



# Fraud Alert!

## January 2019 NEWSLETTER

### SHIP COUNSELORS ARE HERE TO HELP YOU YEAR-ROUND



#### With our expert help you can avoid problems and fraud:



The State Health Insurance Assistance Program (SHIP) at the Area Agency on Aging provides unbiased one-on-one counseling, free of charge, to help you as outlined below. Come in to our office at 14 South Chestnut Street in Colorado Springs between the hours of **9 am to 4 pm M-F** or you can call us at **719-635-4891** or toll free **888-696-7213**. We are also your local Senior Medicare Patrol (SMP) to report and help prevent Medicare and enrollment fraud/abuse. **We welcome the opportunity to help you!**

#### SHIP counselors can help you year-round and during Medicare Open Enrollment as follows:

- ☞ answer your questions, help you with plan or claims problems or Medicare fraud/abuse
- ☞ compare and review your Medicare plan options
- ☞ assist you in enrolling in a Medicare plan
- ☞ see if you qualify and help you apply for even more savings through Low Income Subsidy (Extra Help) to reduce your prescription medication costs
- ☞ see if you qualify and help you apply for Medicare Savings Program to help pay your Medicare expenses

#### Important! Bring the following information when you meet with a SHIP counselor:

- ☞ a complete list of your current prescriptions including dosages
- ☞ your Medicare card (and Medicaid card if eligible)
- ☞ the amount of your gross monthly earnings (i.e. Social Security, private pension, 401k, etc. before any deductions)

#### New: Additional Medicare Advantage Open Enrollment Period that you need to be aware of:

Starting in 2019, a new Medicare Advantage Open Enrollment Period will run from January 1 - March 31 every year. If you're enrolled in a Medicare Advantage plan, you'll have a one-time opportunity during this timeframe to:

- Switch to a different Medicare Advantage plan **OR**
- Drop your Medicare Advantage plan and return to Original Medicare, Part A and Part B **AND** sign up for a stand-alone Medicare Part D Prescription Drug Plan if you return to Original Medicare.

Other enrollment periods: You may qualify for other enrollment periods based on events such as becoming eligible for Medicare or Extra Help, moving out of your plan area, or losing employer coverage.

Check out the latest insurance agent/broker Do's and Don'ts on next page. ➡

Know your rights - avoid enrollment fraud - use the expert services of our SHIP counselors.

**SHIP counselors do not sell or endorse any insurance product and are true consumer advocates.**

<b>PROHIBITED INSURANCE AGENT/BROKER BEHAVIOR for MEDICARE ADVANTAGE (MA) and PRESCRIPTION DRUG PLANS (PD)</b>	<b>APPROPRIATE INSURANCE AGENT/BROKER BEHAVIOR for MEDICARE ADVANTAGE (MA) and PRESCRIPTION DRUG PLANS (PD)</b>
<p><b>Cannot</b> state that they are from Medicare or use words or symbols, including "Medicare" in a misleading manner. For example, they cannot state that they are approved, endorsed or authorized by Medicare, are calling on behalf of Medicare, or that Medicare asked them to call or see the beneficiary.</p>	<p><b>Can</b> call a beneficiary who has expressly given advanced permission (e.g., submission of a business reply card or scope of appointment). The permission applies <u>only</u> to the plan or agent/broker the beneficiary requested contact from and specific to the product type(s) selected/requested.</p>
<p><b>Cannot</b> solicit potential enrollees door-to-door (in person or via leaflet/flyer).</p>	<p><b>Can</b> call a beneficiary they enrolled in a plan to discuss plan business, as well as discuss the availability of other plan options/types within the same parent organization. Disenrolled beneficiaries may also be called for quality improvement purposes. Under limited circumstances, Low Income Subsidy (LIS) eligible enrollees may be contacted.</p>
<p><b>Cannot</b> send unsolicited text messages and leave voicemail messages.</p>	<p><b>Can</b> call or visit beneficiaries who attended a marketing/sales event only when prior permission is given by beneficiaries and documented.</p>
<p><b>Cannot</b> approach beneficiaries in common areas (i.e. parking lots, hallways, lobbies, sidewalks).</p>	<p><b>Can</b> initiate a phone call to confirm an appointment. A second scope of the appointment <u>must</u> document additional product types of interest to the beneficiary that were <u>not</u> agreed to in advance.</p>
<p><b>Cannot</b> conduct marketing/sales activities in healthcare settings except in common areas. Restricted areas include, but are not limited to exam rooms, hospital patient rooms, dialysis centers and pharmacy counter areas.</p>	<p><b>Can</b> conduct marketing/sales activities in common areas of healthcare settings. Appropriate common areas include waiting rooms, cafeterias, community or recreational rooms and conference rooms in hospitals, nursing homes, assisted living centers or other congregate housing.</p>
<p><b>Cannot</b> make unwanted calls, including contacting beneficiaries under the guise of selling a non-Medicare Advantage (MA) or non-Prescription Drug Plan (PDP) product and allow the conversation to turn to MA or PDP. For example, an agent/broker cannot begin by selling a Medicare Supplement plan &amp; then turn conversation to MA or PDP products.</p>	<p><b>Must</b> secure a signed scope of appointment (SOA), prior to the appointment, when practicable. A beneficiary may sign a SOA at a marketing/sales event for a future appointment. Marketing/sales events do not require documentation of beneficiary agreement.</p>
<p><b>Cannot</b> provide meals at marketing/sales events.</p>	<p><b>Can</b> provide refreshments and snacks at marketing/sales events.</p>
<p><b>Cannot</b> conduct marketing or sales activities at an educational event including distributing marketing materials or enrollment forms.</p>	<p><b>Can</b> schedule appointments with beneficiaries who live in long-term care facilities &amp; other congregate housing only upon request by the beneficiary.</p>

