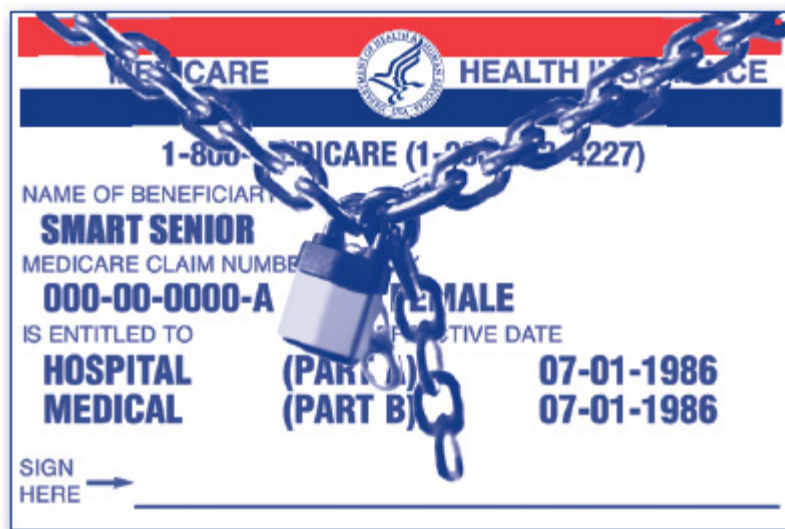


# BE SMART Virginians!

Know Your Medicare Rights

Detect and Report Healthcare Fraud



## Steps to Safeguard Your Medicare

The Virginia Senior Medicare Patrol Project (SMP)  
The Virginia Association of Area Agencies on Aging

Empowering Virginians to Prevent Healthcare Fraud

Dear Medicare Beneficiary:

We know how important your Medicare is to you and we want to help you protect it. We understand that making decisions about your Medicare can be difficult because of all the options now available to you.

Medicare Advantage plans and Part D Prescription Drug plans allow you more choices than ever about your health care coverage. You can either keep your Original Medicare benefits, or you can switch to a Medicare Advantage Plan that will provide your coverage instead of Medicare. And, you can now join a Part D Plan to help pay for your prescription drug costs.

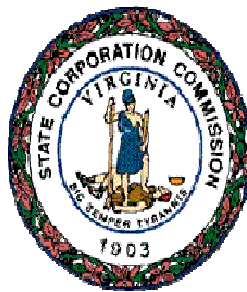
These choices can provide good coverage depending on your current situation. However, all of these choices can create the potential for being misinformed and misguided. Sometimes fraud and abuse can also occur.

This Be Smart Toolkit contains information you need to protect your Medicare. It gives you important tools to use to help you make an informed decision. Please keep your Medicare information in a safe place. Make sure you have it when you sit down with anyone to discuss your Medicare! Review your medical bills to your Medicare and Medicaid statements. Make sure you compare the dates of your medical appointments to the dates on your healthcare billing statements. Also, do make sure you actually received the services for which you are being billed.

Your State Health Insurance Program (SHIP) in Virginia, the Virginia Insurance Counseling Assistance Program (VICAP) provides free, unbiased, and confidential counseling on your healthcare benefits. Virginia Senior Medicare Patrol (SMP) can assist you with suspected fraud complaints and referrals. The Virginia Bureau of Insurance will assist consumers with complaints against insurance agents and advise if an insurance company is licensed in Virginia. The above agencies, along with the agencies listed on Page 8 of this booklet, will provide assistance to you, your family members and beneficiaries.



1-800-938-8885



1-877-310-6560



HELPING YOU NAVIGATE MEDICARE

1-800-552-3402

## Your toolkit contains:

- Questions to ask your sales person and yourself.
- Facts on Medicare Advantage Plans and how they work.
- Red Flags to look for when considering a plan.
- Four steps to safeguard your Medicare.
- A contact list of helpful Virginia health and consumer agencies.

# My Medicare Advantage Plan Checklist

*Making **any** change to your Medicare is a serious matter.*

**BEFORE** you make any change to your Medicare plan, make sure it is right for **YOU**. Complete the front of this form with your understanding of your plan, and have the sales agent complete the information on the back. Keep this form for your records. Contact your local VICAP Program at 1-800-552-3402 if you have questions or you need help.

