

# The SMP SCOOP

PROTECT DETECT REPORT

MAY 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

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## Website:

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

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## Fraud Surrounding COVID-19 Continues to Rise

*By Molly Kelly, SMP Volunteer Coordinator*

The COVID-19 pandemic continues to affect communities across our country and scammers are using the crisis to find new prey. Scammers use public health emergencies as opportunities to create new fraud schemes and to put new twists on existing scams. And because older adults are at greater risk for serious illness from this virus, they are at elevated risk of being targeted relative to others.

During this medical crisis facing our nation, it is important to have the facts surrounding COVID-19, to be aware of the potential for scams, and to know what you can do to protect yourself.

Currently there is no FDA-approved vaccine for COVID-19 and, although there may be treatments for *symptoms*, there is no "cure." However, scammers often use fear-based tactics to convince people that a vaccine or cure is now being offered and that salvation is available.

Be aware of potential scams such as these:

- **Diagnosis testing scams:** Scammers offer fake COVID-19 testing kits, over the phone and door-to-door.
- **Treatment/Cure scams:** Scammers offer fake or unproven treatment regimens. These are particularly dangerous because they have the potential to do you actual physical harm rather than just fleecing you of money.
- **Charity scams:** Virtually every time that there is a disaster or emergency, scammers set up fake charities to solicit donations that they then spend on themselves.
- **Grandparent scams:** Scammers pose as grandchildren who are stuck overseas or in the hospital and claim that they need money to be sent to them immediately.

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## PROTECT DETECT REPORT

*Continued from page 1*

- **Overinflated prices:** Sellers of legitimate goods and services will attempt to unlawfully use the COVID-19 pandemic to unreasonably inflate prices.
- **Investment scams:** Scammers make false claims about tests, cures, and other matters related to COVID-19 in order to entice victims to make investment decisions based on those false claims that allow the scammer to steal money and assets.
- **Cyber scams:** Scammers send victims emails related to COVID-19 that appear to be from the victims' banks, health care providers, the World Health Organization, the Centers for Disease Control and Prevention (CDC), and others for the purpose of obtaining the victims' personal identifying information and exploiting it for the scammers' own benefit.
- **App scams:** Scammers are creating and manipulating mobile apps designed to track the spread of COVID-19 to insert malware that will compromise users' devices and personal information.
- **Economic impact payment (stimulus check):** Scammers pretend to be government officials offering false economic impact payments (stimulus checks) in order to obtain personal identifying information including Social Security and bank account numbers.

### Key Points

The FDA has authorized an in-home test for coronavirus. However, only a doctor can order a test for you. Do not order a test over the phone, on the computer, or from someone at your door.

Remember that although the Centers for Disease Control and Prevention (CDC) and other public health officials may contact you, they will not ask for your insurance number or financial information.

Medicare never calls its beneficiaries to ask for, or to "verify," Medicare numbers.

If your doctor orders a COVID-19 test for you, Medicare covers all the costs. You should not have any cost-sharing.

Your Social Security number is not going to be suspended nor will your bank account be seized because you don't meet the demands of someone calling you on the phone.

### What You Can Do

Hang up (or shut the door) on anyone offering anything related to COVID-19 such as testing kits, any supplies, or treatments.

Ignore any ads or computer links or attachments related to COVID-19 such as testing kits, any supplies, or treatments.

Do not give your Medicare number, Social Security number, or any personal information in response to unsolicited calls, texts, emails, or home visits.

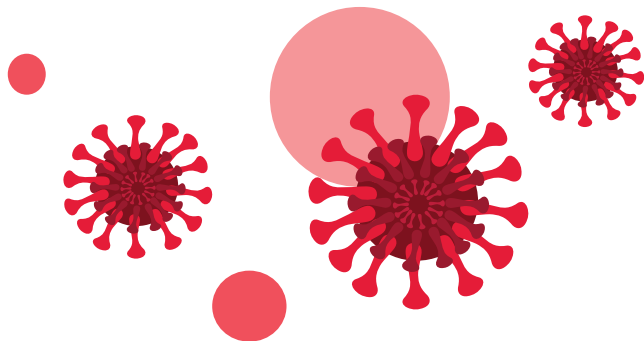
Don't fall for any scams where callers pose as the IRS to confirm your information. The IRS will never call, text, or email you out of the blue.

