SMP

COVID-19 Consumer Tip Sheet

Tips for Protecting Yourself and Medicare

Scams related to the coronavirus, also known as COVID-19, are rapidly increasing as the public health emergency develops. Scammers are targeting older adults and those with serious long-term health conditions who appear to have a higher risk for serious illness from COVID-19.

Fraudsters are attempting to bill Medicare for sham tests or treatments related to the coronavirus and are targeting individuals to illegally obtain money or Medicare numbers.

What Can You Do to Stop COVID-19 Fraud?

- Do not give out your Medicare number to anyone other than your doctor or other health care provider.
- Protect your Medicare number and treat your Medicare card like a credit card.
- Never provide your Medicare number to anyone who contacts you through unsolicited calls, texts, or emails.
- Be cautious of anyone who comes to your door offering free coronavirus testing, treatment, or supplies.
- Don't click on links from sources you don't know, which could put your computer or device at risk. Make sure the anti-malware and anti-virus software on your computer are up to date.
- Be cautious when purchasing medical supplies from unverified sources, including online advertisements and email/phone solicitations.
- Ignore online offers for vaccinations. If you see ads touting prevention products or cures for COVID-19, they are most likely a scam.
- Do your homework before making a donation to a charity or crowdfunding site due to a public health emergency. Be particularly wary of any charities requesting donations by cash, by gift card, or wire transfer.
- Be alert to "investment opportunities." The U.S. Securities and Exchange Commission (SEC) is warning people about online promotions, including on social media, claiming that the products or services of publicly traded companies can prevent, detect, or cure COVID-19 and that the stock of these companies will dramatically increase in value as a result.

What Does Medicare Cover in Relation to COVID-19?

- Medicare Part B (Medical Insurance) covers COVID-19 tests when ordered by your doctor or health care provider on or after February 4, 2020.
- Medicare covers all medically necessary hospitalizations, including extra days in the hospital for patients who had to stay longer under COVID-19 quarantine.
- There is no vaccine for COVID-19 at this time; however, if one becomes available, Medicare will cover it.
- Medicare also recently expanded coverage of telehealth services to enable beneficiaries to access a wider range of services from their providers without having to travel to a facility.
    - This includes access to doctors, nurse practitioners, clinical psychologists, and licensed clinical social workers.
    - During this emergency, there are also more options for the ways your providers can talk with you under this provision.

- For Medicare coverage questions, contact your local State Health Insurance Assistance Program (SHIP) at SHIPTAcenter.org or 1-877-839-2675.

Other COVID-19 Resources

- Administration for Community Living (ACL): ACL.gov/COVID-19
- Senior Medicare Patrol National Resource Center (SMPNRC): www.smpresource.org/Content/Medicare-Fraud-Schemes/COVID-19-Fraud
- Centers for Disease Control and Prevention (CDC): CDC.gov/coronavirus/2019-ncov
- Federal Trade Commission (FTC): FTC.gov/coronavirus
- Medicare: Medicare.gov/medicare-coronavirus

How Your Senior Medicare Patrol (SMP) Can Help

Your local SMP is ready to provide you with the information you need to **PROTECT** yourself from Medicare fraud, errors, and abuse; **DETECT** potential fraud, errors, and abuse; and **REPORT** your concerns. SMPs and their trained volunteers help educate and empower Medicare beneficiaries in the fight against health care fraud. Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It also can provide information and educational presentations.

To locate your state Senior Medicare Patrol (SMP):
Visit www.smpresource.org or call 1-877-808-2468.

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