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College of Tropical Agriculture and Human Resources
United States Department of Agriculture Cooperating

Transcript for 'Ohana Caregivers Video "If Your Providers Says ..."
May 2008

♪ Music ♪

(Lori Yancura)

Those of us who live in Hawai'i often say that we live in paradise. Our state is blessed with a bounty of natural resources and an amazing mix of people and cultures. However even paradise has its share of problems.

My name is Lori Yancura and I'm an Assistant Professor in the Department of Family and Consumer Sciences and the College of tropical agriculture in human resources at the University of Hawai'i at Manoa. My job is to study the problems that affect older adults in Hawai'i and to look for solutions to improve their health, well-being, and quality of life. Elders in our state are very fortunate because most people living in Hawai'i have a strong sense of family.

We believe in taking care of our kupuna. According to the National Family Caregivers Alliance there are over 100,000 family caregivers taking care of older family members in the state of Hawai'i. Because of the strong sense of family I believe the best solutions to problems faced by the older adults in Hawai'i are those that involve the entire family. One problem that elders in Hawai'i are currently facing is healthcare fraud. In Hawai'i, as well as nationally, approximately 10% of the money spent on the Medicare program is estimated to be lost due to healthcare fraud, waste, and abuse.

This comes out to about \$80,000,000 every year or \$861,000 every week, \$123,000 every day or \$85.00 each and every minute. This is a huge problem because that money could be used to provide better healthcare services for our kupuna. We started the Ohana Caregivers Project to find solutions to issues facing family caregivers in Hawai'i one of the things we are interested in learning about is using the strengths of our families to help lessen or even eliminate the problem of healthcare fraud. In researching possible solutions we have decided to get advice from experts and the following series of programs will explore some solutions to this problem and talk about specific ways that family caregivers can help keep their loved ones safe.

♪ Music ♪

One reason why that healthcare fraud is such a problem is that it is sometimes difficult to detect. Many people don't know what to look for. In this part of our continuing series on helping families to prevent healthcare fraud for older adults in Hawai'i, we'll be looking at various types of healthcare fraud to learn to recognize potentially fraudulent situations. Volunteers from the SMP program at the State of Hawaii Executive Office on Aging will be presenting real life scenarios to illustrate some of the red flags that signal healthcare fraud.

(Mollie Chang)

SMP Hawai'i empowering seniors to prevent healthcare fraud. This is who we are and what we do. SMP Hawai'i is one of 57 programs in United States that target healthcare fraud. With the funds we receive from the Administration on Aging, United States Department of Health, and Human Services SMP Hawai'i, number one

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alerts seniors about different healthcare frauds schemes, and two give seniors tips on how to protect themselves from becoming victims of healthcare fraud, and three helps seniors to report fraud. SMP volunteers take healthcare fraud information to seniors in our community, through group presentations, and community fairs. In this segment of the video SMP volunteers will discuss five situations where you might suspect Medicare fraud or abuse.

(Charlie)

Hello this is Charlie at SMP Hawai'i. How may I help you?

(Speaker)

Yes, I attended a senior healthcare fair today and I was offered free blood test, but the person at the booth said all I had to do is fill out a form. In that form I had to fill out my name, my address, and Medicare number. My question is if the blood test was free why did I have to give my Medicare number?

(Charlie)

That's a very good question. If your blood test results had to be mailed to you then you need to give your name and mailing address, but if the test is free the worker doesn't need your Medicare number.

(Speaker)

It happened again at another booth and I got free vitamins but again they asked for my Medicare number.

(Charlie)

Medicare doesn't pay for vitamins. You might suspect that the vendors are going to use your Medicare number to bill Medicare for services or supplies you really didn't receive. That's fraud. Check your Medicare summary notices carefully and make sure that Medicare didn't pay for improper claims. If something doesn't look right call us at SMP Hawai'i.

(Goldie)

Hello this is Goldie at SMP Hawai'i. How may I help you?

(Speaker)

I went to a surgeon to have a consult on a tummy tuck. The surgeon told me that it is not covered by Medicare because it is a cosmetic procedure. I told him I was quite aware of it and I was willing to pay for it. However he told me that not to worry because he has a way of having Medicare pay for it. So what shall I do?

(Goldie)

In order to get Medicare to pay for a procedure that is not medically necessary, the surgeon would have to falsify his claim. For example, he might say he performed a hernia repair when he actually did a tummy tuck. Billing Medicare to get payment he knows he should not receive is fraud. Tell the surgeon you will pay.

(Charlie)

Hello this is Charlie at SMP Hawai'i. How may I help you?

