

FraudWatch

Volunteer Spotlight: Barb Acuff



Barb Acuff has volunteered with the Illinois SMP program at Western Illinois Area Agency on Aging for one year. In that short time, she has quickly become a leader in sharing the SMP's message about health care fraud with her community. In six months, Barb gave 16 presentations to seniors in her hometown of Rock Island, reaching over 300 people and logging

over 200 hours of service to SMP. Barb keeps her audience engaged in her presentations with a clear message and current information. She incorporates news and updates from the Illinois SMP program's weekly Fraud Alert newsletters (to which Barb has contributed a number of updates herself), the Attorney General's website, and other sources of information on scams, to ensure that Rock Island seniors are equipped to protect themselves. Barb also shares current fraud information with her email list, so these tips and updates reach people who are not even present at her presentations – Barb's ever-growing number of friends and colleagues in her community.

One of the most incredible elements of Barb's work with SMP is the fact that, despite her intense dedication to spreading the SMP message, SMP is only one of Barb's many volunteer involvements. As an RSVP volunteer with the Western Illinois Area Agency on Aging, Barb has volunteered with over 20 different agencies in the last several years. She has served as an activity assistant at St. Anthony's Hospital, she is an active member of the Citizen Corps and the Rock Island Sheriff's Senior Volunteer Patrol, and she assists with a number of special events and fundraisers for aging services in her area. Barb has received Community Emergency Response Team (CERT) Training through the Red Cross, and she has a history of working with organizations that foster consumer protection and empowerment of older adults. After working with the Illinois State Police for many years, Barb became a volunteer with the Attorney General's Office Senior Sleuth (now Silver Beat) and Elderly Service Officer training programs. As her work with

(continued on page 2)

Spring 2010

FraudWatch

Inside this issue:

Volunteer Spotlight	1
Healthcare Reform and People with Medicare	2
Watch Out for Health Care Reform Scams!	4
Resource Connection	5
AARP Article Brings New Volunteers for Illinois SMP	6
IL SMP Program Highlights	7
SMP Partner Agency List	9

Illinois SMP Program

**Protect
Detect
Report**

Volunteer Spotlight: Barb Acuff *(continued from page 1)*

SMP reveals, Barb is very committed to improving her community, and in particular to helping seniors remain independent and protect themselves from those who would seek to take advantage of them.

When asked why she volunteers, Barb said because it “keeps her in the public.” Barb really enjoys being with people, and she feels rewarded when she finds out that someone was aided by her work. Barb says, “If I only reach one person, I’ve accomplished something.” Through her work with the Illinois SMP, and all of her other endeavors, Barb has done just that—many times over.

Health Care Reform and People with Medicare

Written by Terri Gendel, Director of Benefits & Advocacy, AgeOptions, and Co-leader, Make Medicare Work Coalition

Changes are in store for older adults and people with disabilities who have Medicare. These changes are a result of two health care reform bills passed in March. Together the bills are referred to as the Affordable Care Act. Some of the changes begin immediately, some in three or six months, and others do not become effective for several years. And, as happens with any big piece of legislation, it will take some time for all the details to be worked out. What follows are the basics, focusing on the changes that will take effect this year (2010) and in 2011.

- ☆ **Your existing basic Medicare Part A and Part B benefits are protected and will not change, whether you receive them through Original Medicare or a private Medicare Advantage plan.**

- ☆ **Part D donut hole.** In 2010, when the total cost of your prescription drugs reaches \$2,830, you enter the coverage gap, also called the donut hole. People who enter the donut hole in 2010 will get a one time ‘**rebate check**’ for **\$250 from Medicare**. Even if you spend just \$1 in the gap, you will receive a check. However, people who already receive assistance with prescription drugs through the Low Income Subsidy (Extra Help) or are in retiree plans that get a subsidy for Part D will not receive a rebate check. (This would be ‘double dipping’.) The checks may take several months to arrive after you enter the donut hole or may come sooner. The first checks are scheduled to go out in June 2010, then batches of checks will be mailed every six weeks. **You do not need to do anything to receive the check** – your Part D plan will notify Medicare when it is time. If someone calls offering you assistance to get your check, it is likely to be a scam. (See page 4 for more information about these scams!)

