Senior Medicare Patrols (SMPs) empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education.

Please feel free to share this publication with others who may benefit from its contents.

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Fraud Surrounding COVID-19 is On the Rise

As the number of people and communities affected by the COVID-19 pandemic grows, so do the scams associated with it. Scammers use public health emergencies as opportunities for new fraud schemes. And because older adults are at greater risk for serious illness from this virus, they are at increased risk of being targets.

During this medical crisis facing our nation, it is important to have the facts surrounding COVID-19, to be aware of the potential for scams, and to know what you can do to protect yourself.

Currently there is no FDA-approved vaccine for COVID-19 and although there may be treatments for symptoms, there is no “cure”. However, scammers often use fear-based tactics to convince people that a vaccine or cure is now being offered.

Key Points
Beware of anyone contacting you in person, on the computer or by phone, claiming to have a cure or vaccine.

- Do not give your Medicare number, Social Security number, or any personal information in response to unsolicited calls, text, email, or home visits.
- Hang up (or shut the door) on anyone who claims they have a test kit for the virus.
- Be suspicious of anyone offering anything related to COVID-19 such as testing kits, any supplies, or treatments.
- Don’t succumb to fear-based tactics of scammers. Cut off those who make you afraid and contact familiar sources instead.

Also, remember that although the Centers for Disease Control and Prevention (CDC) and other public health officials may contact you, they will not ask for your insurance number or financial information.

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What Does Medicare Cover in Relation to COVID-19?

- Medicare Part B 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 Part D will cover it.
- Medicare also recently expanded coverage of telehealth services to enable beneficiaries to access a wider range of services from their provider 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 provider can talk with you under this provision.

What You Can Do

- Contact your own doctor if you are experiencing potential symptoms of COVID-19.
- Carefully review your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) looking for errors or claims for products or services that weren’t received.
- Follow the instructions currently outlined by the CDC, the governor, and your living complex.
- Be prepared to take further action if instructed in response to COVID-19.

How Your Wisconsin Senior Medicare Patrol Can Help

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

Wisconsin SMP is available for outreach events, educational sessions for beneficiaries, caregivers and professionals, workshops and exhibits at events. Please contact us at [smp-wi@gwaar.org](mailto:smp-wi@gwaar.org) for more information.