



STOP HEALTHCARE FRAUD IN ITS TRACKS

Healthcare fraud is not just about losing money. It can make you sick or hurt you. From unsafe drugs sold on the internet as a “cure” for cancer, to wheelchair billing plots that try to bilk consumers and Medicare out of millions of dollars for unneeded or improper equipment, healthcare fraud is everyone’s concern! Consumers like you play a big role in the fight against healthcare fraud by reporting errors and possible fraud. Law enforcement is important, but the best protection comes from preventing people from being cheated in the first place. Here are some ways to take an active role in protecting your healthcare benefits:

- ▶ Watch out for scam phone calls. If someone tries to get personal information or pressure you into something, hang up the phone.
- ▶ If someone comes to your door and says they are from Medicare or some other healthcare company, don’t engage and shut the door.
- ▶ Shred unneeded Medicare and healthcare papers, as well as other important documents, before throwing them away. Crooks go through the trash.
- ▶ Treat your Medicare, Medicaid and Social Security numbers like credit card numbers. Never give these numbers to a stranger.
- ▶ Read your Medicare summary notice or healthcare billing statement. This is a copy of the bill your doctor sends to Medicare. It’s your responsibility to be sure the charges are correct.

If you suspect fraud, abuse or an error report it immediately. You will protect other people from becoming victims and help save your Medicare benefits.

To learn more about how to protect yourself from being a victim, make plans to attend LIFE Senior Services’ community education program, “4R’s for Fighting Medicare Fraud.” During this program, you will learn why it is so important to:

- ▶ Record the details of the Medicare services you receive.
- ▶ Review information to look for signs of Medicare fraud.
- ▶ Report suspected Medicare fraud.
- ▶ Remember to protect your Medicare information.

 See page 35 for details on how to register for this informative event.

*by Cindy Loftin
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LIFE'S FREE TAX ASSISTANCE

The appointment line is open for LIFE’s free income tax assistance program for seniors age 60 and older who make \$54,000 or less annually.

Call (918) 664-9000 now to schedule your appointment.



NEW MEDICARE CARDS ARE COMING

Starting in April 2018, the Centers for Medicare & Medicaid Services (CMS) will mail new Medicare cards to everyone with Medicare in order to help combat identity fraud. Scammers are always looking for ways to get your personal information, so the Social Security numbers are being removed from all Medicare cards. A new, unique Medicare number will replace the Social Security Number-based Health Insurance Claim Number (HICN) on each new Medicare card. However, your Medicare coverage and benefits will stay the same.

And there’s more good news. Medicare will automatically mail your new card to the address you have on file with Social Security at no cost. There’s nothing you need to do unless you need to update your address. If you need to update your official mailing address, visit your online MySocialSecurity account.

Once you get your new Medicare card, take these three steps to make it harder for someone to steal your information and identity:

- 1.** Destroy your old Medicare card right away.
- 2.** Use your new card. Doctors, other healthcare providers and plans approved by Medicare know that Medicare is replacing the old cards. They are ready to accept your new card when you need care.
- 3.** Beware of people contacting you about your new Medicare card and asking you for your Medicare number, personal information or to pay a fee for a new card. Treat your Medicare number like you treat your Social Security Number or credit card number. Also, Medicare will never contact you uninvited to ask for your personal information.

CMS will begin mailing the new Medicare cards in April 2018 to all people with Medicare on a flow basis by geographic location and other factors. The mailings are anticipated to be complete by April 2019.

The first mailing wave, which does not include Oklahoma, will be from April through June 2018. Medicare beneficiaries in Oklahoma will not receive their new cards until after June 2018. LIFE Senior Services and LIFE’s Vintage Newsmagazine will keep you posted on when you can expect to receive your new Medicare card.