Beginning on January 1, **2011, health care reform begins phasing out the donut hole by providing a 50% discount on brand name drugs and 7% discount on generics.** These discounts will increase every year and the size of the gap (how much you must pay before you get out of the gap) will grow more slowly each year. By 2020, you will keep paying your regular share for each prescription you fill (the

(continued on page 3)

Health Care Reform and People with Medicare

(continued from page 2)

co-payment amount or coinsurance percentage) until you reach the catastrophic level and you pay only 5%. This is what is meant by the donut hole closing – you will not have a big drop-off point when you are responsible for paying all or most of the cost of your drugs.

- ☆ **Improved preventive benefits.** Health care reform puts a new emphasis on prevention and wellness. **Starting in 2011**, if you are in Original Medicare, you will not have to pay to receive preventive benefits. (Currently, you must meet a deductible and/or pay 20% for certain tests.) In addition, Medicare will begin covering an annual physical / wellness exam. If you are in a Medicare Advantage plan, check with the plan to find out if these services are free.

- ☆ **People with higher incomes will pay more for Medicare Part D premiums.** In 2011, individuals with annual incomes starting at \$85,000 and married couples with incomes \$170,000 and up will begin paying higher premiums for prescription drug coverage. People at these income levels already pay higher Part B premiums. Over the next decade, the number of people paying these higher Part B premiums will increase because the income limits will be frozen at current levels. (In other words, they will not get larger because of inflation.)

- ☆ **Medicare Advantage (MA) plans.** Medicare currently pays more for people enrolled in Medicare Advantage plans (HMOs, PPOs and Private Fee for Service Plans) than for those in Original Medicare. Over time, these higher payments will be phased out. Instead, MA plans will be rewarded for providing quality care and service. The payment changes do not begin in 2011, but some plans may begin changing their premiums and/or benefits, or they may drop out of the Medicare program in anticipation of these payment rate changes.

- ☆ **Primary care (family) doctors.** To help assure that there will continue to be enough healthcare providers who take Medicare, the reform includes training, loans and scholarship programs to build up the numbers of new doctors and nurses, especially primary care providers. There are also incentives to keep existing doctors serving people with Medicare. In 2011, primary care doctors with many Medicare patients (at least 60% of the claims they submit are for Medicare services), will get a 10% bonus. The law also provides financial incentives to encourage your doctors to talk to each other and coordinate your care.

Down the road there will be other improvements in programs to help people with chronic illnesses and disabilities to stay in their homes and communities; better coordination between federal and state programs for people with low incomes (such as people with both Medicare and Medicaid); smoother transitions for people moving from one care setting to another (such as from a hospital to a nursing home); and new ways to help people find a ‘medical home’ where their care will be centered around their changing needs.

Watch Out for Health Care Reform Scams!

With the establishment of any new program or benefit to aid consumers, scam artists jump to action to find ways to turn people's trust in that new program into a way to swindle those vulnerable individuals out of their hard-earned money or benefits. The enactment of the new health care reform law, the Patient Protection and Affordable Care Act (PPACA), is no exception. Over the last several months, consumers have been bombarded with information (and misinformation) about this Act from a variety of angles, leaving many people confused. As a result, scam artists are already hard at work. Here are a few examples of scams that have already been reported:

