Medicare loses an estimated $60 billion each year due to fraud, errors, and abuse. Every day, these issues affect countless beneficiaries nationwide.

**HOW DOES HEALTH CARE FRAUD HAPPEN?**

A “representative” calls offering an incentive—perhaps a free back or knee brace. All he needs is your Medicare number. It may seem harmless at first, but this is attempted fraud and it could lead to identity theft.

Don’t accept medical equipment or supplies unless they are ordered by your doctor. Never share your Medicare number with a stranger who calls to ask for it.

**PROTECTING YOU & MEDICARE**

The good news is that by following some simple tips, you can protect yourself against these types of scams. Remembering to **protect**, **detect**, and **report** helps everyone, including you and your loved ones.

The Virgin Islands Senior Medicare Patrol (SMP) is a national program for people with Medicare of all ages. SMP is administered by the Administration for Community Living. To learn more or to volunteer, visit [www.smpresource.org](http://www.smpresource.org).

The Virgin Islands SMP is administered by Legal Services of the Virgin Islands. It aims to reduce Medicare errors, fraud, and abuse by educating consumers throughout the territory.

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Part of the U.S. Department of Health and Human Services.

**Protect Yourself & Medicare**

**Virgin Islands Senior Medicare Patrol (VI-SMP)**

- Phone: 340-718-2626
- Hotline: 1-877-784-0228
- Website: [www.lsvilaw.org](http://www.lsvilaw.org)
PROTECT

Protect yourself against Medicare fraud.

Protecting your personal information is your best defense against health care fraud and abuse.

Steps to protect yourself and your health care benefits:

■ Treat your Medicare and Social Security numbers like your credit cards. Never give these numbers to a stranger.
■ Remember, Medicare won't call to ask for your Medicare number.
■ Don't carry your Medicare card unless you'll need it for a doctor's appointment.
■ Keep a record of your medical visits, tests, and procedures in a health care journal or calendar.
■ Save your Medicare statements, such as Medicare Summary Notices and Explanations of Benefits.

DETECT

Detect potential fraud, errors, and abuse.

Knowing how to spot suspicious activity can help you stop health care fraud and abuse in its tracks.

Steps to detect possible fraud, errors, and abuse:

■ Review your Medicare statements for mistakes by comparing them to your personal records.
■ Look for three things on your Medicare statements:
  ● Charges for something you didn’t get
  ● Billing for the same services or supplies twice
  ● Services that weren’t ordered by your doctor

REPORT

Report suspected fraud, errors, and abuse.

If you suspect you have been a target of fraud, report it. This will help you and others at risk for health care scams.

Steps to report suspicious behavior:

■ If you receive a suspicious call, don't give out any personal information. Report the call immediately to your local SMP.
■ If you have questions about your Medicare statements, call your health care provider or plan.
■ If you're not comfortable calling your health provider or you're not satisfied with the response, call your local SMP. All conversations are confidential.