

How to protect yourself from Medicare scams—and what to do if you become a victim

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While Americans over 65 are busy choosing Medicare coverage for 2024 during [Open Enrollment](#) season, fraudsters are busy, too, looking for ways to entrap them in Medicare [scams](#) and to bilk Medicare.

“Open Enrollment is prime time for Medicare beneficiaries to be targeted,” says Tatiana Fassieux, a Medicare education and training specialist with the California Health Advocates and Senior Medicare Patrol watchdog groups.

Open Enrollment season is open season for fraud

“Now is the time where Medicare beneficiaries have to be very, very careful regarding who they’re divulging their information to and to investigate exactly what a particular Medicare plan is offering,” she adds.

Notes Kathy Stokes, director of fraud prevention programs at AARP: “During Medicare Open Enrollment season, we’re hearing about Medicare on the news, it’s all around us. And criminals know when something is all around us, they can take advantage of it.”

Many of the scams are variations on identity fraud, designed to steal your Medicare number or vital financial information, often through texts, “phishing” emails, social media and online platforms.

Some insidiously target people with limited English proficiency, perhaps through chance meetings by recruiters in mall parking lots says Fassieux.

No one knows the exact size of Medicare fraud, but the National Health Care Anti-Fraud Association estimates Medicare and Medicaid fraud combined total more than \$100 billion a year. One reason it seems to be growing: more potential victims. Today, 18% of the U.S. population is on Medicare; in 1990, it was 13%.

The [Medicare Fraud Strike Force](#), a partnership between the U.S. Department of Health and Human Services' Office of Inspector General and the Justice Department, works to quash the schemes.

Here are the latest Medicare scams you (or your loved ones) need to watch out for and steps to take after getting victimized:

The Medicare imposter scam

This is when you get a call or text from someone claiming to be from the Medicare "enrollment center" or a Medicare "advisor." The impersonator might say they're conducting a survey, want to help you get the best Medicare coverage or will send you a new Medicare card. (Lately, I've been getting persistent cellphone calls with the cryptic ID: Health Care; I don't answer.)

The call may even look like it's coming from Medicare's toll-free number, 1-800-MEDICARE. Fact is, Medicare will never call you, unless you left a message with the agency and asked to be phoned back.

If you get a call, don't answer it. But *do* block the caller. Just understand that after blocking the number, you may still hear from the scammer.

"What they do is change the profile of that telephone number" so you continue getting scam calls, just from different phone numbers, says Fassieux.

If you get a text from someone claiming to be with Medicare, delete it, says Miranda Bennett, Assistant Inspector General for Investigations at the U.S. Department of Health and Human Services.

Incidentally, if you need a replacement Medicare card, call Medicare (800-633-4227) or download and print one from your online Medicare account at [Medicare.gov](#).

The Medicare flex card scam

Some [Medicare Advantage](#) plans (private insurers' alternatives to Traditional Medicare) offer members [Flex cards](#)—prepaid debit cards to pay for out-of-pocket expenses Medicare covers. But fraudsters have turned flex cards into a scam.

The con artists are running ads claiming that people on Traditional Medicare can get flex cards with hundreds of dollars on them to be used for making purchases. In reality, there are no flex cards for Traditional Medicare.

The free medical equipment scam

Here, a fraudster calls or texts, knocks on your door, shows up at long-term care facility or runs ads saying they can get Medicare to give you a free back brace, wheelchair, glucose monitor or other piece of durable medical equipment.

Often, the equipment never arrives. If it does, odds are the item is low-quality and the return address is cryptic, says Fassieux.

Sometimes the con artist works with a doctor to pull off this scheme. A Virginia doctor recently pled guilty to fraudulently bill Medicare for over \$4 million in reimbursements for back and knee braces, as well as other medical equipment.

Other times, it's actually a physician committing the fraud. In October, a Louisiana anesthesiologist pled guilty to defrauding Medicare out of about \$5.6 million for ordering medically unnecessary knee braces and other items for people he never saw, spoke to or treated.

While you won't be on the hook to pay for this equipment, the scam could prevent you from getting Medicare to cover a similar item when you need it. That's because Medicare will think you already ordered one, says Bennett.

The free lab test scam

In this fraud, the crook shows up at a health fair or a senior center or calls saying they can arrange for you to get a free lab test to assess your health and that Medicare will cover it.

"Sometimes, they're even telling the enrollee that his or her doctor has already authorized it," says Bennett.

Then, the con artist bills Medicare on behalf of the "lab" to collect.

The Medicare Advantage sales call scam

Medicare Advantage companies and agents or brokers who sell their plans aren't allowed to cold-call people.

So, if you get phoned by someone you don't know saying they want to help you find the best Medicare Advantage plan, it's illegal.

How to prevent being scammed

To lower the chances you'll become a Medicare fraud victim:

- **Read the Centers for Medicare & Medicaid Services' [Protecting Yourself & Medicare from Fraud](#)** free online booklet.
- **Contact your local [Senior Medicare Patrol](#) office** (877-808-2468 is the national number) or [State Health Insurance Assistance Program](#) (often known as SHIP). "Senior Medical Patrol is a group of trained volunteers that help people understand what Medicare fraud looks like and how to avoid it," says Stokes. SHIP advisors can alert you about Medicare scams in your state.
- **Check out the [AARP Fraud Watch Network site](#).** Its fraud fighters have tips and tools to stay safe. You can also sign up for AARP's bi-weekly watchdog alerts.
- **Treat your Medicare card like a credit card.** That's the advice from Senior Medicare Patrol, since Medicare numbers can be extremely valuable to thieves.

How to know if you've been scammed

The best way to find out if you've been a Medicare scam victim is to check your Medicare statements for services or items you didn't order or receive.

If you're on Original Medicare, these are called Medicare Summary Notices and arrive by mail every three months for Medicare [Part A](#) and [B](#) covered services.

If you have Medicare Advantage or a [Medicare Part D prescription drug plan](#), the statements are your Explanation of Benefits and show up after you get medical services or items.

"Look at those scrupulously," says Stokes. "It really pays to keep a close eye on those."

What to do if you think you've been scammed

If you think you may have been defrauded or see that Medicare has been bilked by a crook using your name or I.D.:

- Call Medicare at 1-800-MEDICARE or the U.S. Health and Human Service's fraud hotline (800-447-8477).
- Report identity theft to the Federal Trade Commission at [identitytheft.gov](https://www.ftc.gov/identitytheft).
- File a complaint online with the U.S. Department of Health and Human Services Office of Inspector General: tips.oig.hhs.gov.
- Call AARP's toll-free fraud hotline: 877-908-3360.
- *Note from the Ohio Senior Medicare Patrol:* Call our team at 800-293-4767. We can help check your Medicare account for suspected fraud.