



*Are you
having trouble
understanding
your medical
bills?*

Montana SMP is your key!

Are you at your wit's end trying to understand medical paperwork? Montana SMP volunteers work one-on-one with older adults to help you understand your medical bills and Medicare statements. With their help, you will gain confidence understanding Medicare and other insurance paperwork, including complicated hospital bills and billing procedures.

Montana SMP volunteers receive personalized training on Medicare and healthcare fraud, how to read Medicare paperwork and how to look for medical billing errors which may be costly for the consumer.

**Become a smart
healthcare consumer**

If you would like more information about how to help prevent healthcare fraud, or to volunteer, contact the Montana SMP coordinator at the Area Agency on Aging nearest you!

Don't Be a Target of Healthcare Fraud.

**Empowering Seniors to
Prevent Healthcare Fraud**

**Find Out How to Prevent
Healthcare Fraud**

Action for Eastern Montana

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This publication was supported, in part, by a grant from the Administration for Community Living, Administration on Aging. Points expressed herein do not necessarily reflect official AoA policy.



Protect Detect Report

Protect

Detect

Report

Protect yourself from Medicare errors, fraud and abuse.

Learn to detect potential errors, fraud and abuse.

Suspect that you have been a target of errors, fraud and abuse? Report it.

Protecting your personal information is the best line of defense in the fight against healthcare fraud and abuse. Every day, consumers get ripped off by scam artists. Medicare and Medicaid lose billions of dollars each year. You can make a difference! Here are some ways to take an active role in protecting your healthcare benefits:

- Treat your Medicare, Medicaid and Social Security numbers like a credit card number. Never give these numbers to a stranger.
- Remember, Medicare doesn't call or visit to sell you anything.
- Don't carry your Medicare or Medicaid card unless you will need it. Only take it to doctor's appointments, visits to your hospital or clinic, or trips to the pharmacy.
- Record doctor visits, tests and procedures in your personal health care journal or calendar.
- Save Medicare Summary Notices and Part D Explanation of Benefits. Shred the documents when they are no longer useful.

Even when you do everything right, there is a chance that you could be a target of healthcare fraud. There are a lot of ways that your personal information can be used without your permission.

Here are some steps you can take to detect potential errors, fraud and abuse:

- Always review your Medicare Summary Notice (MSN) and Part D Explanation of Benefits (EOB) for mistakes. Access to your current Medicare account is available 24 hours a day, simply visit www.MyMedicare.gov.
- Compare your MSN and EOB to your personal health care journal and prescription drug receipts to make sure they are correct.
- Look for three things on your billing statement:
 1. Charges for something you didn't get
 2. Billing for the same thing twice
 3. Services that were not ordered by your doctor

If you suspect errors, fraud or abuse, report it immediately! You will protect other people from becoming victims and help to save your Medicare benefits.

Here are the steps you should take to report your concerns and abuse:

- If you have questions about information on your Medicare Summary Notice or Part D Explanation of Benefits, call your provider or plan first.
- If you are not comfortable calling your provider or plan or you are not satisfied with the response you get, call your local SMP at 1-800-551-3191.

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