

# The SMP SCOOP



PROTECT DETECT REPORT

SUMMER 2024

The Senior Medicare Patrol (SMP) Scoop is prepared by the GWAAR SMP Team to help Medicare beneficiaries and their advocates prevent, detect, and report health care fraud, abuse, and errors.

Please feel free to share this publication with others who may benefit from its contents.

#### TO CONTACT WI SMP

**Call:** (888) 818-2611

**E-mail:** [smp-wi@gwaar.org](mailto:smp-wi@gwaar.org)

**Website:** [www.smpwi.org](http://www.smpwi.org)

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@WisconsinSeniorMedicarePatrol

**To subscribe, please send us an e-mail.**



## Medicare Fraud Prevention Week Teaches Everyone How to Prevent Fraud

*By the Senior Medicare Patrol Resource Center*

Fraud costs Medicare an estimated \$60 billion per year. It costs Medicare beneficiaries in time, stress, their medical identities, and potentially their health. It costs families, friends, and caregivers in worry and lost work when helping their loved ones recover from falling victim to Medicare fraud.

"Medicare fraud has a devastating impact on both beneficiaries and the Medicare program," said Ingrid Kundinger, Senior Medicare Patrol Director. "We teach people how to avoid experiencing

Medicare fraud. By preventing fraud from happening, this program helps individuals and protects the Medicare program for generations to come."

Learn how to protect yourself and your loved ones by joining the Senior Medicare Patrol (SMP) and their partners for Medicare Fraud Prevention Week which runs the week of June 5, or 6/5, because most people become eligible for Medicare when they turn 65.

"We're excited to teach people both about how to protect

*Continued on page 2*

The Wisconsin SMP program is supported, in part by grant number 90MPPG0102-01-00, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.



## PROTECT DETECT REPORT

### Medicare Fraud Prevention Week Teaches Everyone How to Prevent Fraud

continued from page 1

themselves from Medicare fraud and about the services that the Senior Medicare Patrol program offers. We hope that people will remember the numbers '6-5' to help us celebrate Medicare Fraud Prevention Week," said Kundinger. Everyone plays a part in the fight against fraud.

The Senior Medicare Patrol (SMP) is ready to provide you with the information you need to PROTECT yourself from Medicare fraud, errors, and abuse; DETECT potential fraud, errors, and abuse; and REPORT your concerns. SMPs help educate and empower Medicare beneficiaries in the fight against health care fraud. Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It also provides information and educational presentations.



## Medicare Fraud Prevention Week



### Actions Everyone Can Take

#### THE WEEK OF 6/5



##### **Beneficiaries**

Learn how to read your Medicare statements.



##### **Caregivers**

Educate yourself and loved ones on how to prevent and detect health care fraud.



##### **Families**

Talk to loved ones about protecting their Medicare number.



##### **Partners & Professionals**

Share SMP information on social media. Invite the SMP to speak.



##### **Health Care Providers**

Talk to patients about health care-related scams.



##### **Community**

Look out for your older neighbors.

# The Health Benefits of Fishing

By the GWAAR Legal Services Team



The opening day for the fishing season in Wisconsin was on Saturday, May 4. Traditionally, opening day falls on the first Saturday in May; however, season dates can vary. It varies depending on what kind of fish you are fishing for and in which body of water you are fishing. You can refer to [The Guide To Hook And Line Fishing Season Dates, 2024-2025](#), for specifics of where you plan to fish and what you plan to fish for.

There are many physical and mental health benefits of fishing, not just for older adults, but for everyone. Below are just a few examples of the many benefits of fishing:

- Fishing helps reduce stress. Fishing can be very relaxing and help people connect with nature. It is shown to be an excellent stress-reliever.
- Fishing helps increase socialization and reduce isolation and loneliness. There are many social connections to be made by fishing, from meeting others at the nearby fishing hole, to connecting with folks at the local bait shop. Fishing gives folks an opportunity to share and connect with others.
- Fishing helps improve balance, coordination, and lowers the risk of falling. Fishing, and the act of casting the pole, reeling in the fish, and other related activities are excellent ways to improve balance and coordination. Regular fishing has been shown to be an excellent way to help prevent falls in older adults. Fishing also helps maintain

hand-eye coordination and manual dexterity through activities like tying the line to the hook, baiting the hook, and reeling in the fish.

