

# INSURANCE FRAUD

*Takes dollars out of health care!!*

You play a vital role in protecting the integrity of public health programs.  
You are the first line of defense against Medicare fraud/abuse.

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Medicare fraud and abuse prevention, detection, and knowing where to report is good information. Insurance abuse costs taxpayers billions of dollars while putting beneficiaries' health and welfare at risk. Medicare fraud and abuse increases the strain on the Medicare Trust Fund. You, as a Medicare beneficiary, play a vital role in protecting the integrity of the Medicare Program. To combat fraud and abuse, you need to know what to watch for and where to report if you are suspicious.

**Important phone numbers to know:**

*Report if you are suspicious!*

- Office of Inspector General (OIG):
  - Michigan Medicaid (State) Fraud Hotline: 1-855-643-7283
  - Waste, Fraud and Abuse: 1-800-447-8477
- Medicare (Federal) Fraud: 1-800-633-4227
- Social Security Fraud Hotline: 1-800-269-0271
- Federal Trade Commission's ID Theft Hotline: 1-877-438-4338
- Your local police, and your bank, and  
also get free credit report to monitor: 1-877-322-8228

One of the best ways you can detect insurance fraud is to review your quarterly Medicare Summary Notices (MSN) and monthly drug Explanation of Benefits (EOB)! If you see something that is suspicious, call to report it. Be certain you received the services, equipment, and medications for which Medicare reimbursed the providers.

MMAP (Michigan Medicare/Medicaid Assistance Program) can assist you with Medicare fraud issues. **CALL 1-800-803-7174** or seek out a MMAP counselor at your local senior or aging center.

**BETWEEN 3-10% OF HEALTH CARE SPENDING IS LOST TO FRAUD!**

# *Fraud Tips:*

- Protect your Medicare number and your Social Security number like it is a credit card. Only give it out to your doctor or other Medicare providers.
- Remember nothing is for “free”. Don’t accept offers for money or gifts for free medical care. NEVER give your Medicare/Medicaid numbers in exchange for free medical equipment or services.
- Use a calendar to record all of your doctor appointments, tests, and services. Review your quarterly Medicare Summary Notice and compare to your calendar. Review your monthly EOB (Explanation of Benefits) for drugs received.
- Make sure you understand your insurance plan and choices. If you have questions, you can get free unbiased counseling by contacting a MMAP counselor at 1-800-803-7174 or by asking if there is a counselor at your local senior center.
- Remember NEVER give out your numbers on the phone. Medicare will NEVER contact you and ask for personal information like your Medicare or bank account numbers.

## Examples of Medicare Fraud:

1. Billing Medicare for medical supplies that have been returned.
2. Billing Medicare for services and supplies that were never provided.
3. Submitting claims for unnecessary services or procedures.
4. Using another person’s Medicare card to get medical care or supplies.
5. Falsifying claim forms to get paid for services not provided.
6. Billing Medicare for the same services twice, or more times than received.
7. Billing Medicare for non-approved services.
8. Billing Medicare for equipment different from what you received.