- ☆ **“New Medicare card” scam:** Medicare beneficiaries in several states have been receiving phone calls from people telling them that because of health care reform, they need to issue new Medicare cards. The caller then asks the person for his/her Medicare number, so that they can issue the card. In a similar scam, residents in at least six states have experienced phone calls from someone telling them that they need to re-register for Medicare because of health care reform, so the caller needs their Medicare number and personal information. The North Carolina and Utah SMP programs have reported incidents of this “new Medicare card” scam where the caller “spoofs” the phone number on the consumer's caller ID to show the following number: (866)234-2255. The caller claims to be calling “from Medicare” and requests the person's bank account information.
- ☆ **“Buy ObamaCare” scam:** As early as the day after the passage of the health care reform bill, SMP programs have been hearing about insurance agents who have told consumers that they need to change their insurance plan (Medicare supplement plan, prescription drug plan, Medicare Advantage plan, or private insurance plan) because of health care reform. Some agents have even claimed to sell “ObamaCare” policies.
- ☆ **Home health scams:** A representative from the Centers for Medicare and Medicaid Services in Chicago reported incidents in which Medicare beneficiaries are receiving phone calls and/or home visits from home health company representatives who tell them that, as part of health care reform, the President requires that they take “new” home health benefits that the company offers.
- ☆ **\$250 rebate scams:** Beginning in June 2010, most Medicare beneficiaries who reach the “donut hole” in their Medicare prescription drug coverage will receive a \$250 rebate check from the government. We expect that a variety of scams may emerge related to this, ranging from phone scams asking for bank account numbers to deposit the rebate to mail fraud involving fake checks.

To avoid falling victim to one of these or other health care reform scams, consumers should remember that the government does not solicit for any reason. Do not give any personal information to someone who calls on the phone or comes to the door without an invitation, and contact the Illinois SMP program at (800)699-9043 with questions about or to report a potential health care reform scam.

Resource Connection: Illinois SMP Public Service Announcement

In late July, many Illinois consumers may hear a new Illinois SMP program public service announcement (PSA) on their local radio station. AgeOptions developed the PSA through discussions with two focus groups at an Oak Park senior center. It was then recorded by Dr. Barry Kaufman of “Healthy Minute” on WBBM 780 in Chicago.

The goal of this PSA is to educate Illinois consumers about Medicare fraud, and let them know that the SMP program can help people prevent and report it. The text of the PSA is as follows:

“\$3000 for a massage?” Mrs. Smith was shocked. The home care agency that gave her a ‘free’ massage billed Medicare for physical therapy! Health care fraud steals billions of dollars every year – that’s YOUR money down the drain! The Illinois Senior Medicare Patrol is here to help. Find out how to protect yourself at illinoismp.org, or call the Illinois SMP at (800)699-9043.

AgeOptions is airing the PSA on 41 different radio stations across the state of Illinois through a contract with Learfield Communications. Each station will air the PSA six times between 6:00 a.m. and 7:00 p.m. on July 26, 2010. Below is a full list of stations that will be airing the PSA.

Radio Stations that will be airing the Illinois SMP PSA on July 26, 2010:

WRMJ-FM	Aledo	WLRB-AM	Macomb
WLCN-FM	Atlanta	WRAM-AM	Monmouth
WRMS-FM	Beardstown	WXFM-FM	Mt Zion
WLMD-FM	Bushnell	WINI-AM	Murphysboro
WBYS-AM	Canton	WSEI-FM	Olney
WCXO-FM	Carlyle	WVLN-AM	Olney
WROY-AM	Carmi	WCMY-AM	Ottawa
WCAZ-AM	Carthage	WIBQ-FM	Paris
WLBK-AM	De Kalb	WPXN-FM	Paxton
WRCV-FM	Dixon	WBBA-FM	Pittsfield
WDQN-AM	Du Quoin	WLLT-FM	Polo
WFIW-AM	Fairfield	WTRH-FM	Ramsey
WAIK-AM	Galesburg	WTAY-AM	Robinson
WJRE-FM	Galva	WTYE-FM	Robinson
WEBQ-AM	Harrisburg	WLUV-AM	Rockford
WDUK-FM	Havana	WKXQ-FM	Rushville
WHPO-FM	Hoopston	WJBD-AM	Salem
WJIL-AM	Jacksonville	WCCI-FM	Savanna
WJIL-F2	Jacksonville	WHCO-AM	Sparta
WJVO-FM	Jacksonville	WFMB-AM	Springfield
WJBM-AM	Jerseyville		

AARP Article Brings New Volunteers for Illinois SMP

Those of you who receive the AARP Bulletin may have noticed an article about the SMP programs in the April edition. If you have not seen it yet, you can view the article here:

http://bulletin.aarp.org/yourhealth/medicare/articles/watchdogs_for_medicare_fraud.html