Don't succumb to fear-based tactics of scammers. Cut off those who make you afraid and contact familiar sources instead.

Only give your Medicare number to your health care professionals.

Carefully review your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) looking for errors or claims for products or services that weren't received. **Be especially vigilant for any Telehealth calls that you did not have.**

Stay current with the guidelines and instructions outlined by the federal, state, and local authorities.



# Economic Impact Payments: Your Questions Answered

*By Attorney Kate Schilling, Elder Law & Advocacy Center*

On March 27, 2020, President Trump signed an emergency order which provides economic impact payments (also referred to as “stimulus payments”) to most households in the United States. These payments were authorized under the Coronavirus Aid, Relief, and Economic Security Act (CARES Act).

## **What is it?**

The payment is an advance tax credit of \$1,200 per person (\$2,400 for married couples) and \$500 for each minor dependent child.

## **Who is eligible?**

Individuals who have income below \$75,000 per year and married couples who have annual income below \$150,000 per year (married filing jointly) will qualify for the full amount of the stimulus checks. The annual income limit for a head of household is \$112,500.

People with incomes between \$75,000 to \$99,000 per year (single) and \$150,000 to \$198,000 per year (married couples) will receive a *reduced* stimulus payment.

In order to qualify for the stimulus payment, individuals must be a U.S. citizen, permanent resident, or have qualifying resident alien status.

## **Who is not eligible?**

Individuals who earn more than \$99,000 (single) or \$198,000 (married) will not receive any stimulus payment. This also applies to a Head of Household filer with income greater than \$146,500. Also, people who are claimed as a dependent on someone else's tax return do not qualify for the payment.

## **How will the IRS know if I am eligible for the stimulus payment?**

The IRS will review each individual or family's most recent taxes filed – either 2019 or 2018 – to determine whether they qualify for the stimulus

payment. If the IRS has direct deposit information for a bank account on file from a tax refund received for 2018 or 2019 federal taxes, then the stimulus payment will be directly deposited into that same bank account.

## **What if I do not file taxes?**

It was announced on the evening of April 1, 2020, that people who receive Social Security retirement or disability benefits will not have to file anything to receive their stimulus checks. It was also later announced that people who receive Supplemental Security Income (SSI) and Veterans Affairs (VA) benefits who do not file taxes will also receive their stimulus payments automatically. Their stimulus payments will be directly deposited into the same bank account as their monthly Social Security or VA benefit.

## **When can I expect to receive the payment?**

Many people have already received their payments via direct deposits as the first round of direct deposits started the week of April 13. People who receive Social Security retirement or disability benefits who did not file taxes in 2018 or 2019 will start to receive their payments during the last week of April. And people who receive SSI or VA benefits will start to receive their payments in early May.

The IRS is also sending out paper checks each week starting in late April to individuals who file taxes but do not have direct deposit bank information on file with the IRS. People who did not receive a federal tax refund in 2018 or 2019 will receive paper checks in the mail as well. Paper checks will be issued at a rate of about 5 million per week, which can take up to 20 weeks.

For additional information and updates as new information becomes available, please visit <https://www.irs.gov/coronavirus>.



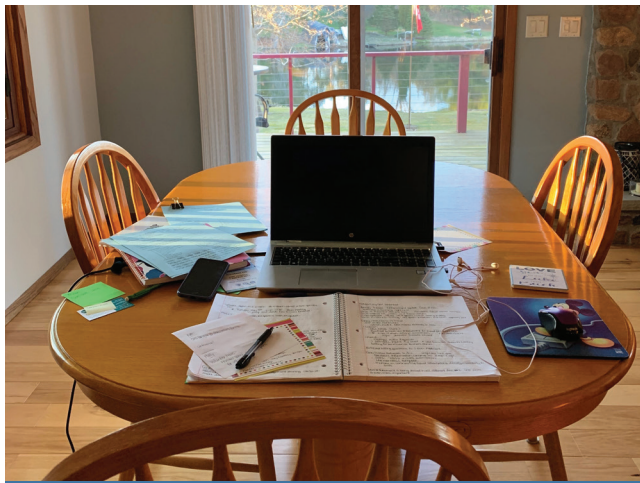
# What's the "Scoop"?

