KANSAS STATE UNIVERSITY | Extension
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Medicare Scams Are on the Rise: Protect Yourself and Your Benefits

We live in a world where scams and fraud are becoming increasingly common. These crimes can affect anyone, but Medicare beneficiaries are often targeted by scammers seeking to steal personal information, including Medicare numbers, Social Security numbers, and financial information.

Medicare fraud can do more than cost you money. It can also affect your health care by creating false claims in your Medicare record and making it more difficult to access services or equipment you may need in the future.

Knowing how these scams work is the first step in protecting yourself.

- **New Medicare Card Scams**

  One common scam involves convincing Medicare beneficiaries that they need a new Medicare card. Scammers may claim that Medicare is replacing paper cards with plastic cards or cards containing computer chips. They then ask for your Medicare number, Social Security number, or bank account information.

  Remember: Medicare will never call you unexpectedly and ask for personal or financial information. If someone contacts you claiming that you need a new Medicare card immediately, hang up and contact Medicare directly.

- **At-Home Genetic Testing Scams**

  Scammers may also target beneficiaries with offers for free at-home genetic testing kits. They often claim the tests will identify your risk for diseases such as cancer or heart disease and may even tell you that Medicare will not cover future treatment if you refuse the test.

  These claims are false.

  While genetic testing can be medically appropriate in some situations, these tests should only be ordered or recommended by your doctor or other qualified health care provider.

- **Durable Medical Equipment (DME) Scams**

  Another common scam involves offers for medical equipment you do not need or that has not been prescribed by your doctor. Frequently advertised items include:

  - Knee, back, and neck braces
  - Walkers
  - Oxygen equipment
  - Diabetes testing supplies

  These products are often promoted as "free," but accepting them could create problems if you later need medically necessary equipment. Medicare records may show that you already received similar items, potentially complicating coverage for equipment you truly need.

  Always consult your doctor before accepting medical equipment or supplies.

- **Tips for Staying Safe**

  Protect yourself from Medicare fraud by following these simple guidelines:

  - Treat your Medicare number like a credit card number.
  - Never give personal information to unsolicited callers.
  - Be skeptical of offers that sound too good to be true.

- Review your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) for services you did not receive.
- Shred documents containing personal information before disposing of them.
- Work only with trusted health care providers and medical suppliers.
- Hang up on high-pressure callers who demand immediate action or payment.

- **How to Report Suspected Medicare Fraud**

If you suspect Medicare fraud or believe you have been targeted by a scam:

1. Contact the Medicare Fraud Hotline at **1-800-HHS-TIPS (1-800-447-8477)**.
2. Contact the Kansas Senior Health Insurance Counseling for Kansas (SHICK) program at **1-800-860-5260** for assistance.
3. Report scams to the Federal Trade Commission at **www.ftc.gov** or **1-877-438-4338**.

Medicare fraud costs taxpayers billions of dollars each year. By staying informed, protecting your personal information, and reporting suspicious activity, you can help protect yourself and others from becoming victims of fraud.