(Speaker)

Hey Charlie! You know what? I was at the senior fair yesterday and I saw a power scooter, which I need and can use, and the guy behind the booth told me that I could get the power scooter for free. All he needs is the Medicare number from me and my question is who pays if it is free? Somebody has got to pay.

(Charlie)

You paid. Medicare won't pay for the scooter with your tax dollars. Power wheelchairs and power scooter fraud is the most expensive and fastest growing type of healthcare fraud. Medicare will pay for your scooter only if the doctor certifies that you need a power operated vehicle to do everyday activities in your home. Why do you want a power scooter?

(Speaker)

Now you know I need a power scooter badly because I like to watch baseball games. I go down to the park, go down malls, scoot up and down, and what have you.

(Charlie)

Medicare will not pay for it if you're going to use it outside of your home for recreational activities. So how would the vendor get Medicare to pay for it? He would have to forge a doctor's prescription or get the doctor to write a false prescription. If the vendor told you to get a prescription only from a certain doctor that's a red flag. I recommend that you make a report to the Department of Health and Human Services fraud hotline.

(Mollie)

Hello this is Mollie at SMP Hawai'i. How may I help you?

(Trina)

Hi Mollie, this is Trina. Last month a man showed up at my father's house. He said he was an insurance agent and represented Medicare. He wanted to talk to my father about changes in Medicare.

(Mollie)

You should be suspicious when a person claims to represent Medicare. Medicare does not make cold calls by telephone or door to door. And according to Medicare's rules people cannot come to your home uninvited to sell Medicare related products.

(Trina)

Well my father invited the agent to come in and he started talking about Medicare Part A and Part B. Then he showed my father a booklet about Medicare advantage plan. He said my father should enroll in the plan because it is free, no monthly premiums.

(Mollie)

That's misleading! No monthly premiums do not mean the plan is free. The plan might have co-payments and deductibles. He would have to pay.

(Trina)

Well the agent said that if my father gave him his Medicare number he would enroll my father right then and there. He really pressured my father to sign up. So in order to get the agent off my father's back my father gave him his Medicare number and other personal information. A few days later the agent called my father on the phone and asked him to pay an enrollment fee.

(Mollie)

The insurance agents are paid higher commissions for selling Medicare advantage plans. Then for drug plans or Medigap supplemental plans going after these higher commissions might be the reason for the hard sale tactics. Medicare's rules do not allow agents to charge a fee to enroll Medicare members or transfer payment by telephone. We will report these violations to the centers for Medicare and Medicaid services, the Department of Commerce and Consumer Affairs, and to the Better Business Bureau.

(Charlie)

Hello this is Charlie at SMP. How may I help you?

(Speaker)

Hi Charlie, I got a call from a man in the Medicare office. He said that Medicare is sending out a new card and he wanted to be sure that I got one. He asked for my Medicare number and my street address. Is Medicare sending out new cards?

(Charlie)

No, Medicare is not sending out new cards. This is another scheme that fraudsters used to get Medicare or social security numbers they can use to defraud Medicare. What did you do?

(Speaker)

I told him that I did not give up any personal information. He insisted the information is needed so Medicare is able to send me a new card. I asked for his name and phone number. He refused so I hung up on him. I checked the caller I.D. I noticed that the call was from Florida. When I called that number a man answered the phone but he switched me to an answering machine.

(Charlie)

You did the right things to protect yourself from becoming a victim of fraud. You did not give out your personal information to a stranger. You tried to get the caller's name and the phone number. You installed a caller I.D. feature in your phone so you can screen incoming calls and be able to trace calls, and you reported the call to SMP Hawai'i.

(Mollie)

In summary SMP Hawai'i wants you to be on the look out for these five situations that might involve fraud. First when a healthcare provider or vendor tells you a service supplies or equipment is free and wants your Medicare number. Second, when a health care provider or vendor tells you he or she knows how to get Medicare to pay for service, supplies, or equipment that Medicare does not cover. Third, when a vendor tells you he or she can get you a free power wheelchair or scooter. Fourth, when someone who claims to represent Medicare calls you on the telephone or comes to your door and tries to sell you that Medicare related products such as health insurance plans or health aides. Fifth, when someone who claims to be from a government program or office such as Medicare or social security asks for your Medicare number or social security number. If you encounter any of the situations call SMP Hawai'i. On Oahu call 586-7281. On the neighbor islands call 1-800-296-9422 toll free. These phone numbers again are...on Oahu call 586-7281. On the neighbor islands call 1-800-296-9422 toll free.

(Lori)

We have learned some valuable lessons from this presentation. If something seems too good to be true it probably is. You can contact the SMP or visit our Ohana Caregivers Project website for more information. That's www.hawaii.edu/ohanacaregivers. Thank you very much for watching. I hope that you can use your new knowledge to protect your loved ones from healthcare fraud.

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