

Your Medicare number is an account number

Protecting it, and checking what gets billed to it, in a few minutes every few months.

THE ONE RULE

If someone you did not call asks for your Medicare number, the conversation is over.

You do not have to work out whether they are real, and you do not have to be polite about it. A genuine provider can be reached again on a number you already have.

IF SOMEONE CONTACTS YOU

- **You did not call them.** That is the whole test. A call, a text, an email, a knock at the door, or a booth at an event.
- **"Free" and "covered by Medicare" cannot both be true.** If Medicare is billed, it is not free. It is paid for.
- Medicare does not telephone you to issue a new card. There is no chip card.
- Be most careful about a test or an item offered to **everyone your age**, rather than to you for a reason your doctor found.
- If they say your doctor referred you, hang up and call your doctor on the number you already have.

EVERY FEW MONTHS, READ YOUR NOTICE

- Open your **Medicare Summary Notice**. On a Medicare Advantage or Part D plan it is called an **Explanation of Benefits** and comes from the plan.
- Read down the list of services and ask one question about each line: **did this happen?**
- Circle anything that did not happen, or that you are not sure about. Not being sure is a reason to call.
- Look at the amounts. A large amount next to a small service is worth a question.
- An unfamiliar company name is a reason to ask, not a reason to conclude. Labs and suppliers are rarely names patients know.
- If supplies keep arriving that you did not order, keep the box. Every delivery is a claim.

IF SOMETHING ON THE NOTICE IS WRONG

- If it is a provider you know, call their billing office first. Many of these turn out to be simple errors.
- If you do not recognise the provider, or you would rather not call them, use the number below.
- **You never have to confront anyone.**
- Nobody minds a call about a line that turns out to be legitimate. That call is the system working.

START HERE

1-877-808-2468

Senior Medicare Patrol. Free, federally funded, and staffed by people whose job is to sit with you and go through your notice line by line. They will help you work out whether something is an error or worth reporting, and they will do the reporting.

THE OTHER NUMBERS

Medicare

1-800-633-4227

TTY 1-877-486-2048. Ask here for a new Medicare number if yours has been misused.

Report fraud to HHS

1-800-447-8477

You can report anonymously

Your state Medicaid office

[LOCAL]

Fill this in before printing

AARP Fraud Watch Helpline

877-908-3360

Free to anyone, member or not

Identity theft recovery

1-877-438-4338

IdentityTheft.gov, if your details are being used elsewhere

Claims are also at **medicare.gov**, and by telephone on 1-800-633-4227. Everything on this sheet can be done by phone. If you are handling a relative's affairs after a death, **keep opening their notices for at least a year.**

CUT ALONG THE DASHES AND KEEP THIS BY THE PHONE

THE RULE

If someone I did not call asks for my Medicare number, the conversation is over.

I do not have to be sure they are a scam. Free and covered by Medicare cannot both be true.

NUMBERS

Senior Medicare Patrol1-877-808-2468

Medicare1-800-633-4227

Report fraud to HHS1-800-447-8477

My doctor's billing office