- Fishing is great, low-impact exercise. Whether you walk to find your favorite fishing hole, row your boat in the lake, or just cast your pole, you're getting a great, low-impact, full-body workout.
- Fishing is shown to help improve mental stimulation and cognition. Enjoying a hobby is a great way to keep your mind sharp and active. Fishing, in particular, is wonderful for building patience and concentration.

You don't even need to have a boat to fish. There are countless shore fishing spots in Wisconsin that provide great fishing opportunities. There are also many accessible fishing spots for individuals with disabilities. These accessible fishing piers are designed to accommodate wheelchairs, are wider to offer enough room for turning around, and have lower railings and fishing rod holders. For more information about accessible fishing in Wisconsin, visit: [dnr.wisconsin.gov/topic/OpenOutdoors/AccessFish](https://dnr.wisconsin.gov/topic/OpenOutdoors/AccessFish) And for a map of these sites, visit: [https://dnr.wisconsin.gov/sites/default/files/topic/Fishing/AnglerEd\\_AccessibleShoreFishingSites.pdf](https://dnr.wisconsin.gov/sites/default/files/topic/Fishing/AnglerEd_AccessibleShoreFishingSites.pdf)

Finally, a reminder that a license is required to fish in Wisconsin except for children under 16 years of age and those born before 1927. Everyone else must purchase a fishing license. An annual fishing license is \$20, but for adults over 65, there is a discounted license available for \$7. You can purchase fishing licenses at certain retailers, DNR service stations, or at <https://gowild.wi.gov>. For more information about fishing licenses, visit:

[dnr.wisconsin.gov/topic/Fishing/outreach/FishingLicenses](https://dnr.wisconsin.gov/topic/Fishing/outreach/FishingLicenses)







# Resources for Individuals Fighting Cancer

By the GWAAR Legal Services Team



According to the National Cancer Institute, nearly 40% of Americans will be diagnosed with cancer sometime in their lifetime. This means that there is a high likelihood that you or someone you love has been affected by cancer. Below are some resources for individuals and their families who are fighting cancer together:

- One of the largest organizations with resources available is the **American Cancer Society** [www.cancer.org](http://www.cancer.org)
- The **Wisconsin Cancer Collaborative**, in partnership with **Covering Wisconsin**, has Health Literacy Tools for Patients available here: [wicancer.org/resources/how-to-sheets](http://wicancer.org/resources/how-to-sheets). These Health Literacy Tools help patients and families answer questions about cancer risk factors, screenings, and insurance coverage. Most are available in English and in Spanish.
- There are also **Cancer Support Communities** [www.cancersupportcommunity.org](http://www.cancersupportcommunity.org). The Cancer Support Community in Wisconsin is **Gilda's Club Madison** [gildasclubmadison.org](http://gildasclubmadison.org). There is also a **Gilda's Club in Minneapolis, MN** if that is closer for you [gildasclubmn.org](http://gildasclubmn.org).
- Organizations dedicated to the specific cancer you are fighting can be a great resource and sometimes even offer financial assistance or grants to help bridge the gap when you're fighting cancer. Some examples of organizations like this are below. This is not an exhaustive list, so you will want to do a web search for any other potential resources out there.
  - **Leukemia and Lymphoma Society** [www.lls.org](http://www.lls.org)
  - **American Lung Association** [www.lung.org/lung-health-diseases/lung-disease-lookup/lung-cancer](http://www.lung.org/lung-health-diseases/lung-disease-lookup/lung-cancer)
  - **Susan G. Komen for Breast Cancer** [www.komen.org](http://www.komen.org)
  - **Project Purple** [www.projectpurple.org](http://www.projectpurple.org) for Pancreatic Cancer or the **National Pancreatic Cancer Foundation** [www.npcf.us](http://www.npcf.us)
  - **The Prostate Cancer Foundation** [www.pcf.org](http://www.pcf.org)
  - The **American Brain Tumor Association** [www.abta.org](http://www.abta.org) or the **National Brain Tumor Society** [braintumor.org](http://braintumor.org)
- The website for **Wisconsin's Family Caregiver Support Programs** also has a listing of cancer specific resources available here: [wisconsinicaregiver.org/cancer-specific-resources](http://wisconsinicaregiver.org/cancer-specific-resources)
- And finally, the hospital or clinic through which you are receiving your cancer care should have resources available to you and a social worker or case manager who can help you with issues such as travel, housing, financial assistance, and other concerns while fighting cancer.

