

# FraudAlert!

*Helping keep the promise.*



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• Coalition of Wisconsin Aging Groups Elder Law Center

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

## Let's Get Acquainted

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

Each month, this *Fraud Alert!* column highlights one of our Wisconsin SMP (Senior Medicare Patrol) volunteers, but since April is recognized as Volunteer Appreciation Month, we wanted to take this opportunity to express our appreciation to all of the dedicated and supportive volunteers who help protect Wisconsin's Medicare beneficiaries and preserve taxpayer dollars.

Wisconsin SMP is funded by the Administration on Aging and our goal is to empower seniors to prevent healthcare fraud through outreach and education. We recruit, train, and engage volunteers statewide to provide this outreach to all beneficiaries, the caregivers of beneficiaries, and the professionals who serve them because this is a task that would not be possible for staff alone to accomplish. Did you know that Wisconsin has over 918,000 Medicare beneficiaries?

Currently, Wisconsin SMP has over 75 trained volunteers located in 36 of our 72 counties. These volunteers provide outreach and education in their communities by setting up exhibit booths at health fairs and senior expos and also by providing presentations and sharing information on health care fraud and consumer scams. Wisconsin SMP is also fortunate to have a dedicated group of Oscar Mayer retirees that meet monthly at the Madison office to help with administrative tasks.

Wisconsin SMP thanks all of you for your dedicated service to help protect Medicare beneficiaries and preserve taxpayer dollars.

*"Coming together is a beginning; keeping together is progress; working together is success."* (Quote from Henry Ford)

**Thank You Wisconsin SMP Volunteers!**

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**EDITOR AND PROJECT DIRECTOR**  
Elizabeth Conrad

**PRODUCTION ASSISTANT**  
Lisa Turner

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**Coalition of Wisconsin Aging Groups**  
*Advocacy ■ Membership ■ Elder Law*

2850 Dairy Drive  
Madison, WI 53718-6742  
608-224-0606

[www.cwag.org](http://www.cwag.org) • [econrad@cwag.org](mailto:econrad@cwag.org)

## **WI SMP Participates in Fraud Prevention Summit and Sebelius Roundtable** **By Kevin Brown, Wisconsin SMP Capacity Building Grant Manager/Trainer**

Wisconsin SMP (Senior Medicare Patrol) staff and volunteers took part in two major events this month: the Chicago Health Care Prevention Fraud Summit and The Affordable Care Act: Strengthening Medicare in Milwaukee, a roundtable hosted by U.S. Department of Health and Human Services (HHS) Secretary Kathleen Sebelius.

Several hundred individuals, including representatives from a wide array of public and private partners, attended the Chicago Health Care Prevention Fraud Summit, which was held on April 4. Wisconsin SMP Volunteer Coordinator Judy Steinke and I participated in the event, and Illinois SMP staff and volunteers made presentations at one of the breakout sessions. The Chicago summit, the seventh regional health care fraud prevention summit, was hosted by HHS Secretary Sebelius and U.S. Attorney General Eric Holder. The summit highlighted the Obama Administration's efforts to combat Medicare and Medicaid fraud, which resulted in more than \$4 billion in recoveries in fiscal year 2011, an all-time high.

Several of the presenters at the summit discussed how the Affordable Care Act (ACA) is helping in the fight against Medicare fraud. This landmark legislation provides additional resources and tools to crack down on fraud in the health care system, including an additional \$350 million in funding over the next ten years through the Health Care Fraud and Abuse Control Account. The ACA also toughens penalties for health care fraud offenders, enhances screening and enrollment requirements for Medicare and Medicaid providers, encourages increased sharing of data across government agencies, expands overpayment requirement efforts, and provides greater oversight of private insurance abuses.

The ACA was also the focus of a health care roundtable hosted by HHS Secretary Sebelius on April 11 at the Washington Park Senior Center in Milwaukee. The event, which was sponsored by the Milwaukee County Department on Aging and the Wisconsin Alliance for Retired Persons, featured several speakers who described how the health care reform legislation enacted two years ago has strengthened the Medicare program in the Milwaukee area. Marsha Konz, a volunteer who makes presentations on how to prevent fraud for Wisconsin SMP and AARP, was one of the panelists.

