



*RSVP promotes volunteerism, particularly among persons 55 years of age and older, and provides opportunities for them to pursue their interests and use their abilities to help meet the critical needs of Montgomery County*

Michele Spencer - Executive Director

350 Sentry Parkway East, Building 640, Suite 100, Blue Bell, PA 19422  
Tel: 610-834-1040 Fax: 610- 834-1087 [www.rsvpmc.org](http://www.rsvpmc.org)

January 2011

## Are You Protected Against Fraud?

In today's electronic age, it's more important than ever to ensure you are protected against identity theft and that you take steps to guard against fraud. Guarding your health care information is very important and Medicare's website offers several tips on how to protect yourself [www.medicare.gov](http://www.medicare.gov).

Some of the tips stress that you never give your Medicare number to anyone except for your doctor or Medicare provider and never allow anyone except for health care providers to review your medical records. Be cautious if you are offered free testing or screening in exchange for your Medicare card number, even if the offer comes from a company or group saying they have been endorsed by the federal government or by Medicare. Never accept medical supplies from a door-to-door salesman. Visit the site for additional tips that offer advice on protecting yourself.

Unfortunately, there are always new schemes to be on the alert for: *The Centers for Medicare and Medicaid Services released this information just days before Christmas: the Office of Inspector General is alerting the public to the latest scheme to defraud the government and steal money from the American people.*

*This scheme involves contact (by phone, email or letter) from someone pretending to be from a government agency, such as the U.S. Department of Health & Human Services (HHS). Although the precise message may vary, the caller or writer provides his or her name and a fake employee ID, and then typically tells you that you will receive "government grant money" as an incentive for paying taxes on time. The caller will then ask for personal or financial information, such as a Social Security number or bank account number. The caller may also ask you to send a check or wire transfer to cover a "processing fee."*

***If you receive such a call, hang up immediately! If you receive such an email or letter in the mail, do not respond! Call 1-800-HHS-TIPS (1-800-447-8477; TTY 1-800-377-4950) or email the HHS fraud hotline at [HHSTips@oig.hhs.gov](mailto:HHSTips@oig.hhs.gov).***

***Remember: do not respond to these criminal schemes. Alert others about this scheme, and remind teenagers and children living in your household not to provide strangers with family or personal information.***

***Be smart. Do not respond to this and other schemes that try to obtain your personal information. If you receive such a call or message, call 1-800-HHS-TIPS or contact another law enforcement agency.***

The House and Senate passed an extenders bill at the end of December. This bill delays the Medicare payment cuts to physicians for one year. The cuts are a result of a 1990's law that tried to

keep Medicare spending in line through automatic reductions. Congress has repeatedly delayed the cuts. A 25% cut was scheduled to take effect January 1. The bill also extended the Qualified Individual Medicare Savings Program (QI) which was set to expire at the end of December. This program is essential to many seniors whose income is between 120-135% of the federal poverty level. This program pays for Medicare Part B premiums that come out of the social security check every month. Resource levels for this program increased for 2011. The MSP (Medicare Savings Program) resource limit for individuals is \$6,680 and for a married couple \$10,020.

If you utilized the Open Enrollment period to update your Medicare coverage then you realize how important it was to have kept records throughout the year of your doctor appointments, admission and discharge dates and what tests or x-rays you received. When you receive your Medicare Summary Notice, you can compare your list with the notice to be sure it is accurate. Also, by having this listing, you will be better able to compare your co-pay costs throughout the year with the projected costs through plans with no or limited co-pays to determine whether it's best to keep a Medicare advantage plan or consider a Medigap Supplement plan to provide best coverage for you.

Apprise Medicare counselors, available to county residents through RSVP of Montgomery County, are regularly trained and informed of changes and updates in Medicare coverage so they can inform and educate the public of their rights and options. Counselors provide information free of charge to individuals or groups. Feel free to contact a counselor to let them know what topic(s) may be of particular interest to you. RSVP Apprise Medicare counselors can be reached for a consultation any time of the year. Regularly scheduled meetings are posted on RSVP's website ([www.rsvpmc.org](http://www.rsvpmc.org)) or consumers can call 610-834-1010, ext. 20 to schedule an appointment.