



About the Pennsylvania SMP at CARIE

In response to the billions of dollars lost each year to health care fraud, the US Administration on Aging (AoA) developed the SMP program to help consumers understand more about health care fraud. Retired Medicare beneficiaries teach other Medicare and Medicaid beneficiaries about health care fraud and what they can do about it.

The PA-SMP has partnered with the Alzheimer's Association, Delaware Valley Chapter, to spread the message of health care fraud prevention. If you need assistance or help advocating for services on behalf of an individual with Alzheimer's Disease, contact CARIE at 1-800-356-3606 or the Alzheimer's Association at 1-800-272-3900.

About CARIE

CARIE, the Center for Advocacy for the Rights and Interests of the Elderly, is a non-profit agency committed to promoting the well being, rights, and autonomy of older persons through advocacy, education, and action. CARIE is a leader in the field of elder abuse awareness and prevention and provides advocacy programs, which include the CARIE LINE telephone consultation and problem resolution service and the Long-Term Care Ombudsman Program. As a non-profit agency, CARIE is not associated with any health care company or provider.



This project is supported, in part, by a grant, number 90AM3089, from the Administration on Aging, 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 on Aging policy.

Partners include: Alzheimer's Association, Delaware Valley Chapter; The Mayor's Commission on Services to the Aging; Philadelphia Corporation for Aging; Retired Senior and Volunteer Program; AARP; and Albert Einstein Healthcare Network

HEALTH CARE FRAUD PREVENTION FOR CAREGIVERS

Sponsored by

**Center for Advocacy for the Rights
and Interests of the Elderly**
Land Title Building
100 S. Broad Street, Suite 1500
Philadelphia, PA 19110
800-356-3606

and

**Alzheimer's Association
Delaware Valley Chapter
Chapter Headquarters**
399 Market Street, Suite 102
Philadelphia, PA 19106
800-272-3900
www.alz-delawarevalley.org

Health Care Fraud Affects All Americans

How does this happen? By:

→ Lessening the quality of care that people on Medicare and Medicaid receive.

→ Wasting billions of tax dollars. Money lost to fraud, abuse, and billing errors means less money for benefits to older adults and programs to assist family caregivers.

→ Decreasing the quality of medical care can lengthen an older person's recovery time and may extend a person's need for additional medical services.

→ Increasing out of pocket costs to Medicare beneficiaries (i.e. higher Medicare premiums)

What exactly is fraud?

Fraud occurs when an individual or organization deliberately deceives others in order to gain some sort of unauthorized benefit (usually money). In other words they lie, cheat, and steal money from Medicare and Medicaid.

An Example of Fraud

After Ms. Smith's stroke, her doctor prescribed physical therapy to aid in her recovery. The prescription was for one hour of physical therapy three times a week. However, the therapist regularly left after only ten minutes while still billing Medicare for the full amount. Without the recommended physical therapy, Ms. Smith risked continued injury. Fortunately, Ms. Smith called CARIE with her concern and was able to receive her full physical therapy benefit through another company. A fraud investigation was also launched. This tip not only led to Ms. Smith receiving the help she needed, but it also resulted in money being returned from the over-billing.

Fraud Prevention Tips

- Read and review billing statements. Individuals on traditional Medicare should receive statements every three months from Medicare stating what services were provided to the beneficiary during that billing period. Review them closely to check for potential errors.
- Keep a health care calendar to record appointments and services, and compare it to the statements to check for accuracy.
- Make sure that you recognize the providers listed on a bill. If you do not recognize a doctor or hospital's name or service, call them and ask them to clarify what services were provided.
- **Protect** your loved one's **Medicare number** as if it were a credit card number. Medicare and Social Security NEVER call beneficiaries to solicit information or sell anything.
- Appeal denials! If your loved one is denied medically necessary services from an HMO he/she may be experiencing a type of fraud. Everyone has the right to appeal HMO denials.

Who Can Help? If you have questions or concerns about health care fraud, are interested in volunteering, or would like a free speaker, please call **one of the following organizations:**

➤ In Pennsylvania: The PA-SMP at CARIE: 1-800-356-3606

➤ In Delaware: DSMP: 1-800-223-9074

➤ In New Jersey: SMP of New Jersey: 732-777-1940 x1117
or National Government Services: toll free 1-877-678-4697
For Spanish in NJ: The NJ SMP at DH/Perfil Latino TV, Inc.
856-825-0654