Thank you, Marsha, for participating in the roundtable. You did a great job!

## **Dane County to Open ADRC in Fall 2012**

On April 3, Dane County Executive Joe Parisi announced that Dane County will be opening an Aging and Disability Resource Center (ADRC) later this year to enhance long term care for seniors and adults with disabilities and their families. The ADRC, which is scheduled to open its doors in October, will most likely be located on the North Side of Madison. The county will hire approximately 45 new staff members to run the center.

“This new facility will be a one-stop shop for high quality services and programs for our most vulnerable citizens,” said Parisi. “Developing this ADRC is a priority for the county board and I and a reflection of our continued commitment to making sure our seniors and disabled neighbors and friends have a place to go to have their needs met. Through outreach, education, and support, the ADRC will offer individuals and their families with the assistance they need to live healthy, independent lives.”

The ADRC will provide older adults, individuals with disabilities, and their families with a multitude of resources. Services provided at the center will include outreach to help staff identify people at risk and get them the services they require; education that will help individuals make intelligent and cost-effective decisions about long term care; and support programs to promote health and independence. These services will be provided to individuals regardless of their income, health conditions, or long term needs.

The Area Agency on Aging of Dane County will also be housed at the ADRC, which will further streamline services for older adults and disabled individuals. Dane County has applied for federal and state funding for the new ADRC, which will cost more than \$4 million to establish.

*Source:* Office of Dane County Executive Joe Parisi (April 3, 2012)

### **\$1.6 Million Federal Grant Awarded to Milwaukee Health Clinic**

The U.S. Department of Health & Human Services' Health Resources and Services Administration (HRSA) has awarded Progressive Community Health Centers Inc. (PCHC), located in Milwaukee, a grant of \$1.6 million. HRSA is the principal federal agency for enhancing access to healthcare services for individuals who are vulnerable, uninsured, or isolated.

PCHC, which has two locations in Milwaukee, offers adult and pediatric medicine, dental care, women's health, financial counseling, case management, and referral services. The two PCHC clinics provide preventative care, which helps reduce the number of avoidable emergency room visits and save money for taxpayers. The grant will support services designed to reduce health disparities among high-risk populations.

"Access to health care is not an issue specific to one demographic, but spans across ethnic borders," says U.S. Rep. Gwen Moore (D-Milwaukee). "This much-needed grant will help PCHC continue to provide health care services for those who are oftentimes overlooked."

The two Milwaukee clinics managed by PCHC are the Hillside Family Health Center (1452 N. 7<sup>th</sup> Street) and Lisbon Avenue Health Center (3522 W. Lisbon Avenue).

*Source:* The Business Journal (April 10, 2012)

### **DATCP Warns Consumers about Verizon Wireless Email Scam**

Scammers are using a fake Verizon Wireless email account to deceive Wisconsin consumers into giving them their personal information, according to a release from the Department of Agriculture, Trade and Consumer Protection. Verizon customers are receiving bogus emails that appear to be from the company claiming they owe more than \$900 on their account. If the recipients click on a link in the email, they could unknowingly download harmful software or get connected to a website that will swipe their personal information.

Verizon Wireless states on its website that the company does not send email messages requesting customer payment information, passwords, or user names used to manage accounts. If consumers have received the fake message they are advised to drag and drop the email or insert the contents of the

email into a new email and send it to [phishing@verizonwireless.com](mailto:phishing@verizonwireless.com). They can also contact Verizon Customer Service to report the scam by calling (800) 922-0204.