*By Ingrid Kundinger, SMP Project Manager*

### Here are a few important things for you to know:

- **The Wisconsin Senior Medicare Patrol is still here to help!**

While our physical office is currently closed because of the COVID-19 pandemic, the SMP team is working from home offices and is here to help!



*Ingrid's home office*



*Molly's home office*

### Here's the Scoop on how you can reach us:

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

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

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

**Facebook:** @WisconsinSeniorMedicarePatrol

- **Durable Medical Equipment Scams on the Rise in Wisconsin.**

Many Wisconsin Medicare beneficiaries have called our toll-free Helpline in the last several weeks to report that they were receiving calls from all sorts of companies regarding free back braces for back pain.

**Here's the Scoop:** This is a scam! These companies are calling you in hopes that they can convince you to share your Medicare number with them. Once they have that number, they will likely send you equipment that you don't want or need and that wasn't ordered by your health care provider. They will also submit a claim to Medicare for payment of this equipment. Remember: if you get a call from a random company that starts asking you about pain, **JUST HANG UP!** If you think you might benefit from some sort of medical equipment, talk directly with your health care provider.





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

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

Our partners at Great Lakes Inter-Tribal Council (GLITC) are operating remotely and providing services to all the tribal aging units and their community elders during this time. While resource fairs and other elder events have been canceled, for the time being, services are still available to those in need. Please call (715) 588-1078 for assistance or visit the GLITC website, [www.glitc.org](http://www.glitc.org).

To stay connected to the Wisconsin SMP program and important updates about Medicare-related scams and fraud during this pandemic, please follow us on Facebook, @WisconsinSeniorMedicarePatrol, <https://www.facebook.com/WisconsinSeniorMedicarePatrol>.

To report suspected Medicare fraud, abuse, or errors, please call the Wisconsin SMP toll-free Helpline at (888) 818-2611.

## Staying Connected While Staying Home

*By Susan Stiles, PhD • March 18, 2020*

The COVID-19 outbreak requires us to change our daily habits, stay indoors unless absolutely necessary, and – if we have to go outside – maintain significant physical distance from other people. These restrictions may exacerbate an already growing problem for older adults: social isolation. Social isolation can (but does not have to) lead to loneliness, and studies have shown that both isolation and loneliness can put older adults at higher risk for heart disease, dementia, mental health issues, and stroke.

But limiting physical interaction does not have to mean stopping social interaction altogether. Doing a variety of activities online can help you remain connected with, and even expand, your social circles.

We've gathered tips – some high-tech, some low-tech – from our Aging Mastery Program® to help you stay active and involved:

- E-mail a friend with whom you haven't been in touch in a while and rekindle your friendship.
- Read a book to a grandchild or family friend over the phone or via video chat.
- Share memories (and clean out a closet at the same time). Take out that box of photos that you've been meaning to sort through. Then, get in touch via e-mail or phone with the people in the photographs and reminisce about your shared experiences.



- Do an online workout. Choose from one of the thousands of fitness routines available on YouTube and work out together, but in separate locations, with your exercise buddy.
- Volunteer online. This is a great way to do good for others right from your home. Options include supporting projects at the United Nations, assisting the Smithsonian Institution, or helping people in need at the Crisis Text Line.
- Host a virtual get-together. If you can't meet your friends in person for coffee or lunch, move the gathering online via a group video chat.
- Teach others your skills. If you've been waiting to show the world your special talents, now's your chance. Use your phone to create short teaching videos and post these online.

Remember that despite the potential negative effects of social isolation, the COVID-19 outbreak demands we all practice it to protect our health and well-being. Try out some of our tips or come up with creative ideas of your own to use technology to help you stay connected to your social circles.

