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• Coalition of Wisconsin Aging Groups Elder Law Center

From the Project Director. Elizabeth Conrad

(See page 2 for this month's "Let's Get Acquainted" column)

Woman Saves Over \$15,000 by Checking Her Plan D Options

By Guest Writer Holin Kennen, Lead Dane County Benefits Specialist

During the Annual Enrollment Period for Medicare Part D, I spend a lot of time answering calls about drug coverage options. When Part D first began in 2006, we couldn't keep up with the flood of calls and had volunteers working seven days a week to try to help everyone who called. Over the years, the volume of calls has decreased, and this is not a good sign. According to Eva Schiffrin of Disability Rights Wisconsin, only 15% of Part D beneficiaries check their plans every year, and only 7% switch plans.

A 2010 study by the Robert Wood Johnson Foundation (www.rwjf.org/humancapital/product.jsp?id=66208) found that only 10 percent of people enrolled in a Medicare Part D plan actually change their Medicare prescription drug coverage in a given year. Despite encouragement from newspaper and magazine articles, radio shows, emails, and outreach, many people don't check their plans, and it's costing them hundreds, and perhaps thousands, of dollars per year. The following is a real story of one such beneficiary.

Mrs. T. is 62 years old and has been on disability since 2009. She has diabetes, asthma, and a severe heart condition. She takes 15 medications including two types of insulin, two asthma inhalers, and two types of nitroglycerin. She called me in early November 2012, desperate for help with her drug costs. She had tried to get a Medicare supplement but was turned down because of her health conditions. She and her husband made too much money to qualify for the Extra Help program.

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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 • econrad@cwag.org

Woman Saves Over \$15,000 *continued*

After some discussion, she told me that she had been on the same Medicare Part D plan since 2009 and had never checked her plan. She had chosen her plan based on the modest premium and zero deductible without looking at her actual drug costs, and she assumed that since her plan was covering her drugs that there was no need to check. Her annual drug costs were eating up most of the couple's income and their savings, and she was at her wit's end.

It only took about 45 minutes for me to check her drugs and print out her plan results. Mrs. T. and I were both in for a shock. Under her current plan which she had never changed, her drug costs for 2013 would have been \$19,675! No wonder she felt like she could no longer afford her life-saving medications! On the other hand, the Medicare Part D Planfinder showed that she could get the same medications at the same dosage under a different plan for only \$4,481. That's a savings of \$15,194!

The annual enrollment period for Medicare Part D ends December 7th. If you haven't checked your plan options for this year, I encourage you to contact your local county benefits specialist or one of the following resources: Wisconsin Medigap Prescription Drug Helpline [1-855-677-2783](tel:1-855-677-2783) (for those over age 60), Disability Drug Benefit Helpline [1-800-925-4862](tel:1-800-925-4862) (for those under age 60), or Medicare at 1-800-MEDICARE ([1-800-633-4227](tel:1-800-633-4227)) for help in checking your plan options. You will be given expert advice at no cost, and it can save you more than you might imagine.

Let's Get Acquainted

By Jody Steinke, Wisconsin SMP Volunteer Coordinator

Wisconsin SMP (Senior Medicare Patrol) is pleased to introduce Jody Farmer of Janesville as this month's featured volunteer.

Jody joined SMP after she heard our volunteer recruitment public service announcement (PSA) on the radio. The timing was perfect because she had recently retired and was looking for volunteer opportunities. Jody's education in Health Information Management enabled her to serve as the Director of Medical Records at the Fort Atkinson Memorial Hospital for two years and at Mercy Hospital for six years. She then joined the Rock County Health Care and Human Services Departments where she was employed for over 30 years. Jody retired in 2010 as the Director of Records and Information Management.

When asked why she volunteers, Jody responded, "Volunteering just seems like the thing for a retired person to do. Even though I did a little volunteering while raising my family and working, retirement offers more time for helping out. We should all try to give back something to our community when we can." In addition to volunteering for Wisconsin SMP, Jody also volunteers at her church and as an usher at the Janesville Performing Arts Center.

When not volunteering, Jody enjoys spending time with her family. Her parents live in Verona, and she is able to assist them with transportation and other needs. Jody's hobbies include reading mysteries, dabbling in genealogy, watching the Green Bay Packer games, taking Zumba classes, and bicycling.

Jody, Wisconsin SMP thanks you for sharing your expertise with our team and with Wisconsin Medicare beneficiaries!