# What's the "Scoop"?

By Ingrid Kundinger, SMP Program Director



Here's the "Scoop" on another type of Medicare fraud, RPM. Yes, another acronym. RPM is short for Remote Patient Monitoring. Remote patient

monitoring is a way for health care providers to monitor certain parts of a person's health from their home. Providers collect and analyze certain types of data and then use it to create and monitor a treatment plan. RPM can be helpful for people with short- and long-term conditions because it can cut down on travel costs and reduce the risk of getting an infection or illness.

RPM devices vary, depending on what is being monitored. Some examples of what RPM can help track are: high blood pressure, blood glucose levels for diabetes, weight gain or loss, heart conditions, sleep apnea, lung disease, asthma, and temperature.

This all seems reasonable, right? So, what makes this an area of Medicare fraud? Let's first review some of the requirements outlined by Medicare for RPM to be covered:

- There must be an established relationship between the doctor and the patient/beneficiary, meaning the beneficiary would have needed to have had past appointment(s) with the provider before they start billing for RPM services.
- The beneficiary must consent to receiving RPM services.
- Data must be electronically collected and uploaded to a safe place where the data can be reviewed and understood by the doctor who is billing for it.
- The device used to collect and transfer the data must meet the definition of a medical device by the Food and Drug Administration (FDA).
- Data must be collected for at least 16 days out of 30 days each month.

That is a lot of musts, isn't it? So, what makes this an area of Medicare fraud? Here are some examples:

- Charges on your Medicare statements for **remote physiologic monitoring** services you did not need, you did not get, or were from a provider you do not know. (Sounds familiar to other types of Medicare fraud, right?)
- Charges on your Medicare statements for **remote physiologic or remote therapeutic monitoring** that you did not agree to. Remember, beneficiary consent is necessary for Medicare to cover this service.
- You receive a phone call, offering a "free" device that tracks your daily steps, like a smartwatch, in exchange for your Medicare number or other personal information. Remember, unexpected calls offering you something "free" in exchange for information is most often a fraud. Hang up quickly and do not share personal information!

*Continued on page 6*



## What's the "Scoop"? continued from page 5

How can you protect yourself from this type of Medicare fraud?

- Guard your card! Do not accept gifts, in this case wearable devices, in exchange for your Medicare number or other personal information.
- Work with your doctor to determine your medical need for these types of monitoring devices, not the random company that calls you out of the blue on a Tuesday morning.
- Review your Medicare statements to compare the services Medicare was charged for with what you received. Report charges for services you did not receive or that are different than what you received.
- Concerns can be reported to the Senior Medicare Patrol team in Wisconsin by calling our toll-free Helpline: (888) 818-2611.

- The Senior Medicare Patrol offers a complimentary My Health Care Tracker that can be used as a tool in reviewing your Medicare statements. Please call to request one, or complete the online request form: [www.smpwi.org/request-smp-personal-health-care-journal](http://www.smpwi.org/request-smp-personal-health-care-journal)

Remember that your Senior Medicare Patrol team is here to help in any way that we can. And information about how you can protect yourself from Medicare-related fraud and scams can always be found on our website.

