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May 26, 2015

# Three Things You Can Do Now to Prevent Medicare Fraud

By John D. Doak, Oklahoma Insurance Commissioner

An estimated \$60 billion is lost each year around the country to Medicare fraud. And whether you're on Medicare or not, everyone pays the price for healthcare fraud, errors and abuse with higher insurance payments and costs for medical services and equipment.

Because healthcare fraud is such an important issue, the Oklahoma Insurance Department's Medicare Assistance Program is hosting a series of free events to help seniors fight scams. Experts will talk about the many different types of fraud targeted at seniors.

Here are three things you can do now to prevent Medicare fraud:

## 1. Protect Your Information

There are numerous schemes used to steal from you and Medicare. But no crook can succeed unless he has your Medicare or Social Security number.

- NEVER give out your Medicare or Social Security number to strangers even if they claim to be with a doctor's office, medical supply company or Medicare.
- REMOVE your Social Security number from your checks. You can replace it with a driver's ID number.
- DO NOT CARRY your Medicare card in your purse or wallet. Carry an "In Case of Emergency" card instead.

## 2. Check Your Medicare Statements

Always check your Medicare Summary Notices (MSN). These statements come in the mail and are marked "This is not a bill." This notice tells you what services were paid for by Medicare. It is your responsibility to make sure the charges are correct. Check for:

- Duplicate payments for the same service
- Dates of service on the MSN compared to the dates you received the service
- Items or services you did not receive
- Billing for medical equipment or services your doctor did not order

### **3. Report Any Concerns**

If you find discrepancies on your MSN, or you suspect fraud when someone offers or gives your free services or equipment, report it immediately.

- Call the company or doctor first to question the charge and ask them to correct it with Medicare.
- Contact your supplemental insurance company. If Medicare overpaid, your supplemental carrier likely overpaid too.
- If you don't feel comfortable contacting the provider, call the Oklahoma Insurance Department's Medicare Assistance Program at 1-800-763-2828.

The Senior Fraud Conferences will have more information on common scams targeting seniors. We encourage you and your loved ones to attend. These free events will be held in cities around the state from May to June.

For a list of locations and to register online, visit [map.oid.ok.gov](http://map.oid.ok.gov) or call 1-800-763-2828.

### **About the Oklahoma Insurance Department**

The Oklahoma Insurance Department, an agency of the State of Oklahoma, is responsible for the education and protection of the insurance-buying public and for oversight of the insurance industry in the state.

### **For more information, contact:**

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