DON'T BE A VICTIM

You Have CHOICES

Information & Assistance for Seniors & Their Families

of Healthcare Fraud, Scams or Identity Theft

PROTECT, DETECT & REPORT

PROTECT…

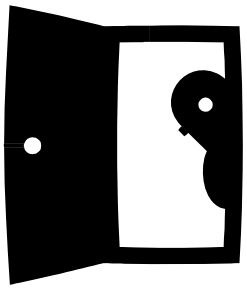
√ **Go to trusted sources** for services, medicine or equipment – check your healthcare provider **1st** before buying any Internet drug products or services.

√ **It is shrewd to be rude!**

→ Hang up the phone if someone calls requesting personal information (bank account, credit card, Social Security or Medicare numbers);

→ *If it sounds too good to be true – it probably is!*

→ Shut the door on anyone who comes to your door uninvited saying they are from Medicare, Social Security, or another health care company.



√ **Safeguard your Personal Information – Stay Safe**

→ Don't leave your wallet or purse unattended or carry it casually; Try a neck wallet instead!

Safety Tip #1: Use a neck wallet instead of a purse or large wallet when you go shopping. Keep it tucked inside your coat to deter pick pockets and purse-snatchers. Carry only one credit card, a drivers license (or a photo id), and an "emergency card" – leave other cards in a safe place at home! Less is better than more!

→Never carry your Social Security card with you; only carry your Medicare card when you need it for a medical appointment; a credit card, a photo id such as a driver's license & an "in case of emergency" card are all you need. Leave other cards or "personal identifiers" at home in a SAFE, SECURE place;

→Don't put your outgoing mail in a curbside mailbox. Bring your new mail in every day. Thieves can get your personal information from your bills and letters;

→ Rip up or shred healthcare or personal documents. Crooks may rummage through your trash.

Safety Tip #2: Do not carry your keys in your pocketbook or wallet! Keep them separate from your identification. Attach them to a key ring you can wear on your wrist – with a whistle to have just in case of emergency!

√ **Do your homework!**

→ Reduce unwanted Telemarketing calls – **www.donotcall.gov** or Call 1-888-382-1222

→ Check your credit reports for FREE once each year – **www.annualcreditreport.com** or Call 1-877-322-8226

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DETECT…

√ **Check your charges & services**

→ In addition to bank & billing statements, always review your Medicare Summary Notices (MSN), & Explanation of Benefits.

→ Look for any charges that seem wrong to you – charges for something you didn't get, billing for the same thing twice, services not ordered by your doctor.

To help you with Medicare charges…

1. Use a personal journal (Call **CHOICES SMP** for one -- **1-800-994-9422**) or a calendar to record the date and type of services;
2. Register on **www.mymedicare.gov** to receive your personal Medicare information and Medicare Summary Notices anytime; or review your quarterly statements; &
3. Compare your records with Medicare records - Do the appointment dates match? Did you see that provider? Did you get that procedure? Do you recognize every charge?

REPORT…

√ **Act Quickly and Take Action!**

→ If you feel threatened by someone who is trying to steal your money or personal information or trying to scam you, call the police – or 911 – first.

→ Then, if you question any of your healthcare charges or suspect fraud or a scam – call your **CHOICES SMP** Counselor at your regional Area Agency on Aging -- **1-800-994-9422 –** for further assistance.

→ By reporting incidences to **CHOICES SMP** you also may be preventing someone else from falling prey to fraud and scams. **CHOICES SMP** sends ALERTS throughout the state to warn its consumer networks to be on the lookout for possible fraud and scams that have been reported.

What is CHOICES SMP?

For many years, the senior citizens of Connecticut have trusted **CHOICES** as the state Health Insurance Program (**SHIP**) to provide the guidance and support they need to under-stand Medicare and their other health insurance options. Now **CHOICES SMP** (Senior Medicare Patrol) helps seniors and their caregivers protect against healthcare fraud, abuse and scams through community presentations, one-on-one counseling & network ALERTS. **CHOICES** also offers FREE information and referral services that cover a wide variety of issues that seniors and their families may be facing. These include screening for federal and state benefits, access to housing, nutrition and legal services, and caregiver support.

To find out how **CHOICES** can help you with your current or long-term needs, how you can sponsor or attend a presentation or how you can become an **SMP** "fraud and scam buster" volunteer, call us at your regional Area Agency on Aging, **1-800-994-9422.**