<https://www.ncoa.org/blog/staying-connected-while-staying-home/>



# Running Essential Errands

### Protect Yourself While Shopping

- Stay at least 6 feet away from others while shopping and in lines.
- Cover your mouth and nose with a cloth face covering when you have to go out in public.
- When you do have to visit in person, go during hours when fewer people will be there (for example, early morning or late night).
- If you are at higher risk for severe illness, find out if the store has special hours for people at higher risk. If they do, try to shop during those hours. People at higher risk for severe illness include adults 65 or older and people of any age who have serious underlying medical conditions.
- Disinfect the shopping cart, use disinfecting wipes if available.
- Do not touch your eyes, nose, or mouth.
- If possible, use touchless payment (pay without touching money, a card, or a keypad). If you must handle money, a card, or use a keypad, use hand sanitizer right after paying.
- After leaving the store, use hand sanitizer. When you get home, wash your hands with soap and water for at least 20 seconds.
- At home, follow food safety guidelines: clean, separate, cook, chill. There is no evidence that food or food packaging has been linked to getting sick from COVID-19.

### Accepting Deliveries and Takeout Orders

- Pay online or on the phone when you order (if possible).
- Choose contact-free delivery whenever possible. Ask for deliveries to be left in a safe spot outside your house (such as your front porch or lobby), with no person-to-person interaction. Otherwise, stay at least 6 feet away from the delivery person.
- After receiving your delivery or bringing home your takeout food, wash your hands with soap and water for 20 seconds. If soap and water are not available, use a hand sanitizer with at least 60% alcohol.
- After collecting mail from a post office or home mailbox, wash your hands with soap and water for at least 20 seconds or use a hand sanitizer with at least 60% alcohol.

### Putting Gas in Your Vehicle

- Use disinfecting wipes on handles and buttons before you touch them (if available).
- After fueling, use a hand sanitizer with at least 60% alcohol. Wash your hands for at least 20 seconds when you get home or somewhere with soap and water.

### Limit In-Person Visits to the Pharmacy

- Plan to order and pick up all your prescriptions at the same time.
- If possible, call in prescription orders ahead of time. Use drive-thru windows, curbside services (wait in your car until the prescription is ready), mail-order, or other delivery services. Do the same for pet medicine.
- Check with your doctor and pharmacist to see if you can get a larger supply of your medicines so you do not have to visit the pharmacy as often.

**For more information, go to:** [https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/essential-goods-services.html?utm\\_campaign=20200430\\_cvd\\_prv\\_gal&utm\\_content=english&utm\\_medium=email&utm\\_source=govdelivery](https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/essential-goods-services.html?utm_campaign=20200430_cvd_prv_gal&utm_content=english&utm_medium=email&utm_source=govdelivery)



# On Patrol

These events took place prior to the “Safer at Home” announcement.



*Molly & Cheryl ready for presentation at Citizen Bank*



*Ingrid & Rachel ready for presentation at Courtyard at Willow Woods*



*Jason & Molly at Anthem Member Appreciation Event*

## 2020 Census Reminder



As the country focuses on COVID-19, it's easy to overlook other matters. Currently, the 2020 Census is a matter of great

importance that needs everyone's attention. If you haven't already completed the 2020 Census, be sure to take the time to do so. And please check in with other family and friends to ensure they have completed the form. The invitations to complete the census have been mailed. You can respond online, by phone, or by mail.

Why is completing your Census form important? According to the Census Bureau, "The 2020 Census will determine congressional representation, inform

hundreds of billions in federal funding every year, and provide data that will impact communities for the next decade." Essentially, it's an important way to make sure that you count in government decisions.

Beware of scams and imposters posing as Census workers. 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. And the Census will not ask you for your citizenship status.

For more information and to find out the questions that are asked, or to complete the form, go to <https://2020census.gov/>.





## Volunteer Spotlight: Wil Coon By Molly Kelly, SMP Volunteer Coordinator



*Wil Coon on patrol*

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:** Wil Coon

### Where were you born?

I was born in the mid '50s in a small southern Iowa town, near the Missouri border. My family originally lived in Missouri but moved to Iowa where we changed the spelling of our name and how we made a living. In Missouri my family preferred the cattle and horses of others rather than buying our own.

### What's your favorite vacation location or activity?

Hawaii and cruising. The two may be related. I spent eight years in the Navy, all on-shore duty, four years each in Hawaii and Michigan. My wife and I have been on 10 cruises. Is my love for cruising related to never having sea duty?

### Is there a particular book that had an impact on you?

*Johnny Got His Gun*, by Dalton Trumbo. This was a book banned by the military, that I found at the base library, that I read while in the Navy. The book gave me a perspective to look at the reasons that make up the order of things: laws, rules, and regulations. The book taught me to try to understand the reasons

behind the motives of those who create these things that control me and my life.

