

# The SMP SCOOP

PROTECT DETECT REPORT

FEBRUARY 2020



The Senior Medicare Patrol (SMP) Scoop is prepared by the GWAAR SMP Team to help Medicare beneficiaries and their advocates prevent, detect, and report health care fraud, abuse, and errors.

Please feel free to share this publication with others who may benefit from its contents.

## TO CONTACT WI SMP

**Call:** (888) 818-2611

**E-mail:** [smp-wi@gwaar.org](mailto:smp-wi@gwaar.org)

## Website:

<https://gwaar.org/senior-medicare-patrol>

**To subscribe, please send us an e-mail.**



## Hi, this is Nancy

*Submitted by: Ingrid Kundinger, Wisconsin Senior Medicare Patrol Program Manager*

Have you been receiving urgent calls or messages from "Nancy" or "Helen" or "Melissa" from Medicare? You are not alone! The Wisconsin Senior Medicare Patrol Helpline is ringing in the new year with calls from people across the state who are receiving these calls. Doing a little bit of research, here is a sample of the message:

*Hi, this is Nancy, your patient advocate working closely with Medicare. This is an urgent message for all patients on Medicare. We have tried numerous times to contact you by mail and now by telephone regarding your eligibility for top-of-the-line braces to alleviate your pain and increase mobility. This is your final notice, if you do not act soon Medicare will label you unavailable for coverage. Press 1 now to speak with me or another pain specialist or press 9 to be put on the Do Not Call list.*

There are a few red flags in this message that need to be addressed. The most important thing to know is that this call/message is a scam, and here's why. First, unless you have personally hired a patient advocate to help you manage your health care, there is not someone working closely with Medicare on your behalf.

Second, if you need medical equipment, such as a brace of some kind, please talk directly with your health care provider, not a random, unknown person or company that contacts you by telephone. Only a medical professional or your provider can prescribe medical equipment for Medicare coverage. It is advised that you and your health care provider determine what will be best for you.

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## PROTECT DETECT REPORT

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Third, the sense of urgency implied in this message is unnecessary. Medicare is not going to label you unavailable for coverage. That is not how the Medicare program works.

Finally, we suggest that you simply delete these types of messages. We do not advise that you Press 1 or 9 or any other number that is suggested. Further interaction with this sort of scam could mean that you would get even more calls than you are already receiving.

Please know that the Wisconsin Senior Medicare Patrol is here to help if you have been receiving these calls or if you shared your Medicare number with someone over the phone. **Our toll-free Helpline number is: (888) 818-2611.**

### Here are some tips to help you **PROTECT** yourself from Medicare fraud:

- Don't answer the phone unless you recognize the number
- If you answer the phone and don't recognize the caller, just hang up
- Don't share any personal information, including your Medicare number, over the phone with people you do not know
- If it sounds too good to be true, it usually is
- Remember that Medicare and the Social Security Administration are not going to call you, so if you receive a call from someone stating they are calling on behalf of these two organizations, simply hang up!



## BBB Warns about Romance Scams

*Content provided by Tiffany Bernhardt Schultz, Southwest WI Regional Director, Better Business Bureau*



Love is in the air...and so are scammers. Online dating and social media have made it easier than ever to meet new people and find dates. Unfortunately, it has made scammers' work simpler, too. Con artists create compelling backstories, and full-fledged identities, then trick you into falling for

someone who doesn't exist. This form of deception is known as "catfishing." Sometimes a catfisher is simply a lonely person hiding behind a fake persona. But often it is the first step in a phishing scheme to steal personal information, or a romance scam to trick you out of money. In some cases, victims have been tricked into being money mules for the fraudster, by moving illegal money from other scams. This is a potential crime.

Romance scams generate more reported losses than any other consumer fraud type. The losses have grown exponentially in three short years from \$33 million to \$143 million. The average romance scam victim loses \$2,600, which is seven times more than any other fraud.

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## How the Scam Works

Most romance scams start with fake profiles on online dating sites created by stealing photos and text from real accounts or elsewhere. Scammers often claim to be in the military or working overseas to explain why they can't meet you in person. Over a short period of time, the scammer builds a fake relationship with you by exchanging photos and romantic messages, and even talking on the phone or through a webcam.