Contact Information for the Colorado Springs and Denver SMP/SHIP offices:



PPACG Area Agency on Aging – SMP/SHIP – Senior Insurance Assistance  
 14 South Chestnut St., Colorado Springs, CO 80905  
 Colorado Springs office: Phone **719-635-4891** or **888-696-7213**  
 State of Colorado - Denver office: Phone **800-503-5190**



# *Fraud News Alert!*

**DON'T GET SCAMMED --  
IT STARTS WITH A PHONE CALL!**

**January/February 2019**



Here is the latest scam going around. It starts with a threatening phone message like this:

*".....Enforcement Agencies to suspend your Social Security number on an immediate basis, as we have received suspicious trails of information in your name. The moment you receive this message I need you to get back to me. Call Department Division toll free number 888-952-5554. Verify the last 4 digits of your Social Security number when you call to better assist you with this issue. Now if I don't hear a call from you we will have to issue an arrest warrant under your name and get you arrested so get back to me as soon as possible."*

Do not fall for this - do not return their call! Also, in other instances you'll see where they're asking you to verify your entire Social Security number, so you're at risk for identity theft, but then they will also typically want you to make some sort of payment with a prepaid debit card as well. The scammers will often "spoof" their phone numbers, making the calls appear to come from the authentic Social Security Administration offices.

The Federal Trade Commission reported in 2018, more than 35,000 people reported the scam, and they lost around \$10 million.

The Social Security scam also has evolved into a variation on a more well-known scam, where criminals pretend to be from the IRS and claim a victim has unpaid taxes. But while there may be some superficial differences, the basic root of the scam is the same.

Remember, a real government agency won't call you to tell you that your Social Security number has been "frozen" or that you have been linked to an investigation. You should not fall for a scam that demands an immediate payment. A legitimate agency is not going to ask you to make a payment through a prepaid debit card or a wire transfer or through a gift card."

*On the next page see what you should do if you get one of these threatening phone messages or calls and how to get expert help.*





## SCAM ALERT – BE AWARE – EXPERT HELP IS AVAILABLE!!!

Don't fall for any scam including being threatened with arrest or spoofed! Don't give strangers your personal information! If you are called by any scammer, try to get information from the caller such as their name and real telephone number only if you can. Then, hang up ASAP and contact your local Senior Medicare Patrol (SMP) PPACG Area Agency on Aging - Colorado Springs at 719-635-4891 or toll free 888-696-7213. This expert help is free and confidential.

### IT IS ALSO IMPORTANT THAT YOU REMEMBER:

- **SSA will not threaten you.** Real SSA employees will never threaten you to get personal information. They also won't promise to increase your benefits in exchange for your information. If they do, it's a scam.
- **If you have any doubt, hang up and call SSA directly.** Call 800-772-1213 - this really is the phone number for the Social Security Administration. If you phone this number, you know who you're getting. But remember that you can't trust caller ID. If a call comes in from that number, you can't be sure it's really SSA calling. And remember, SSA will NOT call you unless you request a call from them.
- **If you get a spoofed call, report it.** If someone calls, claiming to be from SSA and asking for information like your Social Security number, report it to your local Senior Medicare Patrol (SMP) PPACG Area Agency on Aging - Colorado Springs at 719-635-4891 or toll free 888-696-7213. You can also report these calls to the SSA's Office of Inspector General at 800-269-0271 or <https://oig.ssa.gov/report> or FTC at [ftc.gov/complaint](https://ftc.gov/complaint).



### **GOOD NEWS!!!! The mailing of the new Medicare cards in Colorado is complete!**

If you haven't received your new card yet, call the Medicare hotline at 800-633-4227 to see if there was a problem such as a wrong mailing address. Also, remember that you can check out your new Medicare number or print an official copy of your new card by using your [MyMedicare.gov](https://www.medicare.gov) account - click on the [My Account](#) tab. Use your new card once to make sure it "works" and a claim gets paid before you shred your old Medicare card.

Contact  
Information for  
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