

Give Us 3!

Our Mission: Kentucky Senior Medicare Patrol (SMP) empowers and assists Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education. SMP volunteers are constantly out in the community conducting educational presentations and providing support to seniors during Medicare issues.

3 Biggest Needs:

1. **Volunteers** who want to learn about Medicare and visit groups of seniors to train them on what Medicare fraud is or attend community events like health fairs to meet people and distribute information.
2. **Volunteers** who like administrative and creative things like making newsletters, creating bingo game materials, organizing large mailings, and other office tasks.

3. **Groups To Visit:** We need groups to visit to talk about Medicare! SMP visits seniors wherever they gather, at senior centers, housing complexes, churches, and health fairs to talk about what they can do to prevent, detect and report Medicare fraud.

Contact information: 1-877-603-6558 or Lauren.Anderson@LouisvilleKY.gov

Address: 400 East Gray Street, Louisville KY 40202

Web: <http://www.louisvilleky.gov/Health/HealthPromotion/SeniorMedicare/>



Kentucky Senior Medicare Patrol

SMP Matters

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Inside this issue:

Can You Spot a Gov't Imposter? 1

6 Tips to Keep Your Medical Costs Down 2

Get Moving For Better Health 3

Medicine Safety Tips 3

Give Us 3! 4

Can You Spot a Government Imposter?

Your caller ID says "MediCare" or "IRS," and the phone number has the "202" Washington, DC area code. You might even look the number up and see that it's a real government phone number.

But the person calling isn't really from Medicare or the IRS. It's a government imposter whose goal is to convince you to send money or give them access to your bank account before you figure out it's a scam. The big giveaway? The caller wants to send you money or wants money from you.

What imposters might tell you:

Many scammers pretend they're with the government to scare you into sending money. They say you owe taxes or some other debt and hope you'll panic. Before you can think things over, you're told to put the money on a prepaid debit card and tell them the government will **never** ask you to do.

Other scammers promise you money, a prize or refund you need to claim. They say your insurance plan changed and now they owe you money or Medicare is rewarding you for keeping your medical costs low. But it's all fake; there are no refunds or rewards.

What you should know:

- Government agencies and employees **don't** ask people to send money or for personal information. Medicare won't give out rewards or refunds. When the IRS contacts people about unpaid taxes, they usually do it by postal mail, not by phone.
- Government agencies and employees **don't** ask people to wire money or use a prepaid debit card to pay for anything. Prepaid cards and money transfers are like sending cash, once it's gone, you can't get it back.



- You can't rely on caller ID. Scammers know how to bypass it to show you the wrong information (aka "spoofing"). Scammers might have some personal information about you before they call, so don't take that as a sign they're the real thing. If you're not sure whether you're dealing with the government, look up their official phone number and call back. That way you know who you're talking to.

Who you can tell:

- It is important to report suspicious calls like these. Call the Kentucky Senior Medicare Patrol at 1-877-603-6558 and let us know what scams are happening now. The more we know, the better we can help people protect themselves.
- You can file a complaint with the FTC at ftc.gov/complaint

Source: [FTC, 2012](#).

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Senior Medicare Patrol Volunteer Opportunities

Administration and Distribution: Participate in office projects & distribute SMP materials to senior centers!

Health Fairs: Attend community events and answer basic questions about SMP!

Help Stop Medicare Fraud!

Presentations: Promote the SMP anywhere seniors gather!

Counseling: Help beneficiaries understand Medicare Summary Notices and other healthcare documents!

Teach Seniors How to Prevent Medicare Fraud

- Mix and Match the things you want to do
- No required service hours to meet
- Learn about Medicare
- Meet people with similar interests!

To Volunteer: email Michelle.List@LouisvilleKY.gov or call 1-877-603-6558

Tips to Keep Medical Costs Down

1. Shop around

You wouldn't buy a car or a plane ticket without shopping around, so look for the best deal for your medical care too! Many co-payments are a percentage of the total cost, so it pays to find the lowest price available. Of course, you won't be asking about prices in an emergency situation, and if you're having a complex operation, expertise will trump cost. However, when you need routine care or a non-emergency procedure or scan, you have time to check prices. Websites like Healthcare

Bluebook can help you determine fair prices for procedures and services. But, ultimately, you'll need to pick up the phone and start calling to learn what's being charged in your area.

2. Stay in your network

While getting prices, make sure you only call providers who accept Medicare assignment (offices who accept Medicare's payment as payment in full). Going out of network can mean significantly higher costs for you. Whoever answers the phone at a healthcare providers office will be able to tell you if the office accepts Medicare assignment, or you can look up lists of providers at www.Medicare.gov.