Visit Wisconsin SMP's Website/Like Us on Facebook

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

If you haven't visited the Wisconsin SMP (Senior Medicare Patrol) project website (www.wisconsinsmp.org) recently, you might want to check it out soon. We are constantly adding new content to the site, including podcasts and videos, and publish a regular blog with the latest fraud news. The calendar of events section highlights our upcoming activities, and past issues of the Fraud Alert! are archived on our website. You can also learn more about our volunteer opportunities and download our volunteer application form at the site.

Wisconsin SMP also shares the most up-to-date information about healthcare fraud and the hottest consumer scams on our Facebook page, which was launched in June. If you are a Facebook user, please go to www.facebook.com/wisconsinsmp and "like" us. Then invite your Facebook friends to like us, too. Social media is a great way to spread our message of fraud prevention across the state (and beyond). Please let your online friends know about our Facebook page and encourage them to support Wisconsin SMP's efforts to fight healthcare fraud in our state.

Authorities Warn Milwaukee Residents about Bill Payment Loan Scam

Officials are warning residents about a Milwaukee company that is claiming to provide loans to help people pay their bills but is actually scamming applicants out of \$20 fees.

The company, My Bill Assist, offers individuals up to \$1,500 in loans to pay rent, utility bills, car payments, and cell phone bills. Applicants are told they are only required to pay a \$20 application fee and a membership fee of \$20 for the bill assistance program, and then they are instructed to wait for the check to arrive. Some of the applicants were even told that they wouldn't have to pay back the loan, which was supposedly coming from the federal government.

Word about the "free money" spread rapidly in the Milwaukee area over the past few weeks and many applicants headed to the company's location at 2821 N. 4th Street for their appointments.

"The word of mouth just spread it everywhere. I heard a lady say, 'Go get the \$1,500! It's free money!'" said Sharon Austin, a disabled and retired Milwaukee resident. "At first we were told it was from President Obama, who had put up some funds for people who are having trouble with their bills. When we got down there, it was a different story. Everyone seems to think it was government funding they had to help thousands of people with their bills. They said, 'It's not a scam, you don't have to pay it back.' Stay in the membership at least a couple of months. If you pay for a couple of months, we would be able to borrow again, I think every five to six months," Austin said.

Austin had searched the company online and found the program's website, which stated it was not a scam. She set up an appointment with My Bill Assist and filled out an application. During the appointment, which occurred in a hallway instead of an office, the company representative made copies of Austin's bills and took her personal information, including her Social Security number. Austin also paid a \$20 fee on a prepaid debit card as the representative requested.

Austin said, "When we filled out the application, on the application, it had 'How much would you need for your bills?' They were telling people different amounts to put in. Some, they said \$200, some

\$500, some \$1,000. I just did my cable bill. They told me to put down \$500. My electric bill was \$85. They were like, 'We can help with these bills.' I'm like, 'OK.' ”

Austin did not receive any paperwork back, but was told she would get a call within 24 hours from Elite Billing Service, a My Bill Assist affiliate. When someone from Florida called her later, she was told that she would receive another call or email within five to seven days regarding the size of the loan she was approved for and where to pick up the money. That phone call never came, so Austin called to ask for an update. “Now they’re saying the funds are running low so it’ll be the end of December,” she said.

Many of Austin’s friends also say they paid the \$20 fee, but no one has been confirmed to have received any loan money, she said. In addition, the company now appears to be using a different address: 843 W. Wells Street.

The Wisconsin Better Business Bureau (BBB) has received 78 inquiries since October 30 from people regarding the program and the company, which is also known as Elite Training Service Inc. and Elite Billing Service, said Lisa Schiller, a trade practice investigator for the Better Business Bureau. “We’re hearing from people just calling in and saying, ‘Is this legit?’ And from people who paid the \$20 and then are questioning it,” Schiller said. “Most paid a \$20 ‘application fee.’ They’re promised free money. There is no free money.”

The BBB sent the company a standard business questionnaire at the end of October to get more information on what it does, but has not received a response, said Schiller. The BBB has also posted an alert on the business. Schiller discovered that the company does not hold the license with the Wisconsin Department of Financial Institutions (DFI) that is required to provide hardship loans.

“DFI has received no documentation and no information on this company, so without knowing more specifically what they’re doing, we can’t say whether it’s an adjustment service or a loan company,” George Althoff, a DFI spokesman, said. “DFI has received inquiries and complaints from several customers. So far, that’s all we’ve received. We have no documentation to go on. We’re very interested in any information consumers would have regarding this sort of activity.”

Anne E. Schwartz, a Milwaukee Police Department spokeswoman, said police are investigating multiple complaints about the company. She encourages individuals to file complaints with District 5 at 2920 N. 4th Street. She called the program a “scam.”

