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## WATCH OUT FOR THESE SCAMS AFFECTING MEDICARE BENEFICIARIES IN 2020

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Medicare and other scams affecting seniors have become a major problem. According to the National Council on Aging, scams against seniors have become “the crime of the 21st century”. Seniors are a targeted population. A senior might be targeted because of dementia, frailty, or loneliness. Seniors might also have assets that can be considered easy pickings by fraudsters.

1. Medicare and health insurance scams. Almost every senior citizen becomes eligible for Medicare when he or she turns 65. At the Senior Medicare Patrol of New Jersey (SMPNJ), we run into these scams all the time:
  - a) Callers who represent themselves as being from Medicare and ask for personal information. Medicare does not call Medicare beneficiaries to ask for personal information. At the SMPNJ we have heard that one of the new scams is beneficiaries being told that Medicare is issuing new chip embedded Medicare cards and they need to confirm their Medicare number.
  - b) Callers who offer free braces to unwitting seniors. These braces are delivered to beneficiaries who have not seen a doctor and are not medically necessary.
  - c) Genetic testing scams at health fairs are offered free to assist your doctor in treating you better or as a preventive service. These tests go by many names, including cancer screening, DNA screening, hereditary cancer screening, dementia screening, and pharmacogenomics – medication metabolism. Medicare beneficiaries should not voluntarily participate in any of these tests unless they are ordered by a doctor who knows their history and believes the test to be medically necessary to properly treat them.
2. Counterfeit prescription drugs. The high cost of prescription drugs has led many seniors to seek lower cost drugs. The danger to seniors is not knowing where the drug came from or was manufactured, the ingredients in the drug, which can be harmful, and even whether the drug is made to treat your symptoms. Don't buy drugs over the internet. Go to your local pharmacy to purchase all your drugs, and if you have any questions, consult your pharmacist.
3. Telemarketing scams. Telemarketing has become an easy way for fraudsters to scam seniors. Many seniors will always pick up the phone and have been doing so all of their lives. Many seniors are also familiar with and comfortable ordering things on the phone. We at the SMPNJ have this warning: IF YOU RECEIVE A CALL AND YOU DO NOT RECOGNIZE THE CALLER'S TELEPHONE NUMBER, DO NOT PICK UP THE CALL. LET THE ANSWERING MACHINE SCREEN ALL OF YOUR CALLS.

What most seniors will find is that no message is left — an indication that the call is a scam or an unsolicited invitation to buy something.

4. Other Common Scams. While the SMPNJ mostly deals with Medicare and other health-related scams, we do see other scams that affect Medicare beneficiaries:

### SMP of New Jersey Advisory Committee

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(continued)

- (a) Grandparent Scam. This scam where a grandparent is called by someone saying a grandchild is hurt or in jail and the grandparent is asked to send money. The scam seeks to rely on the love of a grandparent for a grandchild, making the grandparent act without asking the right questions or seeking to establish whether the call is genuine. The caller, having done some background research, might know the names of the grandparent and the grandchild in question.
- (b) Social Security Scam. This scam seems to be on the rise, and the SMPNJ is hearing from many Medicare beneficiaries that they have received calls reportedly from the Social Security Administration indicating that their Social Security numbers have been involved in some criminal activity and they need to confirm their numbers to assist in resolving this activity.
- (c) Internal Revenue Scams. As in other IRS impersonation scams, thieves make unsolicited phone calls to their intended victims fraudulently claiming to be from the IRS. In the most recent scam variation, callers “spoof” the telephone number of the IRS Taxpayer Advocate Service (TAS) office in Houston or Brooklyn. Calls may be “robo-calls” that request a call back. Once the taxpayer returns the call, the con artist requests personal information, including a Social Security number or individual taxpayer identification number. Like most agencies, IRS and TAS do not initiate calls to taxpayers “out of the blue”. Typically, a taxpayer would contact TAS for help first, and only then would TAS reach out to the taxpayer. In other variations of the IRS impersonation phone scam, fraudsters demand immediate payment of taxes by a prepaid debit card or wire transfer. The callers are often hostile and abusive. Alternatively, scammers may tell would-be victims that they are entitled to a large refund, but must first provide personal information.


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Scams and scam artists will always be an issue. Beneficiaries must now be more vigilant than ever before to protect themselves from Medicare and other scams. If you need help with a Medicare scam, call the SMPNJ at 1-732-777-1940 or at our hotline number 1-877-SMP-4359 (1-877-767-4359). Please also visit our website at [seniormedicarepatrolnj.org](http://seniormedicarepatrolnj.org). If you need more information about Medicare scams or wish to inform us of a Medicare scam online, click on Report Fraud.

**NEW JERSEY FOUNDATION FOR AGING**

The Senior Medicare Patrol of New Jersey (SMPNJ) works and partners with agencies across the state as part of its mission to 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. In this issue we are highlighting the work of the New Jersey Foundation for Aging. Melissa Chalker, the Executive Director, sits on the Advisory Committee of the SMPNJ.