This article brought a large number of phone calls to our (800) number at AgeOptions, including several reports of potential fraud that have been reviewed and either resolved or referred to the appropriate authorities. In addition, we received several inquiries about volunteering with the SMP program. As a result, we hope to train 20 new SMP volunteers in the coming months! These new volunteers will be hosted by SMP partner agencies across the state. These including Northwestern Illinois Area Agency on Aging, Central Illinois Area Agency on Aging, East Central Illinois Area Agency on Aging, the Chicago Department of Family and Support Services, South Suburban Senior Services-Catholic Charities in Harvey, Catholic Charities Northwest in Arlington Heights, Catholic Charities-Lake County in Round Lake, and Senior Services Associates in Aurora.

The AARP article is a useful tool for those of you at SMP partner agencies who are interested in recruiting volunteers to help with your SMP outreach! An Illinois SMP volunteer job description is also available on our website, www.illinoismp.org. Anyone interested in volunteering with the Illinois SMP may contact AgeOptions: (800)699-9043.

Volunteer with the Illinois SMP Program!

Are you concerned about the billions of dollars lost to health care fraud every year? Do you want to help educate others about the growing problem of healthcare fraud? If so, come volunteer with the Illinois SMP program!

Volunteers are needed to give presentations on fraud to Medicare and Medicaid beneficiaries, provide SMP information at outreach events, counsel individuals about fraud issues and/or how to read their health care statements, and help with media outreach on SMP topics.

SMP partner agencies across the state of Illinois are in need of volunteers. To learn more about volunteering with SMP, and to find your nearest SMP partner agency, contact Erin Weir at (800)699-9043, TTY: (708)524-1653, or erin.weir@ageoptions.org.



Illinois SMP Program Highlights

Highlights from SMP partner agencies' recent work—and great ideas for SMP outreach!

- ☆ Southeastern Area Agency on Aging will have a new SMP coordinator at the end of June. Thank you to Rita Thacker for all of her work with SMP! As usual, Rita has been very active sharing SMP information in the last few months at health fairs, meetings, a Lawn & Garden show, and an event for Grandparents Raising Grandchildren. Rita, we wish you the best in your future endeavors!
- ☆ We have several new volunteers for the SMP program. The Chicago Department of Family and Support Services has 3 new active volunteers giving presentations on health care fraud in Chicago—welcome to the SMP team Antoinette, April, and Jordan! Several more new Chicago volunteers will also be trained in June. Also welcome to Maria, Dorothy, John, and Larry at Senior Services Associates; Rick at Catholic Charities-Lake County; Connie and Pat at Egyptian Area Agency on Aging; Sandra at the Area Agency on Aging of Southwestern Illinois; Susan, Peggy, June, and Calli at Catholic Charities Northwest; and Francine, Hilda, and Armedia at South Suburban Senior Services-Catholic Charities.
- ☆ The Illinois Attorney General's Office Silver Beat program trains senior volunteers across the state of Illinois to provide outreach in their communities on consumer and health care fraud. In the last couple of months, Silver Beat volunteers in Hanover Township have been busy hanging SMP posters at local pharmacies and banks and sharing SMP brochures and the Attorney General's Every Cent Counts Guidebook with consumers—both directly and via distribution at doctors' office waiting rooms, local homeowners associations, etc.
- ☆ Member agencies of the Coalition of Limited English Speaking Elderly (CLESE) gave four group presentations to 819 limited English speaking people (presentations were given in Russian, Assyrian, Japanese, and Hindi), wrote 5 newspaper articles for ethnic media (in Russian, Japanese, Chinese, Arabic, and Hindi), and gave radio interviews on Medicare fraud in Arabic, Korean, Romanian, and Assyrian. One CLESE agency that serves Hispanic/Latino populations also shared the SMP tip sheet in Spanish with 300 Spanish speaking older adults at a community fair.
- ☆ East Central Area Agency on Aging will be training 2 new SMP volunteers in June. They have also given 3 SMP presentations in their area in the last few months.
- ☆ Central Illinois Area Agency on Aging will be training a new SMP volunteer in June.
- ☆ Midland Area Agency on Aging has been sharing SMP information at health fairs, and they have a volunteer who brings SMP brochures to her church and other local community sites.

