



SMP CONNECT

VERMONT SENIOR MEDICARE PATROL

IN THIS NEWSLETTER:

**AGING WITH
TECHNOLOGY IN VT**
PAGES 01 & 02

SMP ON THE MOVE
PAGE 02

UPCOMING EVENTS
PAGE 02

AGING WITH TECHNOLOGY IN VERMONT

According to the United Health Foundation, Vermont seniors are the healthiest in the nation. They go out and get to their doctor's appointments. They volunteer in record numbers. They watch their grandkids. They hike. They do all this regardless of all the challenges they face. Vermont is beautiful, but not an easy place to live.

Many of Vermont's elderly live alone and in remote places. Over fifty percent of the roads are unpaved. Driveways can be steep. The weather is unpredictable. Even with sharp grips attached to their boots, Vermonters worry about falling—especially seniors.

Summers also have their issues. They are getting hotter. This causes heat exhaustion and heat stroke. Humid weather can also exacerbate pre-existing conditions. There are floods and storms. Power outages are common and especially worrisome for seniors.

Due to these challenges, many seniors have had to start relying on the internet. The United Health Foundation reports between 2015 and 2023 there has been a twenty six percent increase in internet use in households occupied by residents over sixty years of age.

Since Covid and the quarantines, seniors have been utilizing telehealth services, also known as telemedicine. This includes health-related services through computers, video applications, smart phones, and other digital or online communications technology. With this, seniors can sometimes avoid hazardous weather and instead have a consultation with their doctor over real-time video feed. Medicare covers telehealth if you live in a qualifying rural area.

continued page 02

AGING WITH TECHNOLOGY, cont.

Sadly, all this new technology makes our seniors more susceptible to many forms of fraud, including Medicare fraud. This includes practitioners billing for services not received, coding for services at a higher rate, and kickbacks and bribes for referrals.

There are scammers who falsely claim to be telehealth physicians and use these phony credentials to manipulate patients. Cybersecurity issues make it difficult for seniors to protect their personal information, including their Medicare number.

When utilizing telehealth, it's important for people to be diligent in checking their billing. Make sure you know and trust the doctors you consult with. It helps to take notes of your doctor's visits and compare those to your Medicare Summary Notices (MSNs) and Explanation of Benefits (EOBs).

Scammers continue to harass Vermont seniors. It's overwhelming. But our elderly are tough. I've been giving presentations about fraud all over the state. Wherever I go, the seniors are engaged, share harrowing stories, and then laugh in the way tough, older people do when they are together.

Justin Grimbol, Community Outreach Specialist

Recently, SMP attended the Age Successfully Fair in Ludlow. The event was hosted by Senior Solutions, in partnership with Black River Good Neighbors Services. There was a thorough mix of professionals, volunteers, seniors and their caretakers and they estimated two hundred people attended. The event was held at Ludlow High School's gymnasium. The community's enthusiasm and creativity were on full display. People were in high spirits, the kind that came after good, productive conversation.

Senior Medicare Patrol makes sure to have a table at these fairs. They are a rewarding part of the job. This past year, we also attended the Geriatric Symposium at the University of Vermont, an open resource fair at the Bugbee Center in White River Junction, and on September 19th, we will be at the Living Well, Health & Wellness Fair in Londonderry.



These health fairs are important. They are a way our community gathers, celebrates, communicates, and collaborates. SMP appreciates being invited to participate and is always looking for new opportunities to share our message!

Webinar Wednesdays w/ SMP:

July 30th 10:30CT/11:30ET - Durable Medical Equipment (DME) Fraud

August 27th 10:30CT/11:30ET - Prescription Drug Fraud & Scams

September 24th 10:30CT/11:30ET - Open Enrollment Scams

Click on links above to register.



877-272-8720

This project in Vermont is supported by the Administration for Community Living (ACL), US Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$323,367 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the US Government.

