

**Iowa Senior Medicare Patrol
Aging Resources of Central Iowa
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2012 FEBRUARY SENIOR MEDICARE PATROL NEWSLETTER

Warning! Don't Fall for Scam Calls About Medicare Cards

Older Iowans have been receiving calls from persons stating that a new card must be sent to them, to use along with their Medicare card or to replace their Medicare card. If the caller gets the chance to talk at length they may claim that the card they are sending can pay for some medical services. The scammers ask for bank account numbers, saying you can read the numbers off the bottom of your check blanks. Senior Medicare Patrol has been receiving these scam reports from around the state. Neither Medicare nor any legitimate private company is making calls about new cards of any kind.

It's the "Grandparent Scam" Once Again

Even if you've heard of the "grandparent scam" before, please read on for the latest. A central Iowa woman lost \$6,800 to a clever and convincing con artist; the thief posed on the phone as the woman's grandchild, claiming to have an emergency and needing money immediately by wire transfer. Can you imagine losing almost \$7,000 of money you worked so hard to save and no hope of getting it back? Police and sheriff officers have no way of tracking down these callers and wire transfer businesses only ask for identification when the scam artist picks up the money order. Wondering how a thief could get an ID in your grandchild's name? They often don't have to because during the phone call they convince you they can't get to the wire transfer location and must send someone else to pick up the money for them, so the caller can use their own ID.

It is very alarming to think your grandchild may be in harm's way and needs your help. If you receive such a call do not agree to anything, tell them you will call another family member who would likely know where your grandchild is, and offer to call them back. If you insist on this the scammer will likely give up and hang up– then you'll know the truth. And the saddest thing of all is that the caller will just dial someone else's phone number and maybe strike it rich with the next person.

If you have heard this story so many times you are tired of it..... Please warn a neighbor or friend or your coffee group or your Sunday School class. Iowans continue to lose money to this scam so please help Senior Medicare Patrol spread the warning!

"Free Gifts" from Medical Equipment Suppliers

A northwest Iowa woman recently reported to Senior Medicare Patrol a potential case of wasted Medicare funds, which she has reported to Medicare officials. She obtained a wheelchair from a medical equipment supplier years ago, which was covered by Medicare. The company recently sent her a blanket which she understood was a gift for being a customer. Can you imagine how amazed she was when she read her Medicare Summary Notice and discovered the company billed the blanket to Medicare as an arthritic treatment for hundreds of dollars?

Have you experienced anything like this? If so, you should report it to our Senior Medicare Patrol at 1-800-423-2449 or Aging Resources of Central Iowa at 515-255-6142, Ext. 312. If you receive medical supplies that are covered by Medicare, the medical equipment company should not send any different supplies to you unless you and your doctor have determined you need the additional supplies.

How would you know if the company has billed Medicare? Everyone on Medicare receives a quarterly statement from Medicare, explaining the health care that's been billed to Medicare and how much Medicare has paid for your care. You may get more than one statement per quarter since Medicare sends three separate statements for physician care, hospital care and medical equipment. Each statement says "This is Not a Bill" on it.

You CAN make a difference in keeping Medicare "healthy" by watching your Medicare Summary Notices for mistakes or charges you didn't authorize. If you see a problem or have a question, call the medical provider. If you suspect that Medicare rules are being broken, call Senior Medicare Patrol for assistance.

Would Your Bank or Credit Card Company Send You an E-Mail?

This is the question you should ask yourself if you receive an e-mail that looks like it is from your bank or credit card company. Senior Medicare Patrol has received reports from Iowans who've received e-mails that appear very legitimate but are asking to verify account numbers or PIN or other personal information. The banking and credit card industries often take the front line in warning their customers – don't respond to these e-mails because legitimate companies don't send these types of messages. If you receive such an e-mail from a business where you have an account and you feel that you need to respond, please phone the company using a phone number that is in your records, for instance on a monthly statement. Don't use phone numbers mentioned in the e-mail. People who enjoy using e-mail for communication like its ease and quickness but with convenience comes the need to be wary of unusual messages just as we all should be wary of unexpected phone calls asking us to reveal our personal or financial information.

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