Advocating for NJ’s Older Adults  
NJ Foundation for Aging  
Melissa Chalker, MSW, Executive Director

**NJFA’s History**

The New Jersey Foundation for Aging (NJFA) was founded in 1998 by four of the state’s County Office on Aging directors. At that time, the County Office on Aging network in NJ saw that the writing was on the wall: New Jersey faced an increase of aging seniors with changing and diverse needs, from personal care to assistance with housing to medical assistance – even basic access to resources. It became clear that meeting the needs of 21st-century seniors was going to involve addressing all those issues, plus in-home care, financial hardships and more. Traditional family roles were shifting. The reality of more family members in the workforce meant a shortage of caregivers. The four directors knew they needed a unified voice to support and strengthen the aging network.

In February 1998, the Foundation filed as a New Jersey state corporation, becoming a 501(c)(3) tax-exempt organization. NJFA was now established, and the commitment of NJFA was spelled out in the original mission statement:

*The New Jersey Foundation for Aging will work to improve and expand new and innovative approaches in the delivery of services that enable older adults to live in the community with independence and dignity.*

Three articles in our Certificate of Incorporation have guided the work of NJFA over the past 20-plus years:

- a) To serve older adults in NJ
- b) To serve as the statewide voice for social policy to enhance services for older New Jersey residents
- c) To encourage and maintain high standards of service in the field of aging to better serve older adults.

## What We Do

From the time we were founded in 1998, NJFA has hosted 21 annual conferences for professionals entrusted with caring for seniors, funded more than 40 innovative senior services programs, published “Renaissance” magazine from 1999 to 2019, produced more than 100 episodes of our Aging Insights TV program (available on our website and our YouTube channel) and worked on countless policy and advocacy issues facing older adults in New Jersey.

Some of the policy issues that have been priorities for NJFA are economic security, senior hunger, transportation, and caregiver support. NJFA often works with partners to address these important issues. Often NJFA convenes groups and presents forums to discuss needed policy and advocacy work. One example is our recent affordable housing stakeholder group, which brought together many partner organizations and led to the release of a Recommendation Report (which is available on our website) on how to improve access to affordable housing in NJ for older adults and those with chronic conditions.

## Looking forward

NJFA continues to advance our mission of providing leadership in public policy and education. We do this with a statewide focus on social policy and by advocating for high standards of service in the field of aging. With the help of our Board, as well as our many partners and funders, we will focus on providing professional education through our annual conference and other forums. NJFA remains fiercely committed to giving a voice to New Jersey’s older adults on policy issues and continuing to promote public awareness of aging issues through our website, blog, social media, Aging Insights TV program and more.

All of NJFA’s efforts are aimed at bringing greater awareness to the community about aging and promoting a more positive image of it. Again, we couldn’t do it without our friends, and so we thank the Senior Medicare Patrol and countless others for their continued partnership. Let’s all work together to ensure everyone in NJ can Age Well!

**Medicare beneficiaries were bombarded with ads and solicitations during the Medicare Open Enrollment Period that ended December 7, 2019. If they chose a Medicare Advantage plan they may now regret their choice. Can they now change Medicare Advantage plans or make other changes?**



Medicare now has a Medicare Advantage Open Enrollment period for those beneficiaries who were already enrolled in a Medicare Advantage as of January 1, 2020. This enrollment period continues through March 31, 2020.

During this period, a Medicare Advantage plan member can do the following one time:

1. Change to another Medicare Advantage plan. Maybe you discovered that one of your doctors is not in the network or, even though the plan may include drug coverage, some of your drugs are not on the formulary (list of covered drugs.)
2. Go back to original Medicare, enroll in a Medicare Supplement plan, and join a Medicare Part D prescription drug plan. A word of warning. If a beneficiary is currently enrolled in a Medicare Advantage plan and wants to go back to original Medicare, he/she may no longer have a guaranteed right to enroll in a Medicare supplement plan. A Medicare supplement plan can deny him/her enrollment entirely or charge him/her a non-preferred higher premium because of his/her current health status. The company cannot, however, impose a waiting period for current conditions, since the Medicare Advantage plan counts as prior “creditable coverage”.

Important note: If you decide to leave your Medicare Advantage Plan you need to do so by enrolling in a new plan (either another Medicare Advantage Plan or a Part D drug plan). You do not need to contact your current MA plan to request disenrollment. Doing so first will use up your “election decision” and prevent you from enrolling in another plan.

Any change you make will take effect the first of the following month. So if you change to a new plan in February, the new plan will take effect on March 1.

## STAY CONNECTED

The Senior Medicare Patrol of New Jersey has a website. You can reach our site at:

<http://seniormedicarepatrolnj.org/>

Website



Facebook



Twitter



Email



YouTube



## Serve your community; learn about Medicare by volunteering for the New Jersey Senior Medicare Patrol

SMP of New Jersey is currently recruiting Community Liaisons to speak to small groups of their peers and help provide Medicare education at community events.

The role of the Community Liaison is to share information that can help others **PREVENT, DETECT, and REPORT** Medicare fraud, errors, and abuse.

### FREE TRAINING AVAILABLE

For more information, please contact – Michelle Beley-Bianco, SMP Coordinator of Volunteer at 732-777-1940 or [michelleb@jfsmiddlesex.org](mailto:michelleb@jfsmiddlesex.org)

## SMP - Empowering Seniors to Prevent Medicare Fraud

### Senior Medicare Patrol of New Jersey

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