What is the name of the Medicare Advantage Plan? \_\_\_\_\_

Is this a Private Fee-for-Service Plan?  YES  NO

Does the plan include Prescription Drug (Part D) coverage?  YES  NO

How did the Medicare Advantage Plan company contact me?

- Friend/Family  Seminar  Other \_\_\_\_\_  
 Mail  Door-to-Door  
 Phone  I contacted them

What are the major differences between this plan and my Original Medicare?

How much will my new Premium payment be? \$ \_\_\_\_\_ (Old Premium Payment \$ \_\_\_\_\_)

What will I have to pay when I see my doctor? \$ \_\_\_\_\_ (Old Amount \$ \_\_\_\_\_)

What will I have to pay when I go into the hospital? \$ \_\_\_\_\_ Old Amount \$ \_\_\_\_\_

What will I have to pay for skilled nursing facility care? \$ \_\_\_\_\_ (Old Amount \$ \_\_\_\_\_)

YES  NO Have I asked all my medical providers (doctors, hospitals, etc.) if they accept the plan?

YES  NO Can I return to Original Medicare at any time?

YES  NO Was a detailed written plan description left with me?

YES  NO Have I contacted the VICAP Program at 1-800-552-3402?

YES  NO Will I have to pay for rehabilitative care?

*If you have questions about the completion of this form contact the Virginia Department for the Aging State Health Insurance Program – VICAP by calling 1-800-552-3402, or send your questions by e-mail to [aging@vda.virginia.gov](mailto:aging@vda.virginia.gov)*

**Although you will receive a new card from your Plan, keep your Original Medicare card.**

## Have the Insurance Agent Complete

### Agent/Broker/Company Information

Agent/Broker Name: \_\_\_\_\_

Company Name: \_\_\_\_\_

Company Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone Number: \_\_\_\_\_

E-mail: \_\_\_\_\_

My Virginia license number is: \_\_\_\_\_

The plan I am offering is: \_\_\_\_\_

Medicare Advantage (MA) Plan     Prescription Drug Plan only

**Complete the rest of this form only if the plan is Medicare Advantage.**

This plan  **does**  **does not** include Prescription Drug Coverage.

This Medicare Advantage (MA) Plan is:

- HMO (Health Maintenance Organization)     SNP (Special Needs Plan)  
 PPO (Preferred Provider Organization)     PFFS (Private Fee-for-Service)  
 MSA (Medicare Medical Savings Account)

This plan  **will**  **will not** affect Original Medicare.

This plan  **will**  **will not** include additional out-of-pocket expenses.

The premium will be \$ \_\_\_\_\_. You will still be required to pay your Part B premium.

I have told the customer that by enrolling in the Plan (please initial):

\_\_\_\_\_ The plan will provide the primary health coverage instead of Original Medicare.

\_\_\_\_\_ Original Medicare will no longer pay for the health care once enrolled in the plan.

\_\_\_\_\_ You will be given a new Plan card, but, keep the Original Medicare card.

\_\_\_\_\_ Once enrolled, you may be "locked" in the plan for the remainder of the year.

\_\_\_\_\_ The plan is not a Medicare supplement plan, and does not replace Medicare supplement insurance.

Agent/Broker Signature \_\_\_\_\_ Date \_\_\_\_\_

# GET THE FACTS

## MEDICARE ADVANTAGE PLANS

**Medicare Advantage Plans** are healthcare plans approved by Medicare and provided by private insurance companies. There are several different types of plans:

- ❖ **Health Maintenance Organization (HMO)**  
Plans must cover all Part A and Part B health care. Most require you to go to doctors, specialists, or hospitals on the plan's list, except in an emergency.
- ❖ **Preferred Provider Organization (PPO)**  
Plans are available in a local or regional area and you may pay less if you use doctors, hospitals, and providers in their network, but pay additional costs for outside network visits.
- ❖ **Medical Savings Account (MSA)**  
Plans combine a high deductible health plan with a Medical Savings Account that beneficiaries can use to manage their healthcare costs.
- ❖ **Private Fee-for-Service (PFFS)**  
Plans allow you to go to any doctor or hospital that accepts the plan's payment. The plan decides how much it will pay and what you will pay for the services you receive.
- ❖ **Medicare Special Needs (SNP)**  
Plans are specially designed to meet the needs of people who live in certain institutions, are eligible for both Medicare and Medicaid, and/or have one or more chronic conditions.