*Here's the Scoop on how you can reach us:*

**Call:** (888) 818-2611

**E-mail:** [smp-wi@gwaar.org](mailto:smp-wi@gwaar.org)

**Website:** [www.smpwi.org](http://www.smpwi.org)

**Facebook:** @WisconsinSeniorMedicarePatrol

**ON THE MSN:**  
Remote Patient Monitoring

May 9, 2024  
ZYX Care  
PO Box 123456, Anytown, IA 55555-5555  
Ordered by John B Doe

Quantity, Item/Service Provided & Billing Code	Item/Service Approved?
Remote monitoring of physiologic parameters (MSN codes 99453, 99454, 99457, and 99458)	Yes <b>5</b>

Claim #10334829489000

**Check your Medicare statements for "remote monitoring" services.**

**Look for these billing codes: 99453, 99454, 99457, and 99458.**

**SMP** Senior Medicare Patrol Preventing Medicare Fraud  
[www.smpresource.org](http://www.smpresource.org) (888) 818-2611

# Local SMP Director Receives National Award

By Kate Schilling, Attorney, Elder Law & Advocacy Center

**Ingrid Kunding**, Wisconsin Senior Medicare Patrol Director, is the latest recipient of the Fraud Prevention's Finest Award! This award, given by the National Senior Medicare Patrol, goes to a SMP staff person from around the 50 states and four territories of the United States who consistently excels in the areas of casework, outreach, or partnership; who models best practices; and who encourages their SMP peers to constantly improve upon their own outreach and casework efforts. Ingrid's leadership is exemplary as she strives to ensure that the program in Wisconsin has a strong presence in the aging and disability networks and collaborates with community partners. Congratulations on this well-deserved award, Ingrid!



## Book Recommendation *GWAAR Staff Pick*

### My Two Elaines: Learning, Coping, and Surviving as an Alzheimer's Caregiver

By Martin J. Schreiber with Cathy Breitenbucher

In ***My Two Elaines***, author Marty Schreiber, former governor of Wisconsin, watches his beloved wife, Elaine, gradually transform from the woman he fell in love with in high school, and who diligently supported his political career, to the Elaine who knows she is declining and can't remember how to cook a meal, and finally to the Elaine who no longer recognizes Marty or their children. Beyond sincere, practical advice, *My Two Elaines* gives the reader permission to feel the full spectrum of emotions, including humor, even in the face of this relentless illness. And the book speaks to anyone touched by this disease – spouse, child, friend, or family member.

Learn more at [mytwoelaines.com](http://mytwoelaines.com)



Mr. Schreiber at a book signing booth.

*"If there's one thing worse than Alzheimer's, it's ignorance of the disease."*

– Marty Schreiber





## Father and Son Duo Sentenced to Prison in \$21 Million Dollar Medicare Scheme

*From the U.S. Attorney's Office, Southern District of California, March 2024*

SAN DIEGO – Anthony Duane Bell Sr. and his son, Anthony Duane Bell Jr., were sentenced in federal court today to 65 months and 12 months and one day, respectively, for their roles in fraudulently receiving more than \$21 million in Medicare payments and lying to cover it up.

The pair, along with others, conspired to commit Medicare fraud by billing for medically-unnecessary durable medical equipment such as knee, ankle, shoulder, wrist and back braces. Bell Sr. pleaded guilty to Medicare fraud while Bell Jr. pleaded guilty to making false statements to a federal officer.

U.S. District Court Judge William Q. Hayes also ordered Bell Sr. to pay \$21,725,604.56 in restitution to Medicare and forfeit \$806,375.12 and a luxury house in El Cajon. The forfeited property was purchased using money obtained from the fraud. In arriving at the sentence, Judge Hayes found that Bell Sr. intended to defraud Medicare of over \$46 million dollars and received over \$21 million dollars.

