



EDUCATIONAL RESOURCES

 HOME CARE

 HOME HEALTH

 HOSPICE

# On the Front Lines of Medicare Education and Assistance

## SHIPs and SMPs

Presented by:

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# Agenda

- State Health Insurance Program (SHIP) Overview
  - Common Enrollment Scenarios
  - Common Coverage Concerns
- Senior Medicare Patrol (SMP) Overview
  - Common SMP Scenarios
- Medicare Fraud Schemes
- Partnership and Professional Resources

# State Health Insurance Assistance Program (SHIP) Overview



- Provides local, in-depth, unbiased help with Medicare enrollment, coverage, and appeals at no cost
- Supported by the U.S. Administration for Community Living (ACL), HHS
- 54 programs (every state, DC, PR, GU, USVI)
  - May go by different names in your state (e.g., HICAP, OSHIIP, SHINE, SHICK, VICAP)
- 11,000+ team members (half volunteers) nationwide

# SHIP Locator

Find a local program

[www.shiphelp.org](http://www.shiphelp.org)

1-877-839-2675

## FIND YOUR SHIP

SHIP State Health Assistance Program

### Need Local Help With Medicare

Contact your local SHIP for in depth, one-on-one insurance counseling and assistance with Medicare.

Alabama	Illinois	Nebraska	South Carolina
Alaska	Indiana	Nevada	South Dakota
Arizona	Iowa	New Hampshire	Tennessee
Arkansas	Kansas	New Jersey	Texas
California	Kentucky	New Mexico	US Virgin Islands
Colorado	Louisiana	New York	Utah
Connecticut	Maine	North Carolina	Vermont
Delaware	Maryland	North Dakota	Virginia
District of Columbia	Massachusetts	Ohio	Washington
Florida	Michigan	Oklahoma	West Virginia
Georgia	Minnesota	Oregon	
Guam	Mississippi	Pennsylvania	
Hawaii	Missouri	Puerto Rico	
Idaho	Montana	Rhode Island	

Looking for help? Find your local SHIP here: **SHIP Locator**

# SHIP Structure & Training

- Mix of telephonic, web, and in-person counseling
- Intake and handling of contacts differ by state
- States set counselor certification/recertification requirements; at minimum:
  - Basics of enrollment
  - Understanding costs and applying for low-income subsidies
  - Plan comparisons



# Common Coverage Concerns

- Who pays first?
- Balance billing for people with both Medicare & Medicaid
- Appealing coverage denials
- Navigating provider and formulary changes



# Common Enrollment Scenarios

- Choosing between Original Medicare and Medicare Advantage
- Delaying Medicare enrollment while working past age 65
- Transitioning from ACA/expansion Medicaid to Medicare
- Coordination with other insurance



# Medicare Marketing Concerns

Red flags are if someone:

- Says they are from or sent by Medicare, Social Security, or Medicaid
- Offers you gifts if you agree to sign up for their plan
- Sends you text messages or calls you without your permission
- Pressures you to enroll in their plan
- Approaches you in public and tries to sell you a plan



Misleading marketing and marketing violations should be reported to your local Senior Medicare Patrol (SMP) or State Health Insurance Assistance Program (SHIP).

# Senior Medicare Patrol (SMP) Overview

- Empower and assist people with Medicare to prevent, detect, and report Medicare fraud, errors, and abuse through outreach, counseling, and education
- Supported by the U.S. Administration for Community Living (ACL), HHS
- 54 programs (every state, DC, PR, GU, USVI)
- 5,600 + team members (half volunteers) nationwide
- SMP Locator, [www.smpresource.org](http://www.smpresource.org), or call toll - free 1-877-808-2468



# Health Care Fraud

- Costs billions each year \$\$, unable to determine an exact amount
- The intentional deception or misrepresentation to obtain money or property from a health care benefit program (ex. Medicare and Medicaid)
- Broad spectrum of fraud, waste, errors, and abuse that can differ in intent, type, and scope
- Criminals consider health care fraud easier to commit and more lucrative
- The 2025 Department of Justice reported from the [National Health Care Fraud Takedown](#) that there was \$14.6 billion of intended fraud loss charged

