

SCAMS REPORT
MILTON TOWNSHIP S.A.L.T. COUNCIL MEETING JUNE 14, 2021

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Medicare Card Scam

How it works: You receive an email message, telephone call, or a personal visit from someone claiming to represent the Centers for Medicare and Medicaid Services (CMS), the federal agency that runs the Medicare program. The individual tells you that CMS is currently offering Medicare beneficiaries several services at no charge. You're told that you're eligible to receive a new Medicare card with a microchip for greater security or that the agency can help you set up an appointment to receive the COVID-19 vaccine and arrange transportation to the vaccination site for you. Some scammers tell victims they're entitled to receive back, knee, or elbow braces or motorized scooters at no cost under the Medicare program. You're told that all you have to do to receive these services is confirm your Medicare Beneficiary Identifier (MBI).

- Medicare Beneficiary Identifier: The MBI is a unique, randomly-assigned 11-character alphanumeric identifier that replaced the Social Security Number (SSN) on Medicare cards beginning in April, 2018. The MBI was implemented to prevent medical identity theft and reduce fraud and abuse in the Medicare program. The MBI is personally identifiable information and should be protected in the same way you protect your SSN, driver's license number, and bank account and credit card numbers. Unfortunately, seniors started being careless about protecting their Medicare cards once the SSN's were removed.

If you provide your MBI to the "CMS agent," you will be a victim of medical identity theft. Using your MBI, scammers pretending to be health care providers submit fraudulent claims to Medicare for services you never received. As a result of these fraudulent claims, you could be denied services or equipment that you rightfully need. At the very least, you could face significant delays in receiving services until an investigation into the matter is completed.

In some states, criminals are able to use Medicare cards to fraudulently obtain opioid drugs and other controlled substances that are then distributed through illicit channels.

How to protect yourself:

- Do not provide your MBI to anyone who contacts you claiming to be from Medicare. Medicare already has your MBI on file and doesn't need you to confirm it.
- An unsolicited telephone call, email message, or personal visit from someone claiming to be from Medicare is a scam.
- If Medicare needs to contact you, the agency will do so by U.S. Mail unless you initiated the contact and asked to have your call returned. A Medicare representative will never come to your residence. A legitimate call from Medicare will originate from 1-800-MEDICARE.
- Do not disclose your MBI to anyone except health care providers or insurers (or their agents) who you know are acting on your behalf. Requests from anyone else should be ignored and reported to Medicare.
- Regularly review your Medicare Summary Notices to verify that you actually received the services billed to Medicare. Report any irregularities to Medicare.
- Be sure to protect your Medicare card. Heed the following warning from CMS: "*Guard Your Card.*"

[Resources: various]