**Medicare Advantage Plans** provide all of your Part A (Hospital Insurance) and all of your Part B (Medical Insurance) coverage and other medically necessary services just like you have under Original Medicare.

**Medicare Advantage Plans** may provide good coverage for some beneficiaries. You must make sure you can afford to pay any co-payments as well as the monthly premium. You also need to check to see if your healthcare providers are part of the plan's network or if they will accept payment.

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**It is important for people who now have Original Medicare and are considering enrolling in any Medicare Advantage Plans to understand:**

- ✓ The Plan will provide your primary health coverage instead of Original Medicare.
- ✓ Original Medicare will no longer pay for your health care once you enroll in the plan.
- ✓ You will be given a new Plan card, and it will replace your Medicare card.
- ✓ You will continue to pay your Part B premium even if you enroll in a Medicare Advantage Plan.
- ✓ The plan is not a Medicare Supplement Plan, and it does not replace Medicare Supplement Insurance (Medigap).
- ✓ You may be charged extra co-payments or cost-sharing expenses for Medicare services.

# Recognize the Red Flags

## THE MARKETING AND SELLING OF MEDICARE ADVANTAGE PLANS

You have a lot of choices when it comes to your Medicare. Medicare Advantage Plans are health plan options approved by Medicare and run by private companies. These plans can be an alternative to traditional Medicare. Recognize the “Red Flags” before you enroll in a new plan.



**A sales person appears at your door uninvited.**

Strict marketing guidelines do not allow home visits unless you have given the company permission before the visit.



**A sales person contacts you in person or by phone and says they are with Medicare or Social Security. They may even hand you a red, white, and blue business card.**

Medicare and Social Security does not make home visits or unsolicited phone calls.



**A sales person tells you the plan is a Medicare Supplement Plan, and it will not affect your Original Medicare.**

The plan IS NOT a Medicare Supplement Plan. The plan will provide your primary health care coverage instead of Medicare.



**A sales person tells you that your doctor accepts the new plan.**

Your doctor may or may not accept the plan. It is important to contact your doctor directly and check to see if he or she will accept the new plan before you sign anything.



**A sales person wants to see your Medicare card and have you sign something.**

Do not show the sales person your Medicare card! Do not sign anything you have not read. Do not sign anything you do not understand.



**A sales person wants you to make a decision today – without taking the time to make sure you understand the new plan.**

## Take your time!

Complete the 4 steps **BEFORE** you make changes to your Medicare.

1 – Ask Questions. 2 – Take Your Time. 3 – Understand. 4 – Call VICAP.

Report suspected healthcare fraud and abuse to Virginia SMP Program at 1-800-938-8885.

# Follow the Steps

**Making any change to your Medicare is a very serious matter!  
Safeguard your Medicare by completing these 4 steps.  
Remember, it's your Medicare – Protect it!**

## **1. ASK QUESTIONS!**

- Have the sales person complete the “Get Information” form.
- You complete the “Ask Questions” form.
- Keep both forms for your records

## **2. TAKE YOUR TIME!**

- Take time to make your decision.
- Know what is being offered to you, and how it will affect you.

## **3. UNDERSTAND!**

- Make sure you understand before you make any changes.
- Get paperwork first, and consult with someone you know and trust.

## **4. CALL Virginia Insurance Counseling Assistance Program (VICAP) at 1-800-552-3402!**

- The VICAP Program is here to help you.
- VICAP services are free and confidential.
- Call 1-800-552-3402 to find out the local VICAP program in your community.

**Contact the Centers for Medicare and Medicaid Services at  
1-800-MEDICARE (1-800-633-4227)**

**Medicare HHS Office of the Inspector General Hotline: 1-800-447-8477**

**To Virginia Medicare and Medicaid beneficiaries and their families:**

We hope that this *Be Smart Virginians* booklet contains information to help you protect yourself against healthcare fraud, waste and error. If you find the information in this booklet helpful, please consider mailing in the response card located in the middle of this booklet.

The Virginia Association of Area Agencies on Aging would like to thank the 25 local Area Agencies on Aging offices, staff and volunteers for their continuous dedication while serving thousands of Virginia's older adults and caregivers throughout the Commonwealth.

