

UNDERSTANDING Durable Medical Equipment (DME)

Make sure that Medicare will cover it!

What is DME?

- Durable Medical Equipment or DME includes items like walkers, wheelchairs, hospital beds, back/knee braces and diabetic testing supplies. DME is equipment used primarily in a person's home.
- Medicare covers many DME items if the proper steps are taken.

Follow these steps when needing DME:

- **Talk to your doctor first.** If you need DME, you and your doctor can make that decision. Your doctor knows your health needs.
- **A prescription is mandatory.** Your Medicare enrolled doctor will write an order for DME when it is medically necessary for you.
- **Find a Medicare approved supplier.** Only Medicare approved suppliers can bill Medicare. Find a supplier on Medicare.gov or call 1-800-MEDICARE
- **Make sure it fits!** Some DME must be sized so it will work best for you and fit in your home.
- **DME is not free.** DME usually has a copay. Be cautious if someone offers "free" DME items.

Remember, talk to YOUR doctor first!
If you receive an unsolicited call offering DME products, HANG UP!

Help Detect DME Fraud! 4 Things To Be On The Lookout For:



Over the Phone Diagnoses - Did you get an unsolicited call asking if you have pain or a medical condition?



Offers to Contact your Doctor - Did a caller tell you they will reach out to your doctor on your behalf?



Free DME Offer- Did you receive an offer of DME supplies at no cost to you?



Requests Personal Information - Did you get a call asking for your Medicare number or banking information?

If you answer YES to any of the above questions, report the call to the Virginia SMP 1-800-938-8885

Virginia Senior Medicare Patrol

www.VirginiaSMP.com

1-800-938-8885

PROTECT Personal Information | **DETECT** Fraud and Scams | **REPORT** Your Concerns

IMPOSTER SCAMS

An Imposter Scam is when a scammer pretends to be someone you trust in an effort to get sensitive information or money from you. Popular imposter scams involve individuals pretending to represent government agencies such as the Social Security Administration, Medicare or the Internal Revenue Service.

Here is what the scams look like and what you need to know to avoid getting scammed.



Social Security Administration Imposter Scam

- The scam typically starts with an unsolicited phone call.
- The scammer says that they suspect you of committing fraudulent activity using your Social Security Number
- They ask you to verify your number to ensure they have the right person
- They threaten to sue, arrest and jail you if you do not cooperate
- They also threaten to suspend your Social Security Number and your benefits



Medicare Imposter Scam

- The scam typically starts with an unsolicited phone call.
- The scammer says that Medicare is replacing your paper card with a plastic card
- They might say they are updating your number and will be issuing you a new number
- They ask you to verify your number to so they can send you the new card
- They tell you your benefits will be suspended if you don't cooperate



Internal Revenue Service Imposter Scam

- The scam typically starts with an unsolicited phone call.
- The scammer says that you owe the IRS money for unpaid taxes and fees
- They insist that you must pay immediately to clear your account
- They threaten to sue, arrest and jail you if you do not cooperate
- They ask you to pay the money with a gift card, wire transfer or a money order.

HERE ARE THE FACTS

- These government agencies generally will not make unsolicited calls to your home. Their contact will be by U.S. Mail which will provide you with information you need to know or contact information. They will call your home if you call them and request a call back.
- Government agencies will not call and threaten you with law suits, arrest or jail time and they will not threaten to suspend your benefits. If you feel threatened, the call is probably a scam. Simply hang-up the phone.
- These agencies will not call and ask you for your Medicare or Social Security Numbers. The agencies already have this information and will not need you to verify it. You should never provide this information over the phone unless you're sure you talking to a trusted source and they need the information for legitimate reasons.
- These agencies will not request payments from you by phone and they will not ask you to send them money on a gift card, by wire transfer or a with money order. You should never send money by any of these three methods and never send money to anyone from an unsolicited phone call.

If you feel that you've been targeted or a victim of a scam, call the Virginia Senior Medicare Patrol Fraud Hotline

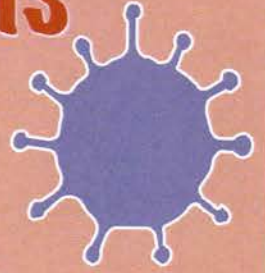
1-800-938-8885

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COVID-19 VACCINE SCAMS

WHAT YOU NEED TO KNOW TO AVOID THEM



Now that the FDA has approved a Coronavirus Monoclonal Antibody Vaccine, fraudsters have already started thinking of ways to scam unsuspecting people out of their money.

Here are some things you need to know.



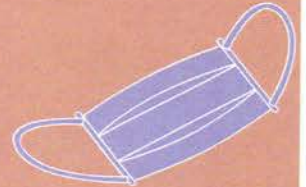
You will likely not need to pay anything out of pocket to get the vaccine during this public health emergency.



You cannot pay to get early access to the vaccine.



No one from the vaccine distribution site or health care payer, like a private insurance company will call you asking for your Social Security number or your credit card or bank account information to sign you up to get the vaccine.



No one from Medicare or the Health Department will contact you.



You cannot pay to put your name on a list to get the vaccine.



If you get a call, text, email - or even someone knocking on your door - claiming they can get you early access to the vaccine, STOP! That's a scam!



Beware of providers offering other products, treatments, or medicines to prevent the virus.



Check with your health care provider before paying for or receiving any COVID-19 related treatment.

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The mission of the Senior Medicare Patrol is to empower Medicare beneficiaries, family members and caregivers to prevent, detect and report healthcare fraud, errors and abuse through education, outreach and counseling.