Dear SMP:

My husband received a package by mail with dozens of urinary catheters. He doesn't use them, and we were unsure who ordered them. We tried to contact the sender, but there was no shipping invoice and the company was not listed on the internet. A month later, there was a charge on his Medicare Summary Notice (MSN) from a physician we have never heard of. It was for a substantial amount of money, and Medicare paid the claim. His supplement was also billed the 20% co-pay. What do we do now?



Amy

Dear Amy,

It sounds like your husband has been the victim of a Durable Medical Equipment (DME) scam, and you should contact the [Senior Medicare Patrol](#) to report it.

Each year, Medicare payments for Durable Medical Equipment (DME) like wheelchairs, prosthetic and orthotic devices including back braces and other medical supplies, top more than \$7 billion in traditional Medicare alone. Recent cases demonstrate that DME continues to be a target of fraudulent billing and that new schemes have developed.

DME devices used in patients homes, such as manual wheelchairs, walkers, oxygen supplies, blood glucose monitors and test strips, urinary catheters and collection devices, and devices to treat sleep apnea, are among a huge variety of possibilities for fraud and scams. Specialty items such as prosthetic limbs for amputees and orthotic devices such as shoe inserts and back/knee braces are also common to fraudulent billing in terms of medical necessity of what is supplied and what is billed.

Motorized wheelchairs/scooters are commonly advertised as Medicare-payable, but that is not always the case. A doctor must submit a written order confirming that you have a medical need for the device for use in your home environment. You must have a health condition that causes significant difficulty with mobility. There will likely be a home assessment to ensure the living environment can accommodate the wheelchair, and that it is truly needed for mobility within the home. Pre-authorization may also be required. Generally, a motorized device for convenience outside of the home is not covered.

The golden rule of Medicare is **medical necessity**. A DME claim is a request for payment submitted to Medicare for medical equipment and supplies ordered by a Medicare-enrolled physician or treating practitioner for use in a patient's home. This equipment must be medically necessary, withstand repeated use, and primarily serve a medical purpose for use in the home.



Scammers are targeting Medicare enrollees through phone calls, the internet, magazine ads, and now even through text messages, with offers of “free services”, medical equipment, or gift cards upon confirming their personal information and eligibility for specific Medicare services. Often, the enticement for the individual is that they are “qualified” for items “at no cost” or “free”.

In your husband’s case, the DME was urinary catheters which were sent from a company who had, in some manner, obtained your husband’s Medicare number. The DME company had obtained it’s own authorizing provider, who does not know or have a relationship with your husband, to sign an authorization for the catheters. The authorization was a prescription for DME products that have no medical necessity, and/or are totally unnecessary for your husband’s use or medical condition. The product is shipped and billed. Medicare pays, as does a supplement policy, and you are left with products that you never ordered or needed.

Be suspicious of anyone who offers free medical equipment and then requests your Medicare number. No one other than your provider’s office should ever request your Medicare information. There is no other circumstance when it is appropriate or safe to provide it. If your personal information is compromised, it may be used in other fraud schemes.

If medical equipment is delivered to you, don’t accept it unless it is ordered by your physician. If possible, refuse the delivery or return it to the sender. Keep a record of the sender’s name and the date you returned the items. Review your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) that you receive. Scan it for any claims for supplies that you did not order.

If you believe you have been a victim of a DME scam or other scam, please report it to SMP at 877-272-8720 or you can visit www.stopmedicarefraud.org for more information.

Lynn Rosenblatt, RN (retired) & SMP Volunteer



Do you have a Medicare fraud or scam question for SMP?
If so, please email **ASK SMP** to smp@advisewell.org



Senior Medicare Patrols (SMPs) are grant funded projects of the US Department of Health & Human Services and the Administration for Community Living (ACL). Every state has an SMP program. In Georgia, Louisiana, Mississippi, and Vermont, SMP is sponsored by AdviseWell, Inc.

Our mission is to empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education.



Webinar Wednesdays w/ SMP:

July 30th 10:30CT/11:30ET - Durable Medical Equipment (DME) Fraud

August 27th 10:30CT/11:30ET - Prescription Drug Fraud & Scams

September 24th 10:30CT/11:30ET - Open Enrollment Scams

Click on links above to register.