Just when the relationship seems to be getting serious, your new sweetheart has a health issue or family emergency, or wants to plan a visit. No matter the story, the request is the same: they need money. But after you send money, there's another request, and then another. Or the scammer stops communicating altogether.

## Tips to Spot This Scam

**Too hot to be true.** Scammers offer up good-looking photos and tales of financial success. Be honest with yourself about who would be genuinely interested in you, and vice versa. If they seem "too perfect," your alarm bells should ring.

**In a hurry to get off the site.** Catfishers will try very quickly to get you to move off the dating platform to communicating through email, messenger, or phone.

**Moving fast.** A catfisher will begin speaking of a future together and tell you they love you quickly. They often say they've never felt this way before.

**Talk about trust.** Catfishers will start manipulating you with talk about trust and how important it is. This will often be a first step to asking you for money.

**Don't want to meet.** Be wary of someone who always has an excuse to postpone meeting because they say they are traveling, live overseas or are in the military.

**Suspect language.** If the person you are communicating with claims to be from your home town but has poor spelling or grammar, uses overly flowery language, or uses phrases that don't make sense, that's a red flag.



**Hard luck stories.** Before moving on to asking you for money, the scammer may hint at financial troubles like heat being cut off or a stolen car or a sick relative, or they may share a sad story from their past (death of parents or spouse, etc.).

## Protect Yourself From this Scam

**Never send money or personal information** that can be used for identity theft to someone you've never met in person. Never give someone your credit card information to book a ticket to visit you. Cut off contact if someone starts asking you for information like credit card, bank, or government ID numbers.

**Ask specific questions about details given in a profile.** A scammer may stumble over remembering details or making a story fit.

**Do your research.** Many scammers steal photos from the web to use in their profiles. You can do an image lookup using a website like tineye.com to see if the photos are stolen from somewhere else. You can also search online for a profile name, email, or phone number to see what adds up and what doesn't.

It's possible to find the love of your life with the click of a keystroke. We all know people who have met online, married, and lived happily ever after. You just have to be vigilant, and do your research before you jump in to the sea of love.

**If you or a loved one are a victim of a scam, reports can be made at [BBB.org/ScamTracker](https://www.bbb.org/scamtracker).**



# What's the "Scoop"?

*By Ingrid Kundinger, SMP Project Manager*

## Here Are a Few Important Tidbits



**NEW Medicare Scam Alert!** We have been made aware of a new scam that is impacting Medicare beneficiaries across the country, including right here in Wisconsin. Scammers are contacting Medicare beneficiaries by telephone to notify them that the government will be converting all Medicare cards to a plastic chip card. For your new "chip card" to be processed, you just need to verify your Medicare number and your updated card will be on its way.

**Here's the Scoop:** It's a scam! The government is NOT converting Medicare cards to a new format. This is just another way for fraudsters to get your Medicare number and possibly submit claims to Medicare with your number for payment. If you receive this call, simply hang up! Or better yet, if you don't recognize the number that is calling you, don't answer the call in the first place. This is the best way for you to PROTECT yourself from possible Medicare fraud.



**Stop Abbreviating 2020.** Multiple warnings have been published encouraging people to write out the entire year, 2020, when dating checks or other legal documents.

**Here's the Scoop:** This is a concern because this year's abbreviation could be easily changed by scammers and used against you, perhaps to establish an unpaid debt or to cash an old check. If a document is dated 2/10/20, scammers can easily change that to a new date of 2/10/2018 or 2/10/2021 or any date that might be advantageous to them. This new habit might save you some trouble down the road.



**Voter Registration.** There was some confusion in the fall of 2019 with some people receiving mailings about their voter registration status.

**Here's the Scoop:** If you have any questions about your voter registration status, visit <https://myvote.wi.gov/en-us/>. This resource allows you to not only check your voter registration status, but also provides you with important information on upcoming elections in your area.





