

Iowa Senior Medicare Patrol
Aging Resources of Central Iowa
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Dumpster Diving

You may have heard the term, “dumpster diving” and pictured in your mind the city streets of New York. That picture is far from Main Street Iowa and we just don’t imagine that happening here. But it just happened in a small community in south central Iowa. A person was observed driving up to the dumpsters at a senior housing complex and transferring all the garbage everything into their car!

We know this person may have been searching for food but we should take seriously, the threat of identity theft resulting from this dumpster diving episode. And we must take seriously the possibility it can happen in other Iowa communities.

The Federal Trade Commission (FTC) is our nation’s foremost public authority on preventing and recovering from identity theft. Here’s what they say. **“To thwart an identity thief who may pick through your trash or recycling bins to capture your personal information, tear or shred your charge receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards that you’re discarding, and credit offers you get in the mail.”**

You should look carefully at the things in your mail you consider to be “junk.” Those letters may have some of your personal information printed on the enclosures. Be sure to shred or tear those before placing in your trash. The few minutes it takes to shred or tear and destroy items before throwing them away are well worth it, compared to the money and time it can take to recover from identity theft.

For more information from the FTC, call 1-877-382-4357 or view their Internet site at www.ftc.gov.

Tell Medicare if You Think They Could Improve Their Communication!

Medicare is asking for YOU to let them know if they use clear language in their communications. Federal agencies, such as Medicare are required to use “plain language.” There’s even a law that’s called “The Plain Writing Act of 2010.” The Senior Medicare Patrol encourages you to let Medicare know if they could make the “Medicare Summary Notice” (or explanation of benefits, as we often call it) easier to understand. Medicare officials are currently working on improving the explanation of benefits notice and hope to have it revised by early 2012.

Look on their home page at www.Medicare.gov, for “Is Medicare Information Clear?” You can click on that link to get to a page where you enter your comments. If you don’t use a computer, ask your kids or grandkids or friend, to help you send a message on their computer. Sometimes we feel that it’s hard to “be heard;” well, they are ASKING for you to let them know, so let ‘em have it!

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