*“This brazen scheme exploited elderly and disabled Medicare beneficiaries so these defendants could line their own pockets,” said U.S. Attorney Tara K. McGrath. “Together with our law enforcement partners, this office will continue to vigorously investigate and prosecute fraud that diverts Medicare funds from some of our nation’s most vulnerable citizens.”*

“Those who game the system to take advantage of federal health care programs for personal financial gain do so at the expense of those who rely on these programs and American taxpayers,” said Special Agent in Charge Timothy B. DeFrancesca of the Department of Health and Human Services

Office of the Inspector General (HHS-OIG). “Together with our law enforcement partners, HHS-OIG will continue working diligently to hold these individuals accountable.”

“The Bells using their business as a front to defraud the U.S. government and Medicare program is unacceptable,” said FBI San Diego Acting Special Agent in Charge Tom Ryan. “The FBI and its law enforcement partners will continue to dedicate their resources to make sure individuals who try to illegally profit from the U.S. government will be prosecuted.”

According to court records, the Bells created companies known as Universal Medical Solutions 1 and Universal Medical Solutions 2, which supplied durable medical equipment. In order to find customers for their businesses, the Bells entered into sham agreements with “marketing” companies that, instead of marketing, provided packets of information about Medicare beneficiaries for \$125 to \$350 each. These packets of information included a Medicare beneficiary’s personal information, medical history, Medicare number, and an audio recording between a call center and the patient, in which the patient supposedly agreed to accept a brace. The packet also included a signed prescription from a doctor, obtained via telemedicine, claiming that the brace was medically necessary for the patient – although in almost all cases the prescription was signed by a physician who had no previous doctor-patient relationship with the patient, was often in another state, and at most had conducted an audio call with the patient. In all cases the doctor had not conducted any kind of physical examination of the patient.

The Bells bought thousands of these patient packets, each time indirectly paying the telemedicine doctors through the “marketing” companies.

*Continued on page 9*



**Justice Served: Father and Son Duo Sentenced to Prison in \$21 Million Dollar Medicare Scheme***continued from page 8*

The packets were referred to in the industry as “Doctor’s Orders” or “D.O.s.” The Bells purchased the “D.O.s” for a variety of braces, paying the most (up to \$350) for a back brace prescription, the type of medical equipment for which Medicare offered the highest reimbursement. The Bells could then, after shipping the brace to the patient, bill Medicare around \$1,359.89 for each back brace, through their companies. The Bells also bought other braces,

including wrist, knee, and shoulder braces, and billed Medicare at much higher prices than they paid for them.

When Bell Jr. was interviewed by the FBI, he lied about his knowledge of the scheme.

The case is being prosecuted by Assistant U.S. Attorneys Valerie H. Chu and Christopher M. Alexander of the Southern District of California.

## Hearing Loss Increases Fall Risks

*By the GWAAR Legal Services Team*



Injuries from falls are one of the top causes of death among people aged 65 and older, and research shows that even mild hearing loss more than doubles the risk of falls. It is not clear why hearing loss

increases fall risks. It may be that hearing loss affects the balance centers in our ears, or it may simply be that sound is an important cue we rely on to navigate our environments. The good news is that research published in the *Journal of the American Geriatrics Society* shows that using hearing aids can dramatically reduce the risk of experiencing a fall.

According to the study, people who used hearing aids at all cut their fall risk nearly in half. Those who used hearing aids consistently – meaning at least four hours per day – cut their fall risk by nearly 65%.

Apart from reducing fall risks, hearing aids can help address other challenges associated with hearing loss, such as social isolation, reduced enjoyment of social activities, and mental health concerns. Although people often delay getting hearing aids or are reluctant to wear them due to the way they look or sound, evidence of the health benefits may help convince more seniors to consider taking steps to help address hearing loss.

## Don't Let Language be a Barrier



*By the Wisconsin Senior Medicare Patrol Team*

Translation services are now available on the Senior Medicare Patrol website. The available languages represent the largest populations with limited English proficiency in Wisconsin. These languages are Spanish, Hmong, German, Russian, Chinese-Mandarin, Italian, Polish, and Laotian. To read the information in another language, there is a drop-down box in the upper right-hand corner of the website homepage. The newsletters and fraud alerts are not translated yet, but all other content on the website is available in these languages. This represents the first of many efforts the Wisconsin Senior Medicare Patrol will launch to reach culturally diverse and underserved populations across the state.

