



NC DEPARTMENT OF INSURANCE
MIKE CAUSEY, COMMISSIONER

PROTECT • DETECT • REPORT

WHAT IS MEDICARE FRAUD AND ABUSE?

Medicare Fraud occurs when a person or company **knowingly** tricks Medicare. They do this **intentionally** to receive inappropriate payment from the program.

Medicare Abuse occurs when providers seek Medicare payment they don't deserve but they **have not** knowingly or intentionally done so. Abuse can also involve billing for unsound medical practices.

What is the difference?

The main difference between fraud and abuse is intent – did they do it knowingly or not? Only the authorities may be able to answer that question. Whether it is fraud or abuse, it still wastes billions of dollars every year. It needs to be reported.

Examples of Fraud and Abuse

- Billing for services, supplies, or equipment that were not provided
- Calling Medicare beneficiaries and asking for their Medicare number, saying it is needed to get a new Medicare card or keep their Medicare benefits
- Trying to get a Medicare number in exchange for “free” services
- Billing for services different than what was provided (to get a higher payment)
- Billing for medically unnecessary services or supplies
- Billing for excessive medical services or supplies

Medicare Fraud and Abuse Affects Everyone

Medicare loses billions of dollars to improper claims every year. This affects everyone by wasting billions of taxpayer dollars. This also affects **YOU**. False information can end up on your medical records, leading to improper medical care later. You may even be denied services you need and deserve.

For assistance, contact the **NCSMP Program** at **SHIP: 1-855-408-1212**
For more information, visit **www.ncship.com** or **www.smpresource.org**

HELP STOP MEDICARE FRAUD

DO:

- Ask questions. You have the right to know everything about your care, including how much it costs.
- Keep a record of the dates of Medicare services received. Using your **Personal Health Care Journal** (available from your local SMP) is an ideal way to do so.
- Report suspected instances of fraud, such as to your local SMP.
- Review your Medicare Summary Notices (MSNs) and Explanations of Benefits (EOBs):
 - ✓ Did you receive the service or the product?
 - ✓ Did your doctor order this service or product?
 - ✓ Were you billed for a service or product more times than you received it?
 - ✓ Were the services on your statement related to your condition?

Do NOT:

- Don't give out your Medicare number to anyone who asks. Only your doctor or your other Medicare providers should need it.
- Don't give your Medicare number to telephone callers or door-to-door solicitors.
- Don't accept "free" medical services in exchange for your Medicare or Social Security number.

How YOUR Senior Medicare Patrol (SMP) Can Help

NCSMP is ready to provide you with the information you need to **PROTECT** yourself from Medicare errors, fraud, and abuse; **DETECT** potential errors, fraud, and abuse; and **REPORT** your concerns. SMPs use trained senior volunteers to help educate and empower seniors in the fight against health care fraud. NCSMP can help you with questions, concerns, or complaints about potential fraud and abuse issues. It also provides information and educational presentations.

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