(continued on page 8)

Illinois SMP Program Highlights *(continued from page 7)*

- ☆ Northwestern Illinois Area Agency on Aging hired both of their SMP volunteers, so they have been recruiting new ones. They expect to have 3 new volunteers heading into the next fiscal year. They have also been conducting a number of presentations on Medicare changes and health reform, and they have been teaching people how to read their Medicare Summary Notices (MSNs) and Explanations of Benefits (EOBs).
- ☆ The Area Agency on Aging for Lincolnland shared SMP information at their Senior Celebration event in May, which brings in about 3,000 seniors every year. They have also been to several health fairs recently, and they shared SMP information with a group in a geriatric certification program in their area.
- ☆ Catholic Charities Northwest gave an SMP presentation in Korean at a local senior center in Elk Grove township. As part of the presentation, an interpreter translated the SMP PowerPoint into Korean. We will try to make this PowerPoint available on the SMP website, www.illinoissmp.org.
- ☆ Martin Perez, SMP Coordinator at Catholic Charities-Lake County, was featured on "Senior Issues, Etc." last month. Senior Issues, Etc. is a television show on Comcast that is produced by seniors for seniors. Martin spoke about the services available at Catholic Charities, including SMP.
- ☆ South Suburban Senior Services-Catholic Charities received very positive feedback after an SMP presentation at the Oak Lawn Library in May.
- ☆ Egyptian Area Agency on Aging and the Area Agency on Aging (AAA) of Southwestern Illinois hosted SMP volunteer trainings for new volunteers. Several funded agency staff members also attended the SMP training held by the AAA of Southwestern Illinois. (See photos below.)



*Egyptian Area Agency on Aging
SMP Coordinator, Rindi Reeves,
and volunteers, Pat and Connie*



*Area Agency on Aging of Southwestern Illinois
SMP Coordinator, Chris Fulton, funded agency staff,
and volunteer, Sandy*



Illinois SMP Partner Agencies

AgeOptions: (800)699-9043

Northwestern Illinois Area Agency on Aging: (815)226-4901

Western Illinois Area Agency on Aging: (309)793-6800

Central Illinois Area Agency on Aging: (309)674-2071

East Central Illinois Area Agency on Aging: (309)829-6018

West Central Illinois Area Agency on Aging: (800)252-9027

Area Agency on Aging for Lincolnland: (217)787-9234

Area Agency on Aging of Southwestern Illinois: (618)222-2561

Midland Area Agency on Aging: (618)532-1853

Southeastern Illinois Area Agency on Aging: (618)262-2306

Egyptian Area Agency on Aging: (618)985-8311

Chicago Department of Family and Support Services: (312)744-4016

South Suburban Senior Services—Catholic Charities: (708)596-2222

Catholic Charities Northwest: (847)253-5500

Catholic Charities—Lake County: (847)546-5733

Senior Services Associates: (630)897-4035

Coalition for Limited English Speaking Elderly: (312)461-0812

Illinois Network of Centers for Independent Living: (217)525-1308

Illinois Attorney General's Office—Senior Outreach Program: (217)557-1982

The mission of the Illinois SMP is to serve as the state's focal point for coordinating, implementing, monitoring, expanding, evaluating, and promoting efforts to provide consumer information and protection designed to protect, detect, and report error, fraud and abuse in the Medicare and Medicaid programs.



If you hear of a scam in your area, report it to Erin Weir at (800)699-9043. We will file a complaint and forward the information to the appropriate agency for investigation.



Connecting Older Adults with
Community-based Resources and Options

The Area Agency on Aging of
Suburban Cook County, since 1974

1048 Lake Street, Suite 300

Oak Park, Illinois 60301

Phone: (800)699-9043

Fax: (708)524-0870

TTY: (708)524-1653

www.ageoptions.org