



SMP

Senior Medicare Patrol

Preventing Medicare Fraud

Fraud Fighters In Action

TELEFRAUD SCHEME



Telehealth & Medicare Fraud

Telemedicine services and telemedicine fraud schemes both surged during the global pandemic. The U.S. Department of Justice (DOJ) remains committed to combating telemedicine fraud as not only a pre-pandemic focus area, but as part of its ongoing initiative to prosecute fraud in connection with COVID-19 and various pandemic relief programs.

Read more: <https://www.medicaleconomics.com/view/examining-post-pandemic-telehealth-fraud-risks>

Source: Medical Economics, Jolie Apicella, JD. January 10, 2023



Due to the recent expansion of telehealth services and the ease in which this fraud can be committed, criminals are exploiting this new technology for fraudulent purposes. Medicare will cover telehealth services, including office visits, psychotherapy, consultations, and certain other medical or health services that are provided by an eligible provider who isn't at your location, that are performed via an interactive, two-way telecommunications system (like real-time audio and video).

Read more: <https://yourislandnews.com/medical-scams-targeting-seniors-2/>

Source: The Island News, December 21, 2022

Medicare Coverage for Telehealth

Telehealth

Medicare Part B (Medical Insurance) covers certain telehealth services.

Your costs in Original Medicare

After you meet the Part B deductible, you pay 20% of the Medicare-Approved Amount for your doctor or other health care provider's services.

For many telehealth services, you'll pay the same amount that you would if you got the services in person.

Note

To find out how much your test, item, or service will cost, talk to your doctor or health care provider. The specific amount you'll owe may depend on several things, like:

- Other insurance you may have
- How much your doctor charges
- If your doctor accepts assignment
- The type of facility
- Where you get your test, item, or service
- The type of provider

Note

Due to the **Coronavirus (COVID-19)** Public Health Emergency, doctors and other health care providers can use telehealth services to treat COVID-19 (and for other medically reasonable purposes) from offices, hospitals, and places of residence (like homes, nursing homes, and assisted living facilities) as of March 6, 2020. Coinsurance and deductibles apply, though some healthcare providers are reducing or waiving the amount you pay for telehealth visits.

Fraud alert: Watch out for providers you don't know or haven't met before contacting you to set up a telehealth appointment. They may offer you perks like cash payments or free prescription drugs to get your personal information, and then start billing Medicare for items and services you didn't need or you didn't get, like lab tests, braces or orthotics. If you suspect fraud, call 1-800-MEDICARE.

If you have coverage through Original Medicare or a Medicare Advantage Plan, you won't have to pay out-of-pocket costs (called cost-sharing) for COVID-19 tests. They may also offer more telehealth services than what was included in their approved 2021 benefits.

What it is

Telehealth includes certain medical or health services that you get from your doctor or other health care provider who's located elsewhere using audio and video communications technology (or audio-only telehealth services in some cases), like your phone or a computer. Telehealth can provide many services that usually occur in-person, including:

- Office visits
- Psychotherapy
- Consultations

During the COVID-19 Public Health Emergency and through December 31, 2024, you can get telehealth services at any location in the U.S., including your home. After this period, you must be in a office or medical facility located in a rural area for most telehealth services.

You can get certain Medicare telehealth services **without** being in a rural health care setting, including:

- Monthly End-Stage Renal Disease (ESRD) visits for home dialysis.
- Services for diagnosis, evaluation, or treatment of symptoms of an acute stroke wherever you are, including in a mobile stroke unit.
- Services to treat a substance use disorder or a co-occurring mental health disorder (sometimes called a "dual disorder"), or for the diagnosis, evaluation or treatment of a mental health disorder in your home.

Telehealth Fraud Prevention Flyer SMP Volunteer Resource



The flyer is titled "Telehealth Fraud Prevention Tips" and is presented as a resource for SMP volunteers. It features a central graphic with two smartphones displaying telehealth interfaces. The text explains that telehealth or telemedicine allows consultation with a health care provider without an in-person office visit, primarily done online via computer, tablet, or smartphone. It notes that Medicare has expanded coverage to allow a wider range of services from these providers, with increased fraud risks. The flyer lists several tips: 1) Be sure to call YOUR Provider to schedule appointments. 2) Be cautious of free offers, as they may be scams. 3) Guard your Medicare Card and personal information. 4) Look out for suspicious charges by reviewing Medicare Summary Notices (MSNs) and Explanation of Benefits (EOBs). 5) Keep track of medical appointments. 6) Call Senior Medicare Patrol for reporting fraud. Logos for the Department of Health and Human Services and SMP are at the bottom.

Attached for use; will send upon request.

Things to know

Note

Medicare Advantage Plans and providers who are part of certain Medicare Accountable Care Organizations (ACOs) may offer more telehealth benefits than Original Medicare. For example, these benefits may be available no matter where you're located, and you may be able to get them at home instead of going to a health care facility. Check with your plan to see what benefits they offer. If your provider participates in an ACO, check with them to see what telehealth benefits may be available.