*Source: Wisconsin State Journal (April 3, 2012)*

## **Spam Texts Have Doubled in Past Two Years**

Text message receivers are the latest target of scam artists. Once a spam-free form of communication, cell phones are now subject to the same types of spam that have plagued the Postal Service and email providers for years. Text spam is sometimes harmless, but the vast majority of it is more insidious for cell phone users. Spam texts often offer cheap mortgages, low-interest credit cards, free gift cards, and less expensive drugs. Some of the messages promise free Wal-Mart gift cards or iPhones if you click on a link and take a survey, which asks consumers for all sorts of personal information, such as their addresses or financial transaction history.

According to Ferris Research, a firm that tracks spam, consumers received approximately 4.5 billion spam texts in 2011, more than doubling the 2.2 billion that were received in 2009. "It is becoming very difficult to track down who is sending the spam. We encourage consumers to file complaints, which helps us track down the spammers, but even then it is a little bit like peeling back an onion." said Christine Todaro, a lawyer with the Federal Trade Commission (FTC).

Responding to spam texts with a "NO" or "STOP" message (the usual method for unsubscribing from an unwanted text message list) only verifies that the number is a working line, and scammers can then sell that number to others. "Attackers gain multiple layers of revenue from that information," said Cloudmark's head of security operations, Rachel Kinoshita. "They amass a 360-degree view of their target and can sell that information to marketers or just phish their bank accounts." Cloudmark, which makes anti-spam software, recently joined forces with the mobile industry to create a new spam text reporting service. Cell phone users can now forward spam texts to "7726" (SPAM on most keyboards), and carriers will use the information to block numbers.

There are two federal laws that prohibit mobile spam: the 2003 Can Spam Act and the Telephone Consumer Protection Act, which established the Do Not Call Registry in 2003. There are several ways for cell phone users to report or block numbers that send spam. It can be reported on the websites of the FTC or the Federal Communications Commission, and several major wireless providers offer their customers the convenience of reporting spam text messages on their websites. Finally, Android phones offer apps that enhance spam text filtering.

*Source: Milwaukee Journal Sentinel (April 8, 2012)*

## **Do Not Call Registry Reminder**

Due to the Do-Not-Call Improvement Act of 2007, which was implemented in February 2008, phone numbers registered on the Do Not Call Registry will remain permanently on the list. The Federal Trade Commission will continue to delete telephone numbers that have been disconnected and/or reassigned to other customers. Consumers can remove their numbers from the registry any time they want by contacting 1-888-382-1222 (TTY 1-866-290-4236); however, the call must be made from the telephone number they wish to delete.

To register your telephone number for the Do Not Call Registry, call 1-888-382-1222 or go to [www.donotcall.gov](http://www.donotcall.gov).

*Source:* Federal Trade Commission

## **NCLC Report: Background Check Errors on the Rise**

A new report from the National Consumer Law Center (NCLC) says that thousands of individuals searching for jobs are unsuccessful because employers are using faulty data providers to conduct background checks on potential employees. NCLC advocates urge the government to take action to ensure that people are aware of the information that potential employers are seeing so that if there are errors they can be corrected and the companies responsible for the errors can be held accountable.

The use of criminal background checks by employers is rising rapidly as the economy struggles to bounce back from the worst job crisis in decades, said the authors of the report, which was released on April 11. “It’s the Wild West for background-screening report companies,” said the lead writer of the report, Persis Yu. “They’re generating billions in revenue, but they have little or no accountability.” According to a 2010 study by the Society for Human Resource Management, approximately three-fourths of companies are conducting criminal background checks on potential employees. The background-check data providers obtain their information from online public records, private vendors, jails, and police blotters. Some of the information is more widely available now because local law enforcement agencies are selling it to raise funds.

The misuse of this data can cause serious harm and confusion because a search on one individual may turn up a rap sheet on someone else with the same or a similar name. Some data providers refuse to correct inaccuracies even when individuals have proof that a mistake was made, and employers often ignore laws requiring them to allow people to make changes to false information prior to making a hiring decision. These laws are difficult to enforce because it is often impossible to know why a person’s job application was denied. Typical background check errors include displaying records that should have been sealed or expunged, classifying minor offenses as major crimes, or listing charges that were dismissed.