## Wisconsin SMP Partnership with Great Lakes Inter-Tribal Council

*Working to enhance the quality of life for all Native people*

Grace Livingston and Mary Wolf are the Tribal SMP team! Grace is the Tribal Elder Benefits Specialist and Mary is the Tribal Technical Assistance Center



*Grace Livingston and Mary Wolf*

Program Director for Great Lakes Inter-Tribal Council, Inc. We serve all 11 Wisconsin tribes.

We just completed our first year of expanding the SMP "Protect, Detect, Report" message with tribal communities in a partnership with GWAAR. Along with sharing the message and providing updates on current reports of scams, we always ask folks to consider becoming a volunteer to help protect elders from Medicare fraud.

This winter we participated in a marvelous health fair at Red Cliff with the Tribal Aging Unit and Health

Center. The event was decorated in a Dr. Seuss theme and everyone was invited to dress up as their favorite characters. We were pleased that many people stopped by our table to get information regarding SMP. We also encouraged young people to get information since it is important that they too are made aware of how to help elders prevent and detect Medicare fraud, abuse, and errors.

In March the SMP team can be found at the Great Lakes Native American Elders Association (GLNAEA) meeting and the Elder Resource Fair in Keshena with the Menominee Tribe!

We welcome the opportunity to spread the SMP mission! If any of the Wisconsin tribes would like us to visit or present at a meeting, event, or gathering, we would love to come and share our tribal Senior Medicare Patrol (SMP) information! For more information or to schedule an event, please call Mary Wolf at (715) 588-1078 or e-mail at [mwolf@glitc.org](mailto:mwolf@glitc.org).

## Your Drug Coverage ... How's It Working for You?

With Medicare Open Enrollment Period behind us, many Medicare beneficiaries now have a new health plan and/or drug coverage which started on January 1, 2020. Even Medicare beneficiaries who remained in the same plan may have different coverage or a new drug formulary because plans are allowed to change their coverage parameters each year.

The Centers for Medicare and Medicaid Services (CMS) launched a new Medicare Plan Finder tool shortly before the fall Open Enrollment Period started. The Plan Finder takes into consideration a person's zip code, preferred pharmacies, and current medications to determine the most cost-effective Medicare Part D plan for that person. While the Plan

Finder is not a guarantee or "lock in" of drug pricing, it is the best estimate of drug coverage for Medicare beneficiaries.

It has been reported that there were some pricing errors in the Plan Finder during the fall that were not immediately known or corrected. For example, some drugs were listed at a \$0.50 cost per month instead of the true retail pharmacy price. Additionally, some pharmacies were erroneously listed as being preferred pharmacies or in-network pharmacies, when they were not. Therefore, some Medicare beneficiaries who enrolled in Part D plans based on incorrect information have had problems getting their medications covered at the pharmacy in 2020.

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# Fraud Advisory

FOR IMMEDIATE RELEASE

January 8, 2020

<https://oig.ssa.gov>

## Inspector General Warns Public About New Twist to Social Security Phone Scams

The Inspector General of Social Security, Gail S. Ennis, is warning the public that telephone scammers may send faked documents by email to convince victims to comply with their demands. The Social Security Administration Office of the Inspector General (OIG) has received reports of victims who received emails with attached letters and reports that appeared to be from Social Security or Social Security OIG. The letters may use official letterhead and government “jargon” to convince victims they are legitimate; they may also contain misspellings and grammar mistakes.

This is the latest variation on Social Security phone scams, which continue to be widespread throughout the United States. Using robocalls or live callers, fraudsters pretend to be government employees and claim there is identity theft or another problem with one’s Social Security number, account, or benefits. They may threaten arrest or other legal action, or may offer to increase benefits, protect assets, or resolve identity theft. They often demand payment via retail gift card, cash, wire transfer, internet currency such as Bitcoin, or pre-paid debit card.

Inspector General Ennis urges continued vigilance against all types of phone scams no matter what “proof” callers may offer. As we continue to increase public awareness of phone scams, criminals will come up with new ways to convince people of their legitimacy. Social Security will never:

- threaten you with arrest or other legal action unless you immediately pay a fine or fee;
- promise a benefit increase or other assistance in exchange for payment;
- require payment by retail gift card, cash, wire transfer, internet currency, or prepaid debit card; or
- send official letters or reports containing personally identifiable information via email.