Visit [www.smpwi.org](http://www.smpwi.org)



## Volunteer Corner

# Introducing Nita Krenz, a New Member of Our Volunteer Team

By Molly A. Kelly, SMP Volunteer Coordinator

*Where did you grow up Nita?*

Ripon, Wisconsin

*Do you like to travel, and if so, do you have a favorite destination?*

I've traveled a lot, so I don't have a favorite destination. I find every place has its own unique charms and interests. At one time my favorite activity was travel, now it's getting together with family and friends.

*Is there a book you've read recently that you would recommend?*

The book *Demon Copperhead* is excellent. It's about the resilience of the human spirit.

*Any particular book that's had an impact on you?*

I read a lot so I can't say any one book in particular has had a major impact.

*You wake up tomorrow and you're on a reality TV show. Which one would it be?*

*Amazing Race.*

*In another life, what would you be?*

Secretary of State or a diplomat.

*If you had a dinner party to which you could invite anyone you want, whom would you choose?*

Condoleezza Rice, Golda Meir, strong women who persevered.

*What would you serve at this dinner party?*

Fresh fruits, sparkling wine, and pizza.

*What would be the topics of conversation?*

We'd talk about mundane stuff all women face.

*Is there any other information about yourself that you would like to share?*

In my former life I was a travel counselor until I got hit with MS. Now I try to utilize my time and energy volunteering where I can be useful.

*Welcome to SMP team Nita! We are happy to have you here!*

## SMP Team Retreat Held in Oshkosh April 17 & 18



SMP Team in Oshkosh.



Interesting discussion on artificial intelligence.



# Outreach Activities



*SMP attending the Great Lakes Native American Elder Associations Meeting in Onieda.*



*AARP Scam Jam in Milwaukee.*



*SMP participating in the Super Senior Friday Event in Milwaukee.*



*All smiles at the Great Lakes Native American Elder Associations Meeting in Onieda!*



*SMP volunteer presenting at the Great Lakes Native American Elder Associations Meeting in Onieda.*



After five years with the program, Volunteer Coordinator Molly Kelly will be retiring this July. Molly has been integral in the success of the SMP program, significantly expanding the volunteer team and establishing protocols and procedures to keep everything organized. We thank Molly for her commitment to the SMP program and for her dedication to volunteer management throughout her career. We wish her well as she transitions into the next chapter in her life.

***Enjoy all the new adventures that await!***





## BBB Announces Top 10 Riskiest Scams of 2023

By Tiffany Schultz, BBB SW WI Regional Director

Every year, the Better Business Bureau compiles the Top 10 Riskiest Scams, along with supporting data, into the [ScamTracker Risk Report](#). Investment scams, including those involving cryptocurrency, are now the riskiest scam type. More than 80% of people who were targeted by this scam type reported losing money. It also had the second highest median dollar loss at \$3,800. These scams take on many forms, including pressure to purchase, trade, or store digital assets (cryptocurrency) with fraudulent exchanges.

For the first time since 2019, online purchase scams fell to the number 3 spot on the list of riskiest scams. More than 40% of the scams reported to BBB ScamTracker were online purchase scams, and the median loss was \$71. Scammers like to target victims through emails, websites, and social media platforms to lure them to make purchases on fake sites.

Other data revealed that the median reported dollar loss decreased from \$171 to \$100. Men lose 87% more than women (\$178 median loss for men compared to \$95 median loss for women), and the most impostored organization is the U.S. Postal Service.

If you or a loved one have experienced a scam, regardless if you lost money or personal information, please report it to [BBB.org/ScamTracker](https://www.bbb.org/scamtracker). Your report helps to warn others of the scams taking place in the marketplace.