### What toy from your childhood made an impression on you?

One Christmas Santa brought me a big box. The box happened to have a hobby horse that I was supposed to ride and have fun with. While my dad was putting the hobby horse together, I played in the box. When the horse was ready to ride, I played on it for a short time, got bored and continued to play with my box. That box was one of the best gifts that Santa ever gave me! The hobby horse was one of the most boring.

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

Me, just repeating the good and bad of this life.

### When it comes to Medicare fraud, any advice?

Yes, two words: **THINK** and **DO**.

When someone calls you out of the blue and states that your personal information has been compromised and demands you do something or else you will lose your Medicare coverage or Social Security check or other benefits...

When you receive a call from someone saying they are your grandchild and they need your immediate help or a police officer calling on behalf of a loved one demanding bail money...

When someone calls claiming to be a representative from Medicare suggesting you take a coronavirus test but requires you to pay for it with a credit card or insists on your Medicare number...

**THINK.** Why is someone really contacting me and what's in it for them? Who are they? Do I really understand what will happen if I do give out my information? Did this call make my hair stand on end?

**DO.** Nothing, say nothing.

*continued on page 10*





# Top 6 Coronavirus Scams Reported by the Better Business Bureau

As the COVID-19 pandemic spreads, so does uncertainty and fear: two elements that con artists thrive on. During these stressful times, BBB recommends consumers to be especially alert to avoid falling for a scam. Below are the top 6 coronavirus scams along with tips to help identify and avoid them.

## Phony Cures

BBB ScamTracker has received numerous reports of people receiving emails and messages claiming that, for a price, they can buy products the government is supposedly keeping secret – ways to prevent or cure coronavirus. Medical experts are working hard to find a coronavirus vaccine, but none currently exist.

## Economic Impact Payment (Stimulus Check) Scams

Economic stimulus checks are creating opportunities for scammers to request or demand your banking information or to demand checks to pay phony fees or reimbursements. As always, consumers should never provide their personal information to strangers or write checks in response to threats or demands.

## Phishing Scams

Several people are now working from home and con artists have stepped up their phishing scams. They may claim to be from an official department of the employer to offer IT support or claim the company-issued computer has a virus. They may use scare tactics, stating the computer will crash if you don't act immediately, all in an attempt to gain access to your computer remotely, or to your personal or company's information.

## Government Impersonation

Other common phishing scams brought on by the coronavirus pandemic are fake emails and text messages, claiming the government needs you to take an "online coronavirus test" by clicking a link they provide. No such test currently exists, but if you click on the link, scammers can download malware onto your computer and gain access to your sensitive, personal information.

## Employment Scams

Many people are turning to job search websites, seeking employment in the wake of coronavirus shutdowns. Fraudsters find ways to take advantage of this by posting phony work-from-home jobs promising remote work with good pay and no interview required. These cons often use real company names and can be very convincing. After you are "hired," the company may charge you upfront for "training," or to purchase equipment and supplies to work from home. You may need to provide your personal and banking information to run a credit check or set up direct deposit.

## Shortage Scams (Price Gouging)

Supplies such as hand sanitizer, face masks, and toilet paper are in high demand; and scammers take advantage of this situation. They stockpile items and then sell the products at extremely high prices. The high demands for products can lead to con artists selling products that are used, defective, or otherwise mishandled. Scammers will also con people out of their money by accepting payments for products that don't exist. This has been an issue with face masks. Online retail scammers take shoppers' money – as well as personal information – and never deliver the goods.

## How to Avoid Coronavirus Scams

These scams will evolve as the pandemic crisis continues, sometimes mimicking one scam for another. Being prepared to spot and report scams is more critical than ever.

**Think twice before you click.** If you receive an unsolicited text or email from someone you don't know asking you to click on a link, don't do it. Scammers are using links and attachments that will download malware onto electronic devices and steal personal information.

**Don't accept calls from strangers.** Con artists may call your home claiming to work for the government or healthcare system. Remember, neither the government, nor any healthcare-related agencies make unsolicited calls to individuals.

