

Helpful Resources

County Agencies on Aging

Senior Helpline: (808) 768-7700

Oahu: (808) 768-7705

<http://www.elderlyaffairs.com/>

Kauai: (808) 241-4470

<http://www.kauai.gov/default.aspx?tabid=57>

Maui/Molokai/Lanai: (808) 270-7774

<http://www.co.maui.hi.us/index.aspx?NID=255>

Hilo: (808) 961-8600

Kona: (808) 327-3597

<http://www.hcoahawaii.org/>

SMP Hawaii

(808) 586-7281 or 1-800-296-9422

<http://hawaii.gov/health/eoa/SMP.html>

Family Caregivers Alliance

(415) 434-3388 or 1-800-445-8106

<http://www.caregiver.org>



Cooperative Extension Service

College of Tropical Agriculture and Human Resources
University of Hawai'i at Mānoa

www.hawaii.edu/ohanacaregivers

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'Ohana
Caregivers
FAMILY CAREGIVERS



Understanding Healthcare Fraud

Healthcare fraud is widespread. Each year, it causes thousands of older adults to become victims and billions of dollars to be lost by Medicare and Medicaid. As a family caregiver, you are in a unique position to protect your loved ones from healthcare fraud. You can also help lower healthcare costs for everyone by preventing healthcare waste and abuse. This brochure describes some easy and effective steps you can take to reduce healthcare fraud, waste, and abuse.

Common Types of Healthcare Fraud

- **Medical equipment fraud:** When a health provider recommends a piece of equipment that is not really necessary, such as a power chair or a home hospital bed.
- **Cold call solicitations:** When someone selling a healthcare product, service, or health plan makes a phone call or home visit without an invitation.
- **Identity theft:** Unauthorized use of Medicare or Social Security numbers.
- **Billing for non-rendered services:** When a health provider bills for services that were not performed, such as an extra office visit or test.
- **Up-coding:** When a health provider bills for more costly services than delivered, such as for a specialized test when only a routine exam was performed, or charging for better quality equipment than provided.

Signs that an Elder May Need Help

While some older adults may not realize they need help, others may feel uncomfortable asking for help because it may reflect a loss of independence. Family caregivers need to be aware of signs that an elder might need help. These signs may be:

- **Severe illness or long incapacitation:** When people are ill, they spend their energy on recovering, often at the expense of attention to insurance and money matters.
- **Cognitive impairment:** Problems with memory can interfere with decision-making abilities.
- **Unnecessary services, supplies, or equipment:** Medical procedures, supplies, or equipment that does not seem necessary may be a sign that your loved one is a victim of healthcare fraud.

- **Miracle cures:** Unusual medical equipment and miracle “potions” may also be a sign of healthcare fraud.
- **Consultations with dubious professionals:** Properly trained, honest healthcare professionals do not push their patients to purchase questionable items.

Tips for Preventing Healthcare Fraud

Protecting your loved ones' personal information is the best line of defense in the fight against healthcare fraud and abuse.

- Treat your loved ones' Medicare, Medicaid and Social Security numbers like credit card numbers. Never give these numbers to a stranger.
- Beware of people who claim to represent Medicare and try to sell you something. Medicare does not call or visit to sell products or services.
- Don't carry information you do not need. Take your Medicare card only to places where you will use it, such as the doctor's office, hospital, clinic, or pharmacy.
- Examine your Medicare Summary Notices and Part D Explanation of Benefits when you receive them. Shred these documents when they are no longer useful.
- Record doctor visits, tests and procedures in a personal healthcare journal or calendar.