### Top 10 Riskiest Scams of 2023

- 1 Investment/Cryptocurrency
- 2 Employment
- 3 Online Purchase
- 4 Home Improvement
- 5 Romance
- 6 Advance Fee Loan
- 7 Phishing/Social Engineering
- 8 Credit Repair/Debt Relief
- 9 Tech Support
- 10 Travel/Vacation/Timeshare



# SCAM ALERT



## Don't Hand Off Cash to "Agents"

**Real SSA OIG agents will never ask you to give them cash or gift cards**

The Social Security Administration (SSA) Office of the Inspector General (OIG) is receiving alarming reports that criminals are impersonating SSA OIG agents and are requesting that their targets meet them in person to hand off cash. SSA OIG agents will never pick up money at your door or in any type of exchange. This is a SCAM!

NEVER exchange money or funds of any kind with any individual stating they are an SSA OIG agent. This new scam trend introduces an element of physical danger to scams that never existed before.

This recent method of handing cash directly to a phony agent is a dangerous twist on a known scam tactic that pressures individuals to pay in a specific way by using cash or gift cards. SSA OIG and official government agencies do NOT conduct business in this manner.

"This is the latest example of how scammers are constantly evolving their tactics to intimidate or pressure people into making hasty decisions that usually involve stealing their target's hard-earned money," said Inspector General Gail S. Ennis. "While our agents are out in the field, they will not ask you for money. I urge you not to respond to these kinds of requests."

### WHAT TO DO IF YOU'VE BEEN SCAMMED

- Stop talking to the scammer.
- Notify financial institutions and safeguard accounts.
- Call the police and file a police report.
- File a complaint with the FBI Internet Crime Complaint Center [www.ic3.gov](http://www.ic3.gov).
- Report Social Security-related scams to SSA OIG [oig.ssa.gov](http://oig.ssa.gov). Report other scams to the Federal Trade Commission [ftc.gov](http://ftc.gov).
- Keep financial transaction information and the record of all communications with the scammer.

**The Social Security Administration will never threaten, scare, or pressure you to take an immediate action.**

Scammers continue to impersonate government employees in an attempt to obtain your personal information or money. They may:

- **PRETEND** to be from an agency or organization you know.
- Say there's a **PROBLEM** or promise a prize.
- **PRESSURE** you to act immediately.
- Tell you to **PAY** in a specific way.

**Do not give scammers money or personal information - Ignore them!**

### HOW TO AVOID A SCAM

- **Remain calm.** Talk to someone you trust.
- **Hang up or ignore** the message. **DO NOT** click on links or attachments.
- **Protect your money.** Criminals will insist that you pay in a hard-to-trace manner, such as with a gift card, prepaid debit card, cryptocurrency, wire transfer, money transfer, or by mailing cash.
- **Protect your personal information.** Be skeptical of a contact you didn't initiate.
- **Spread the word.** Share your knowledge of Social Security-related scams. Post on social media using the hashtag **#SlamtheScam** to share your experience and warn others. Visit [ssa.gov/scam](http://ssa.gov/scam) for more information. Please also share with your friends and family.





## How Vitamin C Supports a Healthy Immune System

*Contributor: Marisa Moore, MBA, RDN, LD*

*Reviewers: Academy Nutrition Information Services Team*

Vitamin C, or ascorbic acid, is a water-soluble vitamin well known for its role in supporting a healthy immune system. Because your body cannot make vitamin C, it must come from the foods you eat every day.

Research shows vitamin C is essential for the growth and repair of tissue all over the body. Vitamin C helps heal wounds and repair and maintain healthy gums, skin, and cartilage – a type of firm tissue that covers the bones. As an antioxidant, vitamin C fights free radicals in the body which may help prevent or delay certain cancers and heart disease and promote healthy aging.

Though it may not keep you from catching a cold, there is some evidence that supplemental vitamin C may help decrease the length and severity of cold symptoms. Check with your doctor or registered dietitian nutritionist before taking any new supplements.