If there is ever a problem with your Social Security number or record, in most cases Social Security will mail you a letter. If you do need to submit payments to Social Security, the agency will send a letter with instructions and payment options. You should never pay a government fee or fine using retail gift cards, cash, internet currency, wire transfers, or pre-paid debit cards. The scammers ask for payment this way because it is very difficult to trace and recover.

If you receive a call or email that you believe to be suspicious, about a problem with your Social Security number or account, hang up or do not respond. We encourage the public to report Social Security phone scams using our dedicated online form, at <https://oig.ssa.gov>. Please share this information with your friends and family, to help spread awareness about phone scams.

*For more information, please visit <https://oig.ssa.gov/scam>. Members of the press may make inquiries to Social Security OIG at (410) 965-2671.*

# On Patrol



Ingrid and Amy taping a segment of Learning Annex 2.0 at the Fitchburg Senior Center.



Ingrid on the set for "Talking Fitchburg."



Ingrid and Christine on the set of Senior Beat, a program produced by the Madison Senior Center.

*Registration Opens March 25, 2020*

## Aging Advocacy Day!

*May 12, 2020, Madison, WI*

**10:00 a.m.\* – 3:00 p.m.**

Best Western Premier Park Hotel, 22 S. Carroll St., Madison and the Wisconsin State Capitol

Join advocates from around the state to help educate state legislators about priority issues affecting older adults and caregivers in Wisconsin!

No experience necessary; you'll get training about holding effective legislative meetings and the information you need to present WAAN's 2020 priorities.

### **Make a Difference. Let Your Voice Be Heard!**

Aging Advocacy Day 2020 activities focus on connecting aging advocates with their legislators to share the WAAN priorities and discuss state policy solutions to improve the health and well-being of the state's older adults.

### **Registration Open March 25-April 22, 2020**

Register by the April 22 deadline to ensure we have sufficient materials and can schedule your legislative visits.

Visit <https://gwaar.org/AgingAdvocacyDay> or contact your local aging unit or ADRC.

WIAgingAdvocacyDay #WIAAD.

\* Registration and check-in begin at 9:00 a.m.



**WAAN**  
Advocacy  
Wisconsin Aging  
| Advocacy | Network





## Volunteer Spotlight: Laura Berg By Molly Kelly



Laura Berg

Senior Medicare Patrol depends on the contributions from a dedicated team of volunteers who are out in their communities spreading the message of *Prevent, Detect & Report*. This team of volunteers is essential to our success! The best way to reach out to seniors is in personal encounters. We want to

introduce you to the members of the team who are informing Medicare beneficiaries about how we can all be better health care consumers.

**Featured volunteer:** Laura Berg

**Where were you born?**

La Crosse, WI. And through the years I have lived in a lot of places. Viroqua, WI; Mendota, IL; Oelwein, IA; Freeport, IL; Grand Island, NE; La Crosse, WI; Appleton, WI; and currently living in Lake Geneva, WI.

**What's your favorite vacation location?**

I don't have a favorite. I love to travel near and far. Road trips are fun! However, I recently vacationed in Santa Cruz de Tenerife in the Canary Islands. Wonderful trip.

**Is there a particular book or movie that had an impact on you?**

Yes, a movie that had an impact was: *I Can Only Imagine*.

**In another life, what would you be?**

I would still be me, but I would do a few things differently.

**If you were to have guests to your home, what would you serve them?**

Given that I don't cook, I would buy a pie from Lake Geneva Pie Company and serve coffee and dessert.

**Please add any information about yourself that you would like to share:**

I feel the need to give back. As a retired senior citizen, I find that I have the time and I can give back by volunteering. I am a volunteer with several organizations, and it is such a great feeling to know that I may have made a difference in someone's life. And yes, life is an adventure...and I like an adventure.

**Volunteers are an asset to our program and play a major role in the organization's success.**

**Please consider joining our team!**

**Contact Molly Kelly at (888) 818-2611 or at [molly.kelly@gwaar.org](mailto:molly.kelly@gwaar.org) for more information.**



Laura Berg and Donna Wisniewski at the Senior Resource Fair in Lake Geneva.



