



The Protector

A publication of the Indiana Association of Area Agencies on Aging and the Senior Medicare Patrol Program



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We just joined Facebook and would like for you to "Like" us. Follow us on Facebook for information, ideas and resources to help you avoid, detect, and report health care fraud.

The non-profit SMP program is supported and funded by the U.S. Administration on Aging

Welcome!

Hello and welcome to the Protector, a newsletter by the Indiana Senior Medicare Patrol (SMP) program. Our goal for this newsletter is to make the aging community aware of scams targeting seniors and ways they can protect themselves.

Did you know?

35% of older people will be a victim of financial fraud in their lifetime?

We are here to help seniors avoid, detect, prevent and report health care fraud. The Protector will provide articles from experts on crimes against seniors, highlight agencies that are doing special work to help seniors and the disabled, and showcase the work of our invaluable volunteers.

We are sending this first issue to our community partners and those who have requested to be added to our mailing list. You can help us grow this list so more seniors can benefit from this information. Please share this issue with others – or encourage others to contact us directly. The more people we can reach, the more people we can help.



Tamra Simpson
SMP Program Director

AREA AGENCIES ON AGING

Indiana's sixteen Area Agencies on Aging (AAA's) deliver services to older adults and persons with disabilities of any age and their caregivers. AAA's provide information about resources and service providers, make referrals to case managers and assess needs for service.



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[@IAAAging](https://twitter.com/IAAAging)

If you would like to know more about the services and resources available to you, contact your AAA at 1.800.986.3505 or visit www.iaaaa.org. Friend them on Facebook and follow them on Twitter to stay up-to-date on news and information.

What is the SMP? (Senior Medicare Patrol Program)

The Senior Medicare Patrol (SMP) is a group of highly trained volunteers who help Medicare and Medicaid beneficiaries avoid, detect, prevent and report health care fraud. SMP volunteers teach Medicare beneficiaries how to protect their personal information, identify and report errors on their health care statements, recognize scams - such as illegal marketing, providing unnecessary services, and charging for services that were not provided—report fraud and abuse to the proper authorities.

There are SMPs in every state and many U.S. territories. In Indiana, the SMP is a program of the Indiana Association of Area Agencies on Aging (IAAAA). IAAAA works with the sixteen local Area Agencies on Aging to perform outreach to their respective communities.

SMPs conduct outreach in their communities by presenting to groups, hosting exhibits at community events, providing one-on-one counseling and answering calls to the SMP help lines. SMP volunteers also help Medicare and Medicaid beneficiaries who are unable to address fraud by themselves, and, if necessary, SMPs will refer beneficiaries to outside organizations that can investigate.

SMP asks the tough questions to stop fraud in its tracks!

If you think you may have been a victim of healthcare fraud, contact your local SMP at 317.205.9201. Outside of Indianapolis, report fraud to your nearby Area Agency on Aging at 1.800.986.3505.

Open Enrollment & Medicare Advantage Plans

Open enrollment for Medicare Advantage plans is **October 15th–December 7th**. You can get your Medicare coverage through original Medicare or by joining a Medicare Advantage plan. Medicare Advantage plans are approved by Medicare but are run by private companies. These companies provide Medicare Part A and Part B covered services and may include Medicare drug coverage. Medicare Advantage plans are sometimes called “Part C” or “MA” plans. MA plans are not supplemental insurance.

MA plans may not be free. It is important to understand the cost sharing of each plan’s premiums, deductibles and copayments. MA plans may require you to use only doctors and hospitals in a specific network.

Know your Rights when Shopping for a Medicare Advantage Plan

Medicare Advantage plans **MUST**:

- Only use marketing materials approved by CMS (Centers for Medicare & Medicaid Services), the federal agency with responsibility for Medicare and Medicaid

- Comply with the Do Not Call Registry
- Provide information in a professional manner
- Comply with state regulations on who may market plans

Medicare Advantage plans may **NOT**:

- Solicit Medicare beneficiaries door-to-door
- Send unsolicited e-mail
- Enroll people by phone unless the person calls them
- Offer cash payments as an incentive to enroll
- Provide free gifts or meals when trying to sell plans
- Misrepresent or use high-pressure sales tactics

Knowing your Medicare Advantage rights is one of the ways that you can help protect yourself and the Medicare program. If you suspect your rights have been violated or you have been defrauded, your SMP is ready to help.

During open enrollment SHIP (State Health Insurance Assistance Program) counselors are available to help you with your Medicare enrollment questions. Contact the SHIP office at 1.800.452.4800 or your local AAA at 1.800.986.3505 for more information.





Seniors Beware: Common Investment Scams Targeting You

Knowing the common scams targeting seniors is a great step in protecting yourself from investment fraud, but it isn't everything! There are many more scams out there, with new ones developing daily.

The Secretary of State offers these tips:

1. If you become interested in an investment opportunity presented to you, check it out first!
2. Ask questions. The seller should be comfortable answering them for you or finding the answers quickly.
3. Meet with the broker in person, if possible.
4. Make sure you get written information providing all the details of the investment.
5. Most importantly, investigate before you invest.

Visit www.IndianaInvestmentWatch.com to use the searchable database or call 1.800.223.8791 to ensure your broker is licensed and the product being sold is registered with the Securities Division of the Office of the Indiana Secretary of State.

5 quick tips to protect yourself:

1. Visit only your personal doctor, hospital or clinic for medical help. Trust only them to make referrals for special equipment, services or medicine.
2. Never provide a salesperson with your doctor's name or phone number.
3. Never show anyone your medical or prescription records without first talking to your doctor or pharmacist.
4. Don't leave mail in your mailbox for more than one day. Scammers can steal personal information right out of your mailbox.
5. Rip up or shred your Medicare papers and other important documents before throwing them away. Scammers go through trash.