“The fact that we had some complaints would be cause for people to be cautious and to ask a lot of questions and to get things in writing,” George Althoff said. “When it comes to financial transactions of any amount, they should use common sense, get transactions in writing, ask a lot of questions. If something doesn’t pass the sniff test, hold off. And ask the appropriate governmental agency or law enforcement agency whether a business is on the up and up.”

To file a police complaint against My Bill Assist, Elite Billing Service Inc., or Elite Training Service, call the Milwaukee Police Department at (414) 935-7253. Victims are also urged to file a complaint with the Wisconsin Department of Financial Institutions by calling (608) 264-7969 or (800) 452-3328 or filling out an online complaint form at www.wdfi.org/contact_us/complaint.asp.

Source: Milwaukee Journal Sentinel (November 14, 2012)

SDC Senior Companion Program: Beware of Social Security Card Scam

The Social Development Commission (SDC) Senior Companion Program has received two reports of a new scam taking place in the Milwaukee area. The victim is called and told that Social Security is going to give them a new card. They are asked for their bank account number so Social Security can take money from their bank account to pay for the card. In both of these reported instances, the senior was willing to give this information over the phone. In one case, a Senior Companion intervened after her client had given the information. The client's bank has been notified. In the other incident, a West Central Interfaith staff member who was visiting a client intervened before the scammer got another bank account number.

Both of these incidents took place in the West Allis area, but this scam may be going on elsewhere as well.

Source: SDC Senior Companion Program Scam Alert (October 23, 2012)

LCD Purchasers to Receive Cash for Price Fixing by Electronics Manufacturers

On October 23, Wisconsin Attorney General J.B. Van Hollen announced that consumers who purchased a television, monitor, or laptop computer with an LCD flat-panel screen from a retailer between 1999 and 2006 paid inflated prices and are eligible to apply for cash reimbursement through December 6.

The news comes as a result of a settlement in a lawsuit that claims nine leading electronics manufacturers made “billions of dollars in illegal profits” by price fixing. The nine companies are Samsung, LG Display, Hitachi, Sharp, Toshiba, AU Optronics, Chunghwa Picture Tubes, HannStar Display Corp., and Chi Mei Optoelectronics.

The lawsuit alleged that the manufacturers conspired to limit production of, and illegally raise prices for, LCD flat-screen televisions, monitors, and laptops, according to Van Hollen’s office. The electronics were sold to purchasers, who then passed the overcharges on to consumers. The companies also monitored retail prices in the U.S. “to ensure that the cartel had set profit-maximizing prices” for the LCD panels. The companies have agreed to \$1.1 billion in settlements involving 24 states, including Wisconsin.

Under the settlements, eligible consumers and businesses will be able to collect \$25, \$100, \$200, or more simply by answering a few questions regarding the number of LCD items they bought. The exact payment will depend on how many products were purchased and how many claims are filed.

“This class action against international price fixers allows individual class members to recover a significant portion of what was illegally taken from them and acts as a warning to others that those who fix prices illegally will not gain from their wrongdoing,” Van Hollen said in a statement. “Although we are sometimes bombarded with these class action notices, the amount available for consumers who purchased LCD TVs, laptops, and monitors is significant and I encourage eligible purchasers to file claims.”

Dana Brueck, a spokeswoman for the attorney general's office, said the state also reached an out-of-court settlement with Epson. As a result, Wisconsin consumers who purchased Epson products may also be eligible for a cash payment through the same process.

Sharp, Hitachi, and Samsung agreed to fix prices and limit the supply of LCD panels beginning some time prior to 1999, according to the lawsuit. As production increased in South Korea and Taiwan, the conspiracy expanded to the other manufacturers. The companies took turns holding meetings where vice presidents and other executives and managers exchanged information on prices, customer demand, supply, and shipments.

"The participating defendants typically discussed how to raise prices and reached agreements on target prices, floor prices, and/or price ranges for ... LCD panel sales," the lawsuit alleges. "They also discussed their pricing regarding specific customers and reached agreements as to how to deal with customers' requests for discounts. The participating defendants also typically reached agreements to limit the production of ... LCD panels by setting target production levels, delaying capacity expansion, slowing assembly line volume ... and other mechanisms."

No receipts or other documents are required for small claims. To receive more information regarding the settlements or to file a claim online, visit www.LCDclass.com or call the LCD settlement notice administrator at 855-225-1886.

Source: Milwaukee Journal Sentinel (October 24, 2012)

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November 16, 2012

2013 Medicare Update

By Marilyn Tavenner, Acting CMS Administrator

We're now past the halfway point for Medicare's annual Open Enrollment period, which opened on October 15 and closes December 7. As you and your loved ones with Medicare sit down to consider your options for 2013, we'd like to share the latest news about Medicare.