There are a variety of food sources of vitamin C and they extend well beyond the ever-popular orange or orange juice. Many fruits and vegetables supply this vital vitamin. Sources of vitamin C include citrus fruits, tomatoes, potatoes, strawberries, green and red bell peppers, broccoli, Brussels sprouts, and kiwifruit, among others. You can enjoy these foods raw or cooked, but it's important to note that fruits and vegetables lose vitamin C when heated or stored for long periods of time. To get the most nutrients, eat them as soon as possible after shopping and consider steaming or microwaving vegetables for short periods of time to limit nutrient loss.

Vegetarians may be especially interested to know that vitamin C helps the body to better absorb iron from plant foods such as beans, spinach, and quinoa. To get this benefit, combine vitamin C-rich foods with iron-rich plant foods in the same meal. For example, combine black beans and salsa or create a flavorful spinach salad with strawberries and mandarin oranges.





# Hospice Care Myths

*By the GWAAR Legal Services Team*

When people think of the term “hospice,” many believe it means a person has given up on life or has just days to live. Many others think hospice is a type of facility, like a hospital or nursing home, that once a person enters, they can never leave. However, hospice care is much different. The following are several common hospice care myths and the facts behind them.

## **Myth: Hospice is for people who have given up.**

**Fact:** Hospice is for patients who are in the last phases of an incurable disease, but instead of focusing on curing an illness or prolonging death, the goal of hospice care is to relieve symptoms and give patients the best quality of life. The purpose of hospice care is to manage pain and other symptoms and to focus on the comfort and dignity of the person. And contrary to popular belief, research shows that in many cases, hospice care increases life expectancy, rather than decreases it.

## **Myth: Hospice is a place.**

**Fact:** Hospice is rarely an actual location that people go to. Instead, the care almost always is provided where a person lives. Hospice patients are assigned a team of providers, such as a physician, registered nurse, home health aid, social worker, and chaplain. This team regularly checks in with the person, and works together to provide medical, emotional, spiritual, and grief support to not only the patient but also their family.

## **Myth: People on hospice have to stop taking all medications.**

**Fact:** This isn't always true. While it is true that hospice focuses on providing comfort rather than a cure, the decision to stop medication is usually left up to the patient. Depending on where people are in their diseases, it may be best to stop taking a medication that's a source of discomfort, but this is determined on a case-by-case basis. People are



able to continue taking medications for pain and symptom control.

## **Myth: Once you sign up for hospice, there's no turning back.**

**Fact:** Hospice doesn't mean a person is giving up control over their care or the ability to choose who provides it. A person can leave hospice and reapply at any time. For example, if a person on hospice wants to try a new drug trial or experimental therapy, they can always leave hospice and return at a later time, if needed.

## **Myth: You can only be on hospice for a limited amount of time.**

**Fact:** Eligibility for hospice care requires that two physicians agree that the person has six months or less to live, however, this does not mean a person has to die within six months. If the person lives longer than six months but doctors continue to certify that they're terminally ill, they'll receive hospice care for as long as needed.

For families that have used hospice care for loved ones, nearly all say they wished they'd known about it sooner. You do not have to wait for your doctors to bring it up – it is never too early to ask about hospice and what benefits it could provide.

## **For more information, visit:**

[leadingage.org/common-myths-of-hospice-care-debunked/](https://leadingage.org/common-myths-of-hospice-care-debunked/)

[www.npr.org/2023/12/28/1221648271/hospice-care-myths-jimmy-carter-end-of-life](https://www.npr.org/2023/12/28/1221648271/hospice-care-myths-jimmy-carter-end-of-life)



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## Medicare Beneficiaries Beware!



### **Scammers are calling, claiming your doctor asked them to call.**

- They may spoof the caller ID to look like they are calling from your doctor's office.
- If your doctor wants you to have cardiac genetic testing, they will talk to you about it during an appointment.
- If you would like a knee, back, arm, or any other brace, please call your trusted doctor to set up an appointment to talk about your needs.

If you have gotten a call like this, report it to the SMP. Together we can prevent Medicare fraud.



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