3. Skip the ER

The emergency room should always be your last resort. Not only do you get impersonal service, you'll likely get hit with an outrageous co-payment. For example, can cost \$150 to visit the ER or only \$20 for an office visit.

4. Double-check bills

It may surprise you to learn that medical bills aren't always right. According to PennLive, hundreds of people can be involved in the billing process for a hospital stay, and one organization that

reviews medical bills estimates that 80 percent of hospital bills contain a mistake.

Common errors include charges for medications never administered and services never rendered. Sometimes patients are double billed or charged for room items that should have been included as part of a stay.

Always request an itemized statement and check it carefully. If you find a mistake, call your provider's billing department to dispute it.

5. Ask for generics

Your doctor might be suggesting a brand-name prescription because they think you expect it. Rather than bring up the commercial you saw on television, a better strategy may be to ask if there's a generic form of the same medicine. Not only are generics cheaper overall, sometimes your co-pay is lower too.

6. Focus on prevention

Finally, the best way to save on your medical bills is to stay healthy. Medicare provides many free preventive services like annual wellness checkups and cancer screenings. Prevent small problems before they turn into huge health crises.

Load up on fruits and veggies, get outside and walk every day and say no thank you to seconds at the buffet table. Being sedentary and overweight is hazardous to both your health and your wallet. Annual medical costs for an obese person can be \$1,500 to \$2,700 higher than the healthcare costs of someone with a normal weight. Everything you do to stay healthy improves your odds of staying out of the doctor's office and off the operating table.

Read the entire MoneyTalks News Article; [Tips to Keep Your Medical Costs Down](#)



The SMP Mission

Assist Medicare beneficiaries, their families, and caregivers to prevent, detect and report healthcare fraud, errors and abuse through outreach, counseling and education.

Have Questions?

Call us!

1-877-603-6558

Michelle: 502-574-6960

Lauren: 502-574-6164

Get Moving For Health!



Studies have proven that being active improves your health and happiness. Choose activities that you enjoy. Fitting activity into your day is easy! Start by walking from the back of a parking lot or bus stop to the grocery. Joining an exercise class can be a fun way to make new friends. Keep exercise interesting by trying different activities. Every little bit adds up!

- Join a walking group in your neighborhood or at a mall. Have a friend to join you to make it even more fun.



Medicine Safety Tips

The older you get, the more likely you are to use more over the counter and prescription medications, which can increase the chance of harmful drug interactions. As people age, changes to the body can affect the way medicines are absorbed. For example, your liver and kidneys may not work as well, which affects how a drug breaks down and leaves your body. And changes in your digestive system can affect how fast drugs get to your bloodstream.

The four important tips below can help you keep track of what Medications you take and help you to stay safe:

Follow Healthcare Provider's Directions

Take your medicine regularly and according to the instructions. Don't skip doses or stop taking medication without first consulting with your provider- even if you're feeling better or if you think the medicine isn't working. Medication can't work unless you take it. Medications that treat chronic conditions like high blood pressure and diabetes only work when taken regularly and as directed. If you're having bothersome side effects or have questions, talk to your doctor, insurance provider or a pharmacist.

Keep a List

Write down all the medicines you take and keep it with you. You can even give a copy to a friend or loved one in case of emergency or if you're traveling. Include the medicine's name, dose and how often you take it. (Aleve, once daily, 300 mg.)

- Walk up and down the sidelines when you watch your grandchildren play sports.
- Walk the dog, don't just watch the dog walk!
- Clean your house or apartment, fold clothes standing up.
- Do stretches or pedal a stationary bike while watching television.
- Care for a vegetable or flower garden.
- Exercise to a workout video from the library.
- Most importantly- have fun while being active!



Be Aware of Potential Interactions

As you age, you're at higher risk for drug interactions. Interactions can occur when:

- One drug affects how another drug works;
- A medical condition you have makes a certain drug potentially harmful;
- A food or non-alcoholic drink reacts with a drug;
- A medicine interacts with an alcoholic drink.

You can learn which interactions to watch out for by talking with your doctor or pharmacist. You can also read the drug facts labels on over-the-counter drugs and the information that comes with your prescription medications. Tell each of your doctors about all of your medications and supplements (show them the list you've made!).

Review Medications with Your Healthcare Provider

Schedule at least one annual review of your medications with your health care provider to confirm which ones you still need and which you can stop taking. The perfect time to do this is during September, right before open enrollment for Medicare Part D, coverage for prescription drugs. A yearly review can help you avoid interactions and can lessen costs.



Source: FDA's Consumer Updates