*continued on page 11*



# Coronavirus Disease (COVID-19): Important Information About Social Security Services

By Megan Forristall  
Public Affairs Specialist in Peru, IL

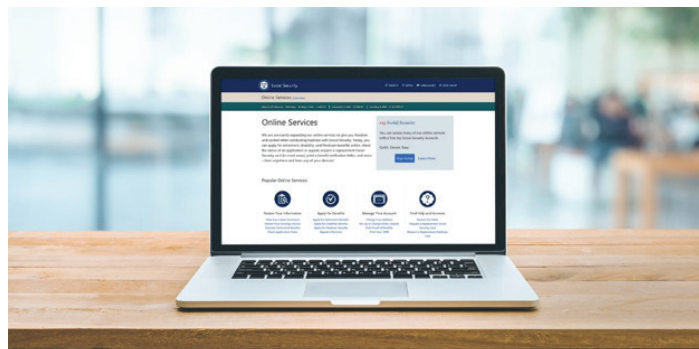
We recognize that you may have questions about how the coronavirus disease (COVID-19) will affect Social Security services. The first thing you should know is that we continue to pay Social Security and SSI benefits. Also, beware of scammers who may try to trick you into thinking the pandemic is stopping your Social Security payments. This threat is not true. Don't let the scammers fool you.

We want to share other important information about our services during this pandemic.

To protect you and our employees, and help stop the spread of COVID-19, we cannot accept visitors in our offices at this time. We provide many services online and limited, critical services via phone and email. During the pandemic, we are dedicating available staff to serve people in most critical need of our services.

Need help from Social Security? Many of our services are available online at [www.ssa.gov/online services](http://www.ssa.gov/online services), including:

- Applying for benefits
- Setting up or changing your direct deposit
- Changing your address, if you get benefits
- Getting proof of your benefits



We strongly encourage you to try our convenient and secure online services before calling us. Please be aware that our call wait times are much longer than normal. Save time and go online.

For more information, please visit our COVID-19 page at [www.ssa.gov/coronavirus](http://www.ssa.gov/coronavirus). There you can find out what limited services we can provide by phone, and important information about deadlines we are extending to ease the burden on you and medical providers during this pandemic. You can also subscribe to get an email or text message notification when we update the page so you stay informed.

Please share our COVID-19 information with your friends and family.

### **Volunteer Spotlight** continued from page 8

**THINK.** I need to step back and think about this. I'm in control here, not them.

**DO.** Insist on a call back phone number, or if at your door, tell them to come back tomorrow. If they are legit, they will give you their call back phone numbers and not pressure you. Call a relative or friend.

**THINK.** Why will they not give me a call back number, or go away? Why is there no time to wait and that I must do something NOW?

**DO.** Hang up or slam the door on them. As soon as you can, write down the facts of what just happened, then...

**Do. Contact SMP**

## Medicare & Coronavirus: Telehealth & Related Services

Medicare has temporarily expanded its coverage of telehealth services to respond to the current Public Health Emergency. This expansion will help provide access from more places (including your home), with a wider range of communication tools (including smartphones), to interact with a range of providers (such as doctors, nurse practitioners, clinical psychologists, and licensed clinical social workers). During this time, you will be able to receive a specific set of services through telehealth, including evaluation and management visits (common office visits), mental health counseling, and preventive health screenings without a copayment if you have Original Medicare. This will help ensure you are able to visit with your doctor from your home, without having to go to a doctor's office or hospital, which puts you and others at risk of exposure to COVID-19.

You may be able to communicate with your doctors or certain other practitioners without necessarily going to the doctor's office in person for a full visit. Medicare pays for "virtual check-ins" – brief, virtual services with your physician or certain practitioners where the communication isn't related to a medical visit within the previous seven days and doesn't lead to a medical visit within the next 24 hours (or soonest appointment available).

You need to consent verbally to using virtual check-ins and your doctor must document that consent in

your medical record before you use this service. You pay your usual Medicare coinsurance and deductible for these services.

Medicare also pays for you to communicate with your doctors using online patient portals without going to the doctor's office. Like the virtual check-ins, you must initiate these individual communications.