PHISHING SCAMS

How to Recognize & Avoid Them

Phishing is a type of scam where criminals impersonate legitimate organizations in order to steal sensitive information. Scammers use fake emails, text messages or use online advertising to catch unsuspecting users in the scam.

EMAILS



- If the sender's address doesn't match the merchant, be careful.
- If it's not addressed directly to you, it's more than likely a mass email.
- If it's a generic greeting and not to you directly, it's probably a scam.
- If you find grammatical errors in the body of the email or the text and graphics are blurry, it's a sign that it's not legitimate.
- Don't click links or download attachments if it's unsolicited.

WEBSITES

- If the web address doesn't start with 'https', then it is not a secure site.
- You should be suspicious if the web address doesn't match the merchant's name or official site.
- If you find grammatical errors on the webpage, you should use caution.
- If graphics are low quality or links are dead, it's probably a dummy site.



TEXT MESSAGES



- Don't click on any links in text messages if you don't know the sender.
- If they are requesting personal information via text, it's a scam.
- If you're unsure if it's real, contact the company through the website or by a know/published phone number, not by text.
- Block phishing texts through your phone settings or wireless provider.

IF YOU THINK YOU'VE BEEN A VICTIM OF A PHISHING SCAM...

- Change all of your passwords to all of your accounts so they're not compromised.
- Contact the companies that were the object of the phishing to alert them to the scam.
- Use anti-virus software to scan your computer for existing viruses and malware.
- Watch your accounts to ensure no one is accessing them without your knowledge.
- Go to FTC.org and file a report with the Federal Trade Commission

1-800-938-8885



www.VirginiaSMP.com

Understanding Common Scam Tactics

Good Salesmen vs. Scammers

Salesmen and scammers can often have similar characteristics. But there are some characteristics that are unique to scammers. Here is a comparison chart distinguishing Good Salespeople from Scammers. If the individual you're dealing with is displaying 2 or more characteristics from the scammer side, then you should probably regard them as a scammer.

GOOD SALESMAN

Wants a Win-Win Situation
Seeks Long-Term Relationship
Sacrifice Now for Reward Later
Wants to Empower You
Patient/No Pressure

SCAMMER

Wants an "I-Win" Situation
Relational Indifference
It's Now or Never
Wants Control
Pressures You for Action

Fear
Anxiety
Heartache
Entitled
Loneliness
Grief
Anger
Greed
Overwhelmed
Dispair

Emotional Manipulation

As a general rule, people tend to make bad decisions when they are emotional. It's just human nature. As a result, scammers work hard to tap into or stir up our emotions to get us to comply with their schemes. It's important that we monitor our emotional state prior to making any decisions related to providing personal information or money. Here are some emotions for which we need to be aware, as it's not wise to make important decisions when influenced by these feelings.

Pressure Tactics

Scammers are famous for using pressure tactics to get people to go along with their request. Why? Because they usually work. It's important to know what those tactics sound like so you don't fall victim to them. Here are just a few.

"This offer is only available today. If you don't accept it now, you won't have this chance again."

"If you don't do this now, then we will close your account and you'll lose your benefits."

"If you don't cooperate, then we will have no choice but to send authorities to your home to arrest you."

PROTECT YOURSELF

- Disengage from anyone who makes you feel uncomfortable or seems untrustworthy
- Seek the advice of friends or family members if you're not sure about a decision
- If you're feeling rushed to make a decision, simply say 'no' despite the pressure or the consequences



IMPOSTER SCAMS

According to the Federal Trade Commission's *Consumer Sentinel Network Data Book 2020, seniors 60 years of age and older reported being victims of government imposter scams more than any other type of scam in 2020.

Here are some ways that seniors can protect themselves from falling victim to these schemes.



Don't answer the phone if you don't recognize the number on your Caller ID.

If the number is unfamiliar to you, it is likely a scammer. Important callers (doctors, pharmacists, acquaintances) will usually leave a message and you can call them back.

Never pay for anything by obscure methods.

Scammers often ask their victims to pay for bogus items and services by gift card, bitcoin, money order or wire transfer. These methods are almost impossible to track and just as impossible to recoup losses. If someone requests payment by these or other obscure methods, you can almost guarantee that it's a scam.

For more information and resources about healthcare fraud, visit the Virginia Senior Medicare Patrol website at

www.VirginiaSMP.com

Government agencies will not give you an unsolicited call.

Government agencies like the Internal Revenue Service (IRS), Social Security Administration (SSA) and Medicare (CMS) will generally not call you unsolicitedly. They typically communicate primarily by mail. If you receive an unsolicited call from a government agency, hang up. It's a scam.

Don't automatically trust your Caller ID.

Scammers can 'spoof' calls to make it look like they are calling from your local area or from a known business, organization or agency. If you get a call from a familiar number and they ask for personal information, but you're not sure it's legitimate, hang up and call the organization from a trusted or known number to confirm that they were really calling you.

Do not provide personal information over the phone.

It is best to provide personal information in person to people you know and trust and only to those who absolutely need the information.

Don't succumb to threats by unsolicited callers.

Threats are often used by scammers to get seniors to provide them with sensitive information or money. Seniors are threatened with loss of benefits, fines, and even arrest or jail time for not cooperating with the scammer. These are empty threats, as no legitimate organization will require you to provide personal information or payment during an unsolicited call. You can simply hang up and know that your benefits are secure.

For assistance with suspected cases of healthcare errors, fraud and abuse, contact the Virginia Senior Medicare Patrol at

1-800-938-8885



*https://www.ftc.gov/system/files/documents/reports/consumer-sentinel-network-data-book-2020/csn_annual_data_book_2020.pdf