NCLC advocates want the Consumer Financial Protection Bureau to require data providers to update their records annually, prohibit matches based solely on name, and implement other changes that would make their reports more accurate.

*Source:* Milwaukee Journal Sentinel (April 11, 2012)

## **New Toolkit on Medicare and Employer-Based Coverage**

With the aging of the baby boomers, more and more Americans are becoming eligible for the Medicare program every day. Many new beneficiaries are still working at age 65, and it is often difficult for them to figure out how their new Medicare benefits coordinate with their employer-based coverage.

The Great Recession has forced a number of older adults to work longer or retire earlier than initially planned. One source of misunderstanding is that full Social Security retirement benefits begin at age 66, but people may choose to start receiving their benefits as early as age 62 or as late as age 70.

However, the age at which a non-disabled individual becomes eligible for Medicare remains 65. Many people are confused about when they should sign up for Medicare and do not enroll at the proper time. This can result in gaps in coverage and serious financial consequences.

The Medicare Rights Center and AgeOptions (on behalf of the Make Medicare Work Coalition), with support from The Retirement Research Foundation, have produced a toolkit to help consumers, employers, and other professionals better understand the transition to Medicare. The toolkit contains helpful information that explains how Medicare coordinates with other forms of health insurance, including the following materials:

- Medicare and Employer Benefits Training- The Basics
- Medicare and Employer Benefits Professional Training
- Frequently Asked Questions
- Individual Scenarios
- Part B Handouts
- Glossary of Terms

The toolkit can be used to provide workshops to consumers and professionals. You can access the toolkit at <http://www.medicarerights.org/PartB-Enrollment-Toolkit/Toolkit-Description.pdf>.

*Source:* Medicare Rights Center ([www.medicarerights.org](http://www.medicarerights.org))

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April 23, 2012

## **Medicare Stable, But Requires Strengthening**

The Medicare Trustees Report released today shows that the Hospital Insurance (HI) Trust Fund is expected to remain solvent until 2024, the same as last year's estimate, but action is needed to secure its long-term future. In 2011, the HI Trust Fund expenditures were lower than expected.

Without the Affordable Care Act, the HI Trust Fund would expire 8 years earlier, in 2016. The law provides important tools to control costs over the long run such as changing the way Medicare pays providers to reward efficient, quality care. These efforts to reform the healthcare delivery system are not factored into the Trustees projections as many of the initiatives are just launching.

“The Trustees Report tells us that while Medicare is stable for now, we have a lot of work ahead of us to guarantee its future,” said Acting CMS Administrator Marilyn Tavenner. “The Affordable Care Act is giving CMS the ability to do this work, with tools to lower costs, fight fraud, and change incentives so that Medicare pays for coordinated, quality care and not the number of services.”

The report projects that the Supplementary Medical Insurance (SMI) Trust Fund is financially balanced because beneficiary premiums and general revenue financing are set to cover expected program costs. Spending from the Part B account of the SMI trust fund grew at an average rate of 5.9 percent over the last 5 years.

SMI Part D, the Medicare prescription drug program, had an average growth rate of 7.2 percent over the last 5 years. Cost projections for Part D are lower than in the 2011 Trustees report, due to lower spending in 2011 and greater expected use of generic drugs.

HI expenditures have exceeded income annually since 2008 and are projected to continue doing so under current law in all future years. Trust Fund interest earnings and asset redemptions are required to cover the difference. HI assets are projected to cover annual deficits through 2023, with asset depletion in 2024. After asset depletion, if Congress were to take no further action, projected HI Trust Fund revenue would be adequate to cover 87 percent of estimated expenditures in 2024 and 67 percent of projected costs in 2050. In practice, Congress has never allowed a Medicare trust fund to exhaust its assets.

The financial projections for Medicare reflect substantial cost savings resulting from the Affordable Care Act, but also show that further action is needed to address the program's continuing cost growth.