The SMP Program provides free healthcare journals to help beneficiaries keep track of their medical information. If you or your organization is interested in obtaining a copy, contact the IAAAA office at 317.205.9201.

Volunteer Spotlight - Carol Gwynn-Vaughn

Volunteers are critical to the success of the Senior Medicare Patrol. As local eyes, ears and voices for their community, volunteers are the backbone of the effort to reduce or eliminate Medicare fraud, waste and abuse. Each quarter, we will feature a volunteer to thank them for their service and dedication.

The featured volunteer for this inaugural issue is Carol Gwynn-Vaughn. Carol has been an SMP volunteer in the Indianapolis area for 18 months. She is a retired social worker whose background is in hospice care, both in Charleston, South Carolina and Indianapolis.

Variety and flexibility are the two things Carol cites as being her favorite part of her volunteer work with SMP. Carol has helped at health fairs and professional conferences, where she sets up an information table, distributes materials and talks with people about Medicare and the SMP program. Carol also has given presentations about Medicare fraud and worked with individuals on issues involving suspected fraud or abuse.

When she's not working at events or on specific issues, Carol volunteers in the IAAA's office with mailings and other administrative tasks. Recently, Carol has added event planning to her list of volunteer duties—she has been heavily involved with the planning of the first SMP Scams, Abuse, Fraud and Exploitation Seminar.

Flexibility is important. SMP, does not require to commit to a fixed number of hours per week or month. If she's available, she helps. If she's travelling or has other plans, she declines. Another advantage of being an SMP volunteer, says Carol, is that it's a national

program. So, if she is going to be in another area for a while, she can contact the local agency and use her training and experience to help them with their efforts.

Carol became interested in the program after seeing an article in a local magazine. After talking with Tamra Simpson, SMP Project Director, at the Indiana Association of Area Agencies on Aging, she scheduled an interview and then completed the SMP training.

Carol values the training she received because it helped her learn more about Medicare. With that training, she has been able to help others.

Carol and Bob, her husband of eight years, also volunteer with Meals on Wheels, hospice and their church. Carol is also one of SHIPs newest volunteers.

“There are many advantages to being an SMP volunteer,” explains Carol. “It’s a good program with national scope; they are flexible with respect to time and location; and there is a lot of variety so you can use various skills. For me, I like networking and helping people in my community, so it’s perfect.”

On behalf of everyone at SMP, thank you, Carol!
We are glad you share your time and talents with us.
We appreciate your dedication and help.

VOLUNTEER OPPORTUNITIES

You can make a difference for people with Medicare and Medicaid. It's both challenging and rewarding. Whether you are helping someone navigate the Medicare or Medicaid maze, helping them save money on Medicare or Medicaid costs or protecting them against healthcare fraud, you are making a difference in the lives of people in your community.

There are several volunteer opportunities available designed to best fit your skills and interests. We provide training to help you better understand the SMP program and the issues affecting people with Medicare and Medicaid. If you or someone you know is on Medicare or Medicaid – or if you simply want to help those who are—SMP is the volunteer program for you. Contact us today, and we'll get you started!

Spotlight on People Helping Seniors

Office of the Secretary Of State—The Honorable Connie Lawson

An estimated **\$40 billion** is lost every year to investment fraud, with losses from seniors totaling as much as **\$2.6 billion**. One in five older Americans say they have experienced financial exploitation or have been targeted by someone trying to defraud them of their hard-earned savings.

The Indiana Securities Division of the Indiana Secretary of State's office regulates the securities industry in Indiana and protect investors and consumers by bringing civil and administrative actions against companies and individuals accused of violating the Indiana Uniform Securities Act. Additionally, the Division promotes informed investing, financial literacy and smart money management skills through its investor education program, Indiana Investment Watch.

Indiana Investment Watch is an investor education program designed to increase financial literacy in Hoosiers and educate them about investment scams, different types of fraud and basic personal finance concepts.

Health factors such as mild cognitive impairment, dementia and early Alzheimer's may make seniors more susceptible to falling victim to investment fraud. Based on a successful pilot program in Texas, the

Secretary's office is training health care professionals on how to spot seniors who might be vulnerable to investment fraud due to mental impairment and how to refer them to their offices and/or Adult Protective Services for help.

For more information about the resources available from the Secretary of State's Office, visit www.in.gov/sos.

Visit the Indiana Investment Watch website for information on investing and managing your money, interactive learning tools and downloadable brochures.

To report a case of investment fraud, please contact the Indiana Securities Commission at 1.800.223.8791 or file a complaint online.



The State Health Insurance Assistance Program

The State Health Insurance Assistance Program (SHIP) provides free unbiased health insurance information for seniors and pre-retirees. SHIP is part of a federal network of State Health Insurance Assistance Programs located in every state. In Indiana, SHIP is sponsored by the Centers of Medicare and Medicaid Services (the federal agency which administers Medicare) and Indiana Department of Insurance.

SHIP is not affiliated with any insurance company or agency and does not sell insurance.

SHIP is staffed by volunteer counselors who have completed an intensive four-day training course and

are certified by the IDOI. Regular training updates keep them current with the most recent changes in Medicare and other health care insurance options. As part of SHIP training, volunteers are also trained on the SMP program.

SHIP counselors are committed volunteers who offer free and objective assistance in complete confidence. For answers to your Medicare questions, call the SHIP office at 1.800.452.4800. Many Area Agencies on Aging are SHIP sites as well. To reach a counselor at your local AAA, call 1.800.986.3505.