*This toolkit was adapted, with permission, from the Alabama Department of Senior Services.*

*This toolkit was supported, in part, by a grant from the Administration on Aging, Department of Health and Human Services. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration on Aging policy.*

## BE YOUR OWN ADVOCATE!

The **Virginia SMP** Program is one of 59 Administration on Aging grants that utilizes volunteers to educate Medicare and Medicaid beneficiaries about health care fraud, waste and error. Virginia SMP operates a toll-free number (**1-800-938-8885**) in Virginia for anyone that would like to confidentially discuss questions about Medicare and Medicaid billings and report complaints. If you would like to help with SMP initiatives in your community, please call the **SMP Program at 1-800-938-8885**. Keep your toolkit in a safe place and refer to it as needed. If you have questions or complaints about health or long-term care issues, use the agency contact list below to help you with your questions and complaints.

- **Virginia Department for the Aging** – The Virginia Department for the Aging is responsible for planning, coordinating and evaluating programs and services funded through the Older Americans Act or the Virginia General Assembly. The Department assists in the development of state laws and policies that improve the lives of older Virginians by helping them maintain their independence at home. A network of 25 local Area Agencies on Aging plans coordinates and administers programs and services in planning and service areas throughout Virginia. Visit [www.vda.virginia.gov](http://www.vda.virginia.gov) or call 1-800-552-3402.
- **Virginia Insurance Counseling Assistance Program (VICAP)** – Virginia's State Health Information Program is called VICAP. Volunteers and Area Agency on Aging staff are trained to assist older Virginians with Medicare and other types of health insurance, medical bills and patients' rights issues such as grievances and appeals.
- **State Corporation Commission (SCC) Virginia Bureau of Insurance** – The SCC Bureau of Insurance will assist consumers with complaints against insurance agents and advise if an insurance company is licensed in Virginia. Visit [www.scc.virginia.gov](http://www.scc.virginia.gov) or call toll-free 1-877-310-6560.
- **Office of the Attorney General** – The Office of the Virginia Attorney General enforces state and federal consumer protection laws related to things like identity theft, consumer fraud and telemarketing scams, and enforce laws that protect businesses and consumers from behavior that defeats healthy competition.
  - **TRIAD** – TRIAD is a crime-fighting partnership between police, sheriffs and seniors. There are 226 TRIAD chapters throughout Virginia. A major purpose of TRIAD is to develop, expand and implement effective crime prevention and education programs for older Virginians. Visit [www.oag.state.va.us/Consumer/TRIAD/index.html](http://www.oag.state.va.us/Consumer/TRIAD/index.html). You may email TRIAD at [seniors@aog.state.va.us](mailto:seniors@aog.state.va.us) or call 804-786-9516.
  - **Medicaid Fraud Control Unit (MFCU)** – The Virginia Attorney General's MFCU investigates allegations of fraud by medical providers receiving payment from the Commonwealth's Medical Assistance Program (Medicaid). The Unit also investigates allegations of abuse or neglect of elderly and incapacitated adults receiving benefits through the Medicaid program. Visit [www.oag.state.va.us](http://www.oag.state.va.us) or call 1-800-371-0824.
- **Office of the State Long Term Care Ombudsman Program** – The State Ombudsman office provides information about local ombudsmen programs throughout Virginia. The Ombudsman program receives, investigates, and resolves complaints made by or on behalf of persons residing in nursing homes, assisted living facilities and in community-based long term care services. Visit [www.vaaaa.org](http://www.vaaaa.org) or call toll-free 1-800-552-3402.
- **Virginia Health Quality Center (VHQC)** – VHQC can assist Medicare recipients with questionable non-coverage notices and the reporting of inappropriate or poor care. Visit [www.VHQC.org](http://www.VHQC.org) or call the VHQC's Medicare Beneficiary Helpline number at 1-800-545-3814.
- **SeniorNavigator** – SeniorNavigator provides an online database of over 21,000 health and aging resources both private and public- to seniors, caregivers, and adults with disabilities. SeniorNavigator works with a volunteer network that brings the information on the website to those persons without computer or internet access. Visit [www.seniornavigator.org](http://www.seniornavigator.org) or call toll-free 1-800-393-0957.
- **Easy Access** - Virginia **Easy Access** is the name of a portal developed for seniors, adults with disabilities, their caregivers and the providers that support them. Virginia Easy Access is full of helpful information about services and supports that are available across the Commonwealth. Virginia Easy Access is the gateway to the VirginiaNavigator provider database. The provider database will help people find local services and supports. Visit [www.easyaccess.virginia.gov](http://www.easyaccess.virginia.gov).