Our Administration is committed to making Medicare stronger for you and future generations. Thanks to the health care law, everyone on Medicare can get preventive services like mammograms and other cancer screenings for free. The health care law also makes prescription drugs more affordable for seniors who hit the donut hole.

These new benefits are making a difference for millions of Americans. 5.6 million seniors and people with disabilities have saved \$4.8 billion on prescription drugs since the law was enacted, and during the first nine months of 2012 over 20.7 million people with original Medicare got at least one preventive service at no cost to them.

These and other parts of the law will result in significant savings. We estimate that the health care law will save the average person in traditional Medicare \$5,000 through 2022. Earlier this year we projected that the standard premium for Medicare Part B (which covers certain doctors' services, outpatient care, medical supplies, and preventive services) would rise by more than \$9.00 a month in

2013. Today we announced that the actual rise will be lower—\$5.00—bringing 2013 Part B premiums to \$104.90 a month. By law, the premium must cover a percent of Medicare’s expenses; premium increases are in line with projected cost increases. Medicare Part B premiums have gone up slowly over the past five years – an average of less than 2 percent a year, or \$8.50 total.

Several other changes in 2013 include:

- **Medicare Part A Premium:** Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care. Only about 1 percent of people with Medicare pay a premium for Part A services—you need to have paid Medicare payroll taxes for 40 quarters of employment or be married to someone who did. For those few affected, the 2013 Part A premium is decreasing to \$441, down from \$451 in 2012.
- **Medicare Part A Deductible:** This deductible is the cost to people with Medicare for up to 60 days of Medicare-covered inpatient services in the hospitals for each benefit period (a benefit period starts the day a patient is admitted and ends when the patient has been out of the hospital for 60 days in a row.) This will increase to \$1,184 in 2013, up from \$1,156 this year (an increase of 2.4%).
- **Medicare Part B Deductible:** The deductible will increase to \$147 in 2013, from \$140. This is still \$15 below the deductible in 2011.
- **Income-related Adjustments:** People with Medicare who report 2011 income above \$85,000 a year (\$170,000 filing jointly) are legally responsible to cover a larger portion of the cost of their coverage. These premium adjustments range from \$42.00 to \$230.80 a month for Medicare Part B.

As Open Enrollment finishes up and we approach a new year, people with Medicare can be assured they are part of a program that strives to deliver better benefits while curbing costs. And we will continue to do all we can to make Medicare even stronger.

Federal Officials Raise Awareness of Disaster Fraud Hotline

The U.S. Department of Justice, the FBI, and the National Center for Disaster Fraud (NCDF) are reminding the public that there is a potential for disaster fraud in the aftermath of a natural disaster. Individuals should report any suspected fraudulent activity pertaining to relief efforts connected to Hurricane Sandy to the toll-free NCDF hotline at 866-720-5721. The hotline is staffed by a live operator 24 hours a day, seven days a week, for the purpose of reporting suspected scams being committed by criminals in the aftermath of disasters.

The NCDF was established in 2005 by the Department of Justice to investigate, prosecute, and deter fraud associated with federal disaster relief programs after Hurricane Katrina, Rita, and Wilma hit the U.S. Its duty has expanded to include suspected fraud related to any natural or man-made disaster. More than 20 federal agencies participate in the NCDF, which allows the center to act as a centralized clearinghouse of information related to disaster relief fraud.

Many people feel moved to donate to victim assistance programs and organizations across the country after a natural disaster occurs. The Department of Justice and the FBI remind the public to stay aware and do due diligence before giving to anyone soliciting donations on behalf of hurricane victims. Prior to making a donation of any kind, consumers should adhere to certain guidelines, including the following:

- Do not respond to any unsolicited (spam) incoming emails, including by clicking links contained within those messages, because they may contain computer viruses.
- Be cautious of any individuals representing themselves as victims or officials asking for donations via email or social networking sites.
- Beware of organizations with copycat names similar to but not exactly the same as those of reputable charities.
- Rather than following a purported link to a website, verify the existence and legitimacy of non-profit organizations by using Internet-based resources.
- Be cautious of emails that claim to show pictures of the disaster area in attached files, because those files may contain viruses. Only open attachments from known senders.
- Make donations directly to known organizations rather than relying on others to make the donation on your behalf.
- Do not be pressured into making contributions; reputable charities do not use coercive tactics.
- Do not give your personal or financial information to anyone who solicits contributions. Providing such information makes you vulnerable to identity theft.
- Avoid cash donations if possible. Pay by debit or credit card, or write a check directly to the charity.
- Do not make checks payable to individuals.
- Legitimate charities do not normally solicit donations via money transfer services.

