of Wisconsin to learn about topics of interest to families and friends of those with Alzheimer's or a related dementia on the first Monday of each month. This final session of 2011 will feature special guest presenter Carmela Mulroe on "Improv(ising) Your Way Through the Maze of Caregiving."

Dementia is such a tricky thing. We all want to find the solution to 'fix' it. We want to say the 'right' thing, provide the 'right' activity or do the 'right' interaction that puts everyone at ease. Yet, it is a moment to moment adventure that cannot be adequately taken when we as caregivers are thinking ahead to our next task. Please join Carmela to discover the inner resources available to caregivers.

The session takes place on Monday, December 5, 5:30 - 7 p.m. at Hawthorne Library, 2707 East Washington Ave., Madison. No registration necessary - just drop in. Questions: 608.232.3400.

## **Planning for the Holidays When Someone You Love Has Alzheimer's**

Holidays can be bittersweet for families affected by Alzheimer's, but there are ways you can help make the season go more smoothly. Rather than dwell on how much things have changed or worry about what might go wrong, focus on making the holidays as enjoyable as possible. Here are some good tips:

- Keep it simple at home. Involve your loved one in some of the holiday preparations as they're able. Focus on the process, rather than the result. Keep the decorations toned down and the environment quiet and slow-paced. Maintain the person's daily routine as much as possible and be sure they have a place to rest during family get-togethers.
- Be practical away from home. For many people who have Alzheimer's, a change of environment — even a visit home — causes anxiety. If they are in a facility, consider holding a small family celebration there. Have visitors come just a few at a time over a period of days, and schedule those visits during your loved one's best time of the day.
- Care for yourself. Decide which holiday activities and traditions are most important, then focus on what you enjoy. Remember that you can't do it all. It's okay to simplify what you do and delegate some of it to family members and friends who've offered their assistance.

Call the Alzheimer's & Dementia Alliance of Wisconsin for more tips or to discuss specific issues you might be facing. We can help you plan ahead and answer questions you might have. Call us weekdays at 608.232.3400 or toll-free at 888.308.6251. Remember, you can't control the progress of Alzheimer's or protect your loved one from all distress — but by planning and setting firm boundaries, you can avoid needless holiday stress and enjoy the warmth of the season.

-- Adapted from the Mayo Clinic ([www.mayoclinic.com/health/alzheimers/HQ00213](http://www.mayoclinic.com/health/alzheimers/HQ00213))

## FRAUD ALERT – ELECTRONIC VERSION

In previous issues, we told you that Wisconsin SMP *Fraud Alert* will be sent electronically unless we receive a “request for a paper copy” from you.

Contact Patti Wiersma at [pwiersma@cwag.org](mailto:pwiersma@cwag.org),  
giving her your e-mail address,  
to add to our list.

Your cooperation is greatly appreciated.

Check out the new Wisconsin SMP web site  
[www.wisconsinsmp.org](http://www.wisconsinsmp.org)

You Can also Access Our Publication by visiting our new web site [www.wisconsinsmp.org](http://www.wisconsinsmp.org)  
Or you can visit the Coalition of Wisconsin Aging Groups web site [www.cwag.org](http://www.cwag.org)  
Click on Publications then click on Wisconsin Senior Medicare Patrol (SMP) and scroll down  
and click on the edition you wish to view.

## ATTENTION: All of you with E-mail...

In an effort to save paper, postage and be “volunteer friendly,” we will E-mail issues of the *Fraud Alert* to those who have E-mail. Please contact Patti Wiersma at [pwiersma@cwag.org](mailto:pwiersma@cwag.org), giving her your e-mail address to add to our list. **WE DO SUGGEST THAT YOU PRINT EACH ISSUE AND SAVE IT IN YOUR MEDICARE BINDER FOR FUTURE USE. Thank you!**

For more information, contact:

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