# 2020 Census: Fact v Fiction

November 14, 2019

By Colleen Tressler, Consumer Education Specialist, FTC



The Federal Trade Commission is partnering with the U.S. Census Bureau to help you guard against potential census scams. Knowing how the **2020 Census** (<https://2020census.gov/en>) process works, what information you will – and won't – be asked for, and some red flags will help you spot and report scams.

## The Process

In mid-March 2020, the Census Bureau will start mailing out (and, in some areas, hand delivering) invitations to participate in the 2020 Census. You should get yours by April 1. You can respond online, by phone, or by mail.

The Census Bureau has an important job: to count every person living in the United States. Starting in May 2020, census takers will start visiting homes that haven't responded to make sure everyone is counted. If you aren't home or can't come to the door, the census taker will come back up to six times. Each time, they'll leave a door hanger with a phone number so you can call to schedule a visit.

## The Questions

The census questionnaire asks how many people are in the home at the time you complete the form; their sex, age, race, ethnicity; their relationships to one another; phone number; and whether you own or rent the home. For the full list of questions on the 2020 Census, visit **Questions Asked** (<https://2020census.gov/en/about-questions.html>).

## Signs of a Scam

**Scammers** (<https://2020census.gov/en/avoiding-fraud.html>) may pose as census takers to get your personal information – and then use it to commit identity theft and other frauds. But there are ways you can identify official census takers.

Census takers must show a photo ID with the U.S. Department of Commerce seal and an expiration date. If you ask, the census taker will give you a

supervisor's contact information and/or the **census regional office** (<https://www.census.gov/about/regions.html>) **phone number for verification**.

The Census Bureau will never ask for your full Social Security number, bank account or credit card numbers, money or donations, or anything on behalf of a political party. The 2020 Census will not ask citizenship status.

The Census Bureau may call you as part of their follow-up and quality control efforts. They also might call if you're not home when a census taker stops by or when a personal visit is not convenient. Calls will come from one of the Census Bureau's contact centers or from a field representative. Since we all know you can't trust caller ID, visit **How to identify a phone call from the Census Bureau** (<https://www.census.gov/programs-surveys/surveyhelp/verify-a-survey.html#call>) for the phone numbers you can use to check out any calls you might get.

Make sure you have the latest and most accurate information about the 2020 Census. Visit **2020 Census Rumors** (<https://2020census.gov/en/news-events/rumors.html>) to fact-check and ask questions.

If you suspect fraud, call (800) 923-8282 to speak with a local Census Bureau representative. You also can file a report with the FTC at **FTC.gov/Complaint** (<https://www.ftccomplaintassistant.gov/#crnt&panel1-1>). Your reports may help law enforcement agencies launch investigations that could stop imposters and other fraudsters in their tracks.

Want information on the latest frauds and scams we're seeing? Sign up for our **consumer alerts** ([https://public.govdelivery.com/accounts/USFTCCONSUME/R/subscriber/new?topic\\_id=USFTCCONSUMER\\_8](https://public.govdelivery.com/accounts/USFTCCONSUME/R/subscriber/new?topic_id=USFTCCONSUMER_8)).

**Blog Topics: Privacy, Identity & Online Security** (<https://www.consumer.ftc.gov/blog/privacy%2C-identity%26-online-security>)



# Expanding Social Security Field Office Hours

By Elena Gonzales Walker

Social Security Administration, Assistant District Manager

Beginning on January 8, 2020, field offices will remain open until 4:00 p.m. on Wednesdays, with typical field office hours from 9:00 a.m. until 4:00 p.m., Monday through Friday. You can locate the closest field office to you using our field office locator.

In another move to improve service to the public, Commissioner Saul announced in his Open Letter to the Public at [www.socialsecurity.gov/agency/coss-message.html](http://www.socialsecurity.gov/agency/coss-message.html) that the agency is hiring 1,100 front line employees to provide service on the agency's National 800 Number and in its processing centers. The agency is currently bringing onboard 100 new processing center employees and approximately 500 new teleservice representatives for the 800 Number. An additional 500 hires for the 800 Number will occur later in 2020.