The Medicare Trustees are Treasury Secretary and Managing Trustee Timothy F. Geithner, Health and Human Services Secretary Kathleen Sebelius, Labor Secretary Hilda L. Solis, and Social Security Commissioner Michael J. Astrue. Two other members are public representatives who are appointed by the President, subject to confirmation by the Senate. Charles P. Blahous III and Robert D. Reischauer began serving on September 17, 2010. CMS Acting Administrator Marilyn B. Tavenner is designated as Secretary of the Board.

The report is available at: <https://www.cms.gov/ReportsTrustFunds/downloads/tr2012.pdf>.

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April 16, 2012

## **A Statement from Secretary Sebelius on the Administration for Community Living**

All Americans – including people with disabilities and seniors – should be able to live at home with the supports they need, participating in communities that value their contributions – rather than in nursing homes or other institutions.

The Obama administration and my department have long been committed to promoting community living and finding new mechanisms to help ensure that the supports people with disabilities and seniors need to live in the community are accessible.

Today, with the creation of the new Administration for Community Living (ACL), we are reinforcing this commitment by bringing together key HHS organizations and offices dedicated to improving the lives of those with functional needs into one coordinated, focused and stronger entity.

The Administration for Community Living will bring together the Administration on Aging, the Office on Disability and the Administration on Developmental Disabilities into a single agency that supports both cross-cutting initiatives and efforts focused on the unique needs of individual groups, such as children with developmental disabilities or seniors with dementia. This new agency will work on increasing access to community supports and achieving full community participation for people with disabilities and seniors.

The Administration on Community Living will seek to enhance and improve the broad range of supports that individuals may need to live with respect and dignity as full members of their communities. These support needs go well beyond health care and include the availability of appropriate housing, employment, education, meaningful relationships and social participation.

Building on President Obama’s Year of Community Living, the ACL will pursue improved opportunities for older Americans and people with disabilities to enjoy the fullest inclusion in the life of our nation.

For more information, please visit <http://hhs.gov/acl>.

## **2012 Living With Grief Conference to Address End-of-Life Ethics**

Finances, laws, values, culture, and technology often converge when decisions about end-of-life care are being considered. At the 2012 Hospice Foundation of America’s Living With Grief conference, titled “End-of-Life Ethics,” speakers explore the ethical dilemmas that are likely to arise at the end-of-life, the principles of ethical decision-making, and the effects of these decisions on staff and families. This conference is sponsored by Agrace HospiceCare, is open to the public, and will be held in both Janesville and Madison.

### **In Janesville**

Monday, May 14, 8:00 a.m. to 11:30 a.m.  
St. Mary’s Janesville Hospital  
400 E. Racine St. in the Orchid and Violet rooms

### **In Madison**

Tuesday, May 15, 8:00 a.m. to 11:30 a.m.  
Agrace HospiceCareEllen  
Peter Johnson Residence Dining Room

The conference is free; however, registration is requested. Please contact Amy Ketterer at (608) 327-7202 or [aketterer@agracehospicecare.org](mailto:aketterer@agracehospicecare.org) to register. Please provide your name, phone number, and the community in which you will be attending.

## **CWAG Activities**

<b>Date</b>	<b>Activity</b>	<b>County</b>
April 2	CWAG District 5 Spring Meeting-UW-La Crosse	La Crosse
April 11	CWAG District 7 Spring Meeting-Merrill	Lincoln
April 12	CWAG District 6 Spring Meeting-Cadott	Chippewa
April 23	CWAG District 2B Spring Meeting-Burlington Water Dept.	Kenosha
April 24	CWAG District 2A Spring Meeting-Washington Park Senior Ctr.	Milwaukee
July 26-27	CWAG Annual Convention-Stevens Point	Portage
November 14-16	CWAG Senior Statesmanship Class-Madison	Dane

