



Protect

Here are some ways to take an active role in protecting your health care benefits:

- Treat your Medicare, Medicaid, and Social Security numbers like a credit card number. Never give these numbers to a stranger.
- Remember, Medicare does NOT call or visit to sell you anything.
- Don't carry your Medicare or Medicaid card unless you will need it. Only take it to doctors' appointments, visits to your hospital, or clinic or trips to the pharmacy.
- Record doctor visits, tests, and procedures in your personal health care journal or calendar.
- Save Medicare Summary Notices and Part D Explanations of Benefits. Shred the documents when they are no longer useful.
- Avoid telephone or email offers of "free" medical tests or supplies in exchange for a "peek" at your Medicare or Medicaid card.
- Beware of advertising that promises Medicare will pay for certain care of devices.
- Never sign a blank form. Always read and keep a copy of any document or agreement you sign.
- If you rent medical equipment, such as a walker, return the item to the medical equipment dealer when you are finished. Always get a dates receipt for the return.
- Beware of offers of TENS units (battery-powered units that send electrical impulses to reduce pain), nebulizers (breathing machines), noninvasive blood flow studies, "free" cholesterol checks, and promises of "stroke prevention." Rely on your own doctor's advice to prescribe appropriate treatment for you.



Detect

Here are some steps you can take to detect potential errors, fraud, and abuse:

- Always review your Medicare Summary Notice (MSN) and Part D Explanation of Benefits (EOB) for mistakes. Access to your current Medicare account is available 24 hours a day. Simply visit www.MyMedicare.gov.
- Keep records of your health care visits, services and equipment provided, significant lab results, etc. The SMP personal health care journal or a pocket calendar is a good place to make notes.
- Keep and file copies of any bills or notices from insurance companies, doctors, hospitals, pharmacies, etc., as well as cancelled checks.
- Compare your MSN and EOB to your personal health care journal and prescription drug receipts to make sure they are correct.

Look for three things on your billing statement:

- Changes for something you didn't get
- Billing for the same thing twice
- Services that were not ordered by your doctor

Ask questions - ask your provider or plan:

- WHEN...you don't understand the charges billed
- WHEN... you don't think you received the service
- WHEN...you feel the service was unnecessary



Report

Here are the steps you should take to report your concerns and abuse:

- If you have questions about information on your Medicare Summary Notice or Part D Explanation of Benefits, call your provider or plan first.
- If you are not comfortable calling your provider or plan or you are not satisfied with the response you get, call your local SMP at the Aging & Disability Resource Center (ADRC) at the following toll-free number: 1-800-243-5463.