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***"Improving service is my top priority. Increasing full public service hours at our nationwide network of more than 1,200 field offices is the right thing to do and will provide additional access," Commissioner Saul said. "The additional hiring of National 800 Number and processing center employees is an important step in the right direction to greatly improve the service we provide."***

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While we continue to improve both the access to and the experience with our services, it is important to

note that most Social Security services do not require the public to take time to visit an office. People may create a my Social Security account, a personalized online service, at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

Through their personal my Social Security account, people can check personal information and conduct business with Social Security. If they already receive Social Security benefits, they can start or change direct deposit online, and if they need proof of their benefits, they can print or download a current Benefit Verification Letter from their account.

People not yet receiving benefits can use their online account to get a personalized Social Security Statement, which provides earnings history information as well as estimates of future benefits. Currently, residents in 40 states and the District of Columbia may request a replacement Social Security card online if they meet certain requirements. The portal also includes a retirement calculator and links to information about other online services, such as applications for retirement, disability, and Medicare benefits.

**Many Social Security services are also conveniently available by dialing our toll-free number, 1(800) 772-1213. People who are deaf or hard of hearing may call our TTY number, 1 (800) 325-0778.**

## ***Your Drug Coverage ... How's It Working for You?*** continued from page 5

Or, they have had to pay significantly higher costs and copays than they had expected. If either of these situations are occurring, Medicare beneficiaries should be referred to the local benefit specialist at the county Aging and Disability Resource Center (ADRC) or aging unit. Beneficiaries can also call the Medicare Part D helplines in Wisconsin for assistance with prescription drug coverage and pricing issues.

**Board on Aging and Long-Term Care Part D helpline (ages 60+): 1 (855) 677-2783**

**Disability Rights Wisconsin Part D helpline: 1 (800) 926-4862**



## The census counts every generation.

Every 10 years, the United States counts everyone who lives in the country, from newborn babies to the oldest among us. It is important for everyone to complete the 2020 Census so that communities like yours can be accurately funded and represented.

### Responding is important.

The 2020 Census will influence community funding and congressional representation for the next decade. Information collected in the census will inform the allocation of more than \$675 billion in federal funds for states and communities each year. That includes money for things like:

- › First responders
- › Medicare Part B
- › Supportive Housing for the Elderly Program
- › Libraries and community centers
- › Supplemental Nutrition Assistance Program (SNAP)
- › Senior Community Service Employment Program

### Responding is easy.

Beginning in mid-March 2020, you can respond to the census online, by phone, or by mail. Choose the option that is most comfortable for you. Large-print guides to the questionnaire are available upon request. From May – July 2020, census takers will visit households that have not yet responded. A census taker can assist if you need help completing your form.

### Responding is safe.

Your personal information is kept confidential by law. Your responses can only be used to produce statistics. They cannot be shared with law enforcement agencies or used against you by any government agency or court in any way.

For more information, visit:

**2020CENSUS.GOV**

D-OP-EL-EN-125

**Shape  
your future  
START HERE >**

**United States<sup>®</sup>  
Census  
2020**

# Beware of Social Security Phone Scams



Securing today  
and tomorrow

Telephone scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

**If you receive a suspicious call:**

1. **HANG UP!**
2. **DO NOT GIVE THEM MONEY OR PERSONAL INFORMATION!**
3. **REPORT THE SCAM AT [OIG.SSA.GOV](https://www.oig.ssa.gov)**



## What to look out for



The caller says there is a **problem** with your Social Security number or account.



Any call asking you to pay a fine or debt with retail gift cards, cash, wire transfers, or pre-paid debit cards.



Scammers **pretend** they're from Social Security or another government agency. Caller ID or documents sent by email may look official but **they are not**.



Callers threaten you with arrest or other legal action.

## Be Alert

Social Security may call you in some situations but will **never**:

- » Threaten you
- » Suspend your Social Security Number
- » Demand immediate payment from you
- » Require payment by cash, gift card, pre-paid debit card, or wire transfer



## Be Active

Protect yourself and your friends and family!

- » If you receive a questionable call, just hang up and report the call at [oig.ssa.gov](https://www.oig.ssa.gov)
- » Learn more at [oig.ssa.gov/scam](https://www.oig.ssa.gov/scam)
- » Share this information with others