If you think that you have been a victim of fraud by a person or organization soliciting relief funds on behalf of hurricane victims, or if you have discovered fraudulent disaster relief claims, contact the NCDF by phone at (866) 720-5721, fax at (225) 334-4707 or email at disaster@leo.gov.

Source: U.S. Department of Justice Press Release (November 1, 2012)

SMP Draws Attention to Hurricane Sandy Scam

Thanks to the diligent work of the Administration for Community Living/Administration on Aging-funded SMP (Senior Medicare Patrol) Project, a bright light has been cast on a potential scam opportunity in the wake of Hurricane Sandy.

Social Security beneficiaries have again become the intended targets of an identity theft scheme. In one particular incident reported by the Rhode Island SMP to the Social Security Administration (SSA), a woman received a call from a person claiming to be from SSA. The caller informed her that her husband's Social Security payments would be delayed for several months due to computer damage caused by Hurricane Sandy—unless she provided her husband's Social Security number over the phone. Fortunately, the woman heeded the information she had received from the Rhode Island SMP—she hung up and reported the incident.

As a follow up to this incident, SSA issued the fraud advisory, *Social Security Inspector General Warns Public about Hurricane Sandy Phone Scheme*. To read the full advisory, go to <http://oig.ssa.gov/newsroom/news-releases/ssa-inspector-general-warns-public-about-hurricane-sandy-phone-scheme>

Source: ACL News & Info (November 2012)

Consumer Financial Protection Bureau to Oversee Debt Collectors

The Consumer Financial Protection Bureau, the federal government's consumer finance watchdog agency, has announced that it will be monitoring the day-to-day operations of big debt-collection companies. It is the first time debt collectors have been subject to federal oversight of their routine business practices. This move lengthens the list of industries that the Consumer Financial Protection Bureau oversees. The agency was established after the financial crisis to protect consumers from misleading marketing, unfair fees, and other harmful practices. Debt collectors have been frequently criticized for tactics like calling employers of people who neglect to repay debts or filing lawsuits against individuals who owe little money. Some of their practices may violate federal disclosure rules and protections against harassment.

Source: Milwaukee Journal Sentinel (October 24, 2012)

CWAG Activities

Date	Activity	County
November 8	CWAG Luncheon in Honor of Sen. Herb Kohl-Milwaukee	Milwaukee
November 19	CWAG District 7 Fall Meeting-Wisconsin Rapids	Wood
January 28-30	CWAG Senior Statesmanship Class-Madison	Dane

SMP Activities

Date	Activity	County
November 1	SMP Presentation-Senior Ambassador Program-Milwaukee	Milwaukee
November 2	SMP Presentation-St. Patrick Catholic Church-Cottage Grove	Dane
November 8	SMP Presentation-St. Nazianz Dining Site	Manitowoc
November 12	SMP Booth-Chippewa Valley Caregiver Fair-Eau Claire	Eau Claire
November 13	SMP Booth-Fall Alzheimer's Conference-La Crosse	La Crosse
November 13	SMP Presentation-Hadley Terrace-Milwaukee	Milwaukee
November 13	SMP Presentation-WI Guardianship Assn. Mtg.-Stevens Point	Portage
November 15	SMP Presentation-Round House Manor-Kaukauna	Outagamie
November 20	SMP Presentation-Tomahawk Senior Apartments	Lincoln
December 4	SMP Presentation-8 th Air Force Historical Society-Milwaukee	Milwaukee
December 10	SMP Booth-Wisconsin Council of Churches Event-Waunakee	Dane
December 12	SMP Presentation-Valley View Apts.-Manitowoc	Manitowoc
December 14	SMP Presentation-Senior Companions-Milwaukee	Milwaukee
January 7	SMP Presentation-Learning in Retirement-UW-Green Bay	Brown
January 18	SMP Presentation-Serra Club-Wisconsin Rapids	Wood
January 28	SMP Presentation-The Nightingales-Sun Prairie	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.

Wisconsin SMP
Coalition of WI Aging Groups
2850 Dairy Drive Ste. 100
Madison WI 53718



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In an effort to save paper, postage and be “volunteer friendly,” we will email issues of the *Fraud Alert!* to those who have email. Please contact Lisa Turner at LTurner@cwag.org and give her your email address to add to our list. 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
Email: econrad@cwag.org



**You can also access our publication by visiting our web site www.wisconsinsmp.org
Or you can visit the Coalition of Wisconsin Aging Groups web site 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.**