

STOP MEDICARE FRAUD

Tips to keep you safe

- ▶ Protect your Medicare number located on your red, white and blue Medicare card. Treat it like a credit card and don't carry it with you unless you need to use it.
- ▶ Do not give out your Social Security, Medicare, and bank account numbers over the phone or in person, unless you made the contact and you trust the person.
- ▶ Remember that nothing is ever "free." Don't accept offers of money or gifts for free medical care.
- ▶ Ask questions. You have a right to know everything about your medical care including the costs billed to Medicare.
- ▶ Use a calendar to record all your medical appointments and any tests or x-rays you get. Check it against your Medicare statements to make sure your statements are accurate.
- ▶ Be wary of medical providers who tell you the item or service isn't usually covered, but they "know how to bill Medicare" so Medicare will pay.
- ▶ Be cautious if a company requests you pay for premiums in cash, pay a year's premium in advance, or pressures you to buy right away because "it's your last chance."
- ▶ Check with the Office of Insurance Commissioner to make sure an insurance company or agent is allowed to do business in Washington state.

If you suspect fraud or have questions, call our Insurance Consumer Hotline, and ask to speak with SHIBA (Statewide Health Insurance Benefits Advisors). SHIBA is Washington state's Senior Medicare Patrol project. We can help you prevent, detect and report Medicare and Medicaid fraud and abuse.

1-800-562-6900



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www.insurance.wa.gov/shiba