



VI-SMP'S SENIORS, PLEASE!

MEDICARE FRAUD PREVENTION NEWSLETTER

MEDICARE FRAUD PREVENTION WEEK JUNE 1 – JUNE 5

Medicare Fraud Prevention Week is observed each year during the first week of June and focuses on everyone's role in preventing Medicare fraud, errors, and abuse. It is observed on June 5 (6/5) because most people become eligible for Medicare at age 65. VI-SMP celebrated that week by appearing on two popular radio stations, 91.9 FM (Spanish programming) and 103.5 FM. These stations have a large senior audience, and the appearances raised awareness of Medicare fraud and abuse. That week, we also joined forces with Legal Services of the Virgin Islands, Inc. and presented in the Estate Planning, Financial Exploitation, and Medicare Fraud and Scams Seminar at Ebenezer Methodist Church.



June 4, 2026




SMP

Senior Medicare Patrol

Preventing Medicare Fraud



OUTREACH ACTIVITIES

- June and August, we invited our community partners to join us for our *Senior Financial Health and Wellness Conferences* held on both St. Croix and St. Thomas. These events addressed many of the issues our seniors experience and provided them with the knowledge and assistance needed to make better choices and live healthier lives. We had presentations from the Virgin Islands Diabetes Center of Excellence, Banco Popular and Oriental Bank, Disability Rights Center of the Virgin Islands, VI State Health Insurance Assistance Program (VISHIP), and Legal Services of the Virgin Islands, Inc.
- June, we presented at the Department of Health Wellness Expos, held on all three Islands.
- July, we presented along with Legal Services of the Virgin Islands, Inc. at their Estate Planning and Medicare Fraud and Scams Seminar.
- August, we launched our *Be SAFE Series (Smart About Fraud & Errors)*. This series targets and is tailored to beneficiaries who are developmentally challenged, thereby focusing on specific issues which may affect them. Our popular Scam Bingo is included in this series as it is fun, interactive, and allows participants an opportunity to not only show off their knowledge by answering questions but an opportunity to win prizes as well.



REMINDERS:

- Do not share your personal information with anyone over the phone.
- Medicare has not issued any new Medicare cards. If you receive a call claiming that Medicare is updating your records to send you a new card, hang up.
- If anyone claims to be from a doctor's office and asks for personal information over the phone, hang up and call back using the number listed for them.



SMP

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Senior Medicare Patrol

Empowers Medicare beneficiaries, their families, and caregivers to prevent, detect, and report healthcare fraud, errors, and abuse through outreach, counseling, and education.

Contact VI-SMP

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MEDICAL IDENTITY THEFT

Medical identity theft occurs when someone steals your personal information—name, Social Security number, Medicare number, or insurance details—to commit fraud, such as obtaining medical services, prescriptions, or insurance payouts. This crime can negatively impact your life, including corrupting your medical records, leading to incorrect diagnoses, causing fraudulent billing, and destroying your credit.

HOW TO PROTECT YOURSELF:

- Review Medical Documents: Carefully read your MSN or EOB and check for accuracy.
- Protect your personal information: Never share your Medicare number with anyone other than a doctor or medical provider, and never share your insurance card or Social Security number unless absolutely necessary.
- Shred documents. Do not throw your medical bills in the trash; always shred them.

WARNING SIGNS TO LOOK OUT FOR:

- Medical bills: Receiving bills for services or devices that you never received.
- Medical Summary Notice (MSN) or Insurance Statement: Unexpected MSN or Explanation of Benefits (EOB) statements listing doctors' visits, treatment of Durable Medical Equipment that you did not receive.
- Denial of Coverage: Being denied Medicare coverage or insurance coverage because your medical records show a condition you do not actually have, or you have already been provided the service.

BECOME A SCAM AMBASSADOR

VOLUNTEER WITH THE VI-SMP

CALL: 1-877-784-0228 or 340-718-2626





The Virgin Islands State Health Insurance Assistance Program's (**VISHIP**) open enrollment is right around the corner, running from **October 15 through December 7th**. This is the time of year when you can make certain changes to your Medicare coverage and make the best choices for your health and budget in 2027.

Important Notice for U.S. Virgin Islands Residents:

- Medicare Advantage (MA) plans are only available to Government of the Virgin Islands (GVI) retirees. Non-GVI retirees can enroll in Medigap (Medicare Supplement) plans to help cover out-of-pocket expenses.
- Any changes you make during this window will take effect on January 1st, 2027.

What Can You Do During Open Enrollment?

- Join a stand-alone Part D prescription drug plan.
- Switch from Medicare Advantage to Original Medicare.



Key Questions to Ask When Reviewing Plans:

- Are there any restrictions on my medications?
- What are the monthly premiums and the annual deductibles?
- What will I pay at the pharmacy for each medication (copay or coinsurance)?
- Is my preferred pharmacy in the plan's network?
- If I have other drug coverage, will it work with a Medicare Part D plan?

Tip: If you are a non-GVI retiree in the Virgin Islands, consider Medigap options to supplement your Original Medicare.

Need Help?

Senior Medicare Patrol: 877-784-0228 -- 340-718-2626

Virgin Islands State Health Insurance Assistance Program (VI SHIP): **St. Thomas/St. John:** 340-774-2991 Ext. 4507 or 4508; **St. Croix:** 340-773-6449 Ext. 3151 or 3152

Medicare Hotline: 1-800-MEDICARE (1-800-633-4227)
TTY: 1-877-486-2048