## SMP Activities

Date	Activity	County
April 4	Health Care Fraud Prevention Summit-Chicago, IL	
April 10	SMP Presentation-Park Tower Apts.-Eau Claire	Eau Claire
April 11	Secretary Sebelius' Health Care Roundtable-Milwaukee	Milwaukee
April 12	SMP Presentation-St. John's Apts.-Eau Claire	Eau Claire
April 13	SMP Presentation-Tomahawk Senior Center	Lincoln
April 17	SMP Volunteer Foundations Training-Marinette	Marinette
April 18	SMP Presentation-Caregiver Support Group-Marinette	Marinette
April 18	SMP Presentation-Marinette Senior Center	Marinette
April 18	SMP Presentation-Senior Dining Site-New London	Waupaca
April 22	SMP Booth-Cedar Mall 50+ Event-Rice Lake	Barron
April 24	SMP Presentation-West Allis Senior Center	Milwaukee
April 25	SMP Booth-Senior Expo-Richland Center	Richland
April 25	SMP Presentation-Menomonee Falls Library	Waukesha
April 27	SMP Booth-Coulee Region RSVP Wellness Expo-Onalaska	La Crosse
May 3	SMP Booth-60+ Expo-Pontiac Convention Center-Janesville	Rock
May 3-4	Wisconsin Volunteer Coordinators' Annual Conference	Sheboygan
May 7-8	SMP Presentation & Booth-State Alzheimer's Conference	Sauk
May 11	SMP Booth-Multi-Cultural Senior Health Fair-Madison	Dane
May 14	SMP Update Training-Onalaska	La Crosse
May 15	SMP Booth-Women's Health Policy Summit-Madison	Dane
May 15	SMP Booth-Health Fair-Rothschild	Marathon
May 15	SMP Presentation-St. Claire Coalition of Parish Nurses-Baraboo	Sauk
May 16	SMP Presentation-VOICES Group-Rhineland	Oneida
May 16	SMP Presentation-Portland Square Apts.-Fond du Lac	Fond du Lac
May 16	SMP Booth-Community Healthy Living Fair-Fish Creek	Door
May 22	SMP Presentation-FIA Lunch & Learn-Sparta	Monroe
May 23	SMP Presentation-Monona Senior Center	Dane
May 23	SMP Booth-Health Fair-Manitowoc Ice Center	Manitowoc
May 23	SMP Booth-Senior Fair-Marshfield	Wood
May 24	SMP Booth-It Takes A Village-Wisconsin Rapids	Wood
June 4	SMP Presentation-Neighbor to Neighbor Group-Sturgeon Bay	Door
June 5	SMP Presentation-8 <sup>th</sup> Air Force Historical Society-Milwaukee	Milwaukee
June 7	SMP Booth & Presentation-Vital Aging Conference-La Crosse	La Crosse
June 14-15	SMP Presentation & Booth-WI Assn. of Service Coords. Conf.	Dane
June 15	SMP Presentation-World Elder Abuse Awareness Event-Kenosha	Kenosha
June 20	SMP Presentation-Grace United Methodist Church-Wautoma	Waushara
June 21	SMP Volunteer Foundations Training-Neillsville	Clark
July 17-19	SMP Booth-Farm Technology Days-New London	Outagamie
July 26-27	SMP Presentation & Booth-CWAG Convention-Stevens Point	Portage
September 6	SMP Presentation-South Wood County Heart Club	Wood
September 24	SMP Booth-WI Counties Association Annual Conf.-La Crosse	La Crosse
October 2	SMP Booth-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 events in your area.**

## 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 Lisa Turner at [lturner@cwag.org](mailto:lturner@cwag.org),  
giving her your e-mail address,  
to add to our list.  
Your cooperation is greatly appreciated.

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

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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 Lisa Turner at [lturner@cwag.org](mailto:lturner@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:

Elizabeth Conrad, SMP Project Director  
Coalition of Wisconsin Aging Groups Elder Law Center  
2850 Dairy Drive – Suite 100  
Madison, WI 53718-6742  
Phone: 800/488-2596 608/224-0606  
E-mail: [econrad@cwag.org](mailto:econrad@cwag.org)