# Common SMP Scenarios

- Received unsolicited medical equipment
- Strange charges on Medicare Summary Notice (MSN)
- Questions about marketing materials, unwanted calls or mail



# Types of Schemes

## Medicare fraud

- Ambulance
- Durable Medical Equipment
- Genetic Testing
- Home Health
- Hospice
- Medical Identity/Medicare Card
- Marketing Violations
- Skilled Nursing Facility
- Outpatient Mental Health
- Prescription Drug
- Remote Patient Monitoring
- Telehealth







**Build your  
knowledge  
against  
Medicare  
fraud &  
scams.**



Preventing Medicare Fraud

SUPPORTED BY GRANT # 90MPC0002 FROM ACL

# Durable Medical Equipment (DME) Fraud

-  Difference between medically unnecessary complaints and beneficiary involvement
-  Braces and Orthotics
-  Diabetic Supplies
-  Wound Care
-  Urinary Catheters and Ostomy Bags
-  Compression Garments/Items

## MEDICARE STATEMENT RED FLAGS

Look through claims and watch for words like:

-  **Diabetic supplies**
-  **Hospice**
-  **Glucose monitors**
-  **Urinary catheters**
-  **Genetic tests**

Report suspicious claims to the SMP.



SMPRESOURCE.ORG



877.808.2468

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# HOSPICE FRAUD TRENDS



## Not terminally ill

Knowingly admitting patients into hospice who are not terminally ill.



## Inflated level of care

Falsely documenting the patient needs crisis care to receive the highest reimbursement rates.



## Gift incentives

Using gifts to get beneficiaries to sign up for hospice care, which provides comfort and pain relief, but not taking steps to treat the illness.



## Services never provided

Billing for visits or even inpatient care when the beneficiary is actually at home and no one came for a visit.

**If you see it, report it!**

# Hospice Fraud

- False diagnosis of terminal illness
- Targeting of assisted living, nursing home, and long-term care resident
- Paying kickbacks, or bribe, for hospice referrals or services
- Billing for a higher level of care than was needed or provided
- Door-to-door solicitation offering gifts or incentives for 'free' housekeeping if you 'sign-up'
- Offering adult daycare, homemaker, or housekeeping services

# Home Health Fraud

- ❗ Medically unnecessary services
- ❗ Inadequate services
- ❗ Unrendered visits
- ❗ Abuse, neglect, and embezzlement
- ❗ Training and certification fraud
- ❗ Virtual visits
- ❗ Remote Patient Monitoring (RPM) services

## Home Health Care Fraud



### Examples include:

- Receiving services when Medicare's definition of homebound wasn't met
- Services were not deemed medically necessary by your doctor
- Being billed for skilled nursing care and/or therapy services that were not provided

[SMPRESOURCE.ORG](https://www.smpresource.org)  
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877.808.2468

 **SMP**  
Senior Medicare Patrol  
Preventing Medicare Fraud

# Medical Identity Theft

This is the most frequently reported complaint to the SMPs

**8** SIGNS OF IDENTITY THEFT

**SMP**  
Senior Medicare Patrol  
Preventing Medicare Fraud

- 1** You see withdrawals from your bank account that you can't explain.
- 2** Medical providers bill you for services you didn't use.
- 3** You don't get your bills or other mail.
- 4** Medical claims are denied because records show you've reached your benefit limits.
- 5** A health plan won't cover you because your medical records show a condition you don't have.
- 6** The IRS notifies you that more than one tax return was filed in your name.
- 7** Debt collectors call you about debts that aren't yours.
- 8** You find unfamiliar accounts or charges on your credit report.

# Common Methods of Contact by Scammers

- Text/Telephone
- Mail/Print
- In-Person
- Fax
- Email
- Internet/Social Media/TV



# SMP and SHIP Professional Resources

- Common fraud scheme tip sheets: <https://smpresource.org/medicare-fraud/fraud-schemes/>
- Medicare monthly blog: [www.shiphelp.org/blogs/](http://www.shiphelp.org/blogs/)
- SMP Medicare Tracker mobile app: <https://smpresource.org/app>





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# Thank you

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