If you live in a rural area, you may use communication technology to have full visits with your doctors. The law requires that these visits take place at specified sites of service, known as telehealth originating sites, and get services using a real-time audio and video communication system at the site to communicate with a remotely located doctor or certain other types of practitioners. Medicare pays for many medical visits through this telehealth benefit.

People in Medicare Advantage plans should contact their plan directly to find out about their coverage parameters for telehealth visits and services.

For more information, go to: <https://www.medicare.gov/medicare-coronavirus#200>

# Medicare.gov

### *Top 6 Coronavirus Scams continued from page 9*

**Avoid any "miracle" cures.** Some scammers have been advertising miraculous cures and secret government vaccines. The claims are false as there are no approved vaccines or drugs to prevent coronavirus, and no approved products specifically for curing coronavirus.

**Watch out for employment and unemployment scams.** If you are looking for work and find an online job offer that sounds too good to be true, beware. Con artists use job offers to steal your identity or banking information. In addition, if you find yourself unemployed, only apply for unemployment benefits through official channels, otherwise, your personal information will be at risk.

**Research before you donate.** If you feel compelled to support a coronavirus-related cause with a financial donation, make sure the charity is legitimate. Check with **Give.org** to verify the trustworthiness of the soliciting charity.













**Be alert to stimulus payment scams.** No one will call, email, or text you from the government about your check, and you should never pay any fees to receive your stimulus payment. Nor should you receive a message on how to find out the status of your stimulus payment. To get the latest updates on economic impact payments, check the official **Get My Payment Tool** on **IRS.gov** for updates on your economic impact payment.



# Resource List



The pandemic has raised many questions and has generated various concerns during these last several weeks. It is important to know where to go to get questions answered or issues addressed. And it is essential that you turn to reliable and credible resources during this crisis. Below is a list of resources that you can reference.

-  **ADRC: Aging and Disability Resource Centers** <https://www.dhs.wisconsin.gov/adrc/index.htm>  
To obtain objective information about a broad range of programs and services and help you understand and evaluate the various options available to you.
-  **Benefit Specialist:** <https://www.dhs.wisconsin.gov/benefit-specialists/index.htm>  
Benefit specialists help older adults and people with disabilities with questions and problems related to benefits such as Medicare, Medicaid, Social Security, FoodShare, and health insurance.
-  **CDC: Centers for Disease Control and Prevention** <https://www.cdc.gov/>  
For information on COVID-19 such as how to protect yourself, symptoms, and what to do if you feel you have symptoms.
-  **CMS: Centers for Medicare and Medicaid Services** <https://www.cms.gov/>  
To get information about Medicaid, Medicare, and the Health Insurance Exchanges. To get the facts about COVID-19, any developments for a vaccine, testing for the virus, and how you can protect yourself and others.
-  **Wisconsin DHS: Department of Health Services** <https://www.dhs.wisconsin.gov/>  
To learn specific COVID-19 guidelines for Wisconsin and the *Badger Bounce Back* plan for reopening the state.
-  **FTC: Federal Trade Commission** <https://www.ftc.gov/>  
To report deceptive or fraudulent practices in the marketplace and on the phone, or to issue a complaint about data security, deceptive advertising, identity theft, or Do Not Call violations.
-  **IRS: Internal Revenue Service** <https://www.irs.gov/>  
For information on coronavirus tax relief and Economic Impact Payments/Stimulus checks.
-  **Medicare** <https://www.medicare.gov/>  
To get information about beneficiary benefits, enrollment and billing. To learn what Medicare is covering during the pandemic such as telehealth, extended nursing home stays, and testing.
-  **NCOA: National Council on Aging** <https://www.ncoa.org/>  
A COVID-19 resource for older adults and caregivers.
-  **Resilient Wisconsin** <https://www.dhs.wisconsin.gov/resilient/index.htm>  
A resource to help individuals cope with the stresses and strains due to COVID-19.
-  **SMP: Senior Medicare Patrol** <https://gwaar.org/senior-medicare-patrol>  
Toll-free Helpline: (888) 818-2611  
Contact SMP if you accidentally shared your Medicare number or you suspect any fraud or abuse related to your health care. To report any suspicious fraud or scam activity on your phone, computer, or in person.
-  **SSA: Social Security Administration** <https://www.ssa.gov/>  
To get information about your Social Security benefits and to enroll in Medicare.