

# Save Yourself from Scams

## Have you received a phone call or text message that seems too good to be true?

Does the call promise free medical services, equipment, or a gift card and all you have to do is confirm personal information? Do they say the reason you qualify for this special offer is you are a Medicare member?

Very likely, you are being scammed. The U.S. Department of Health and Human Services Office of Inspector General is leading the charge to get the word out about a specific scheme involving unnecessary billing for items such as urinary catheters. These items may or may not be sent to the enrollee, but the scammers will bill Medicare for items you did not order.



**In general, scammers are becoming increasingly sophisticated and taking advantage of more people every day. Here are some tips for seniors to avoid scams that could drain your bank account and disrupt your life.**

- ✓ **Protect your personal information. This includes medical information.**
- ✓ **Don't rush. Take your time and research when dealing with a stranger or unknown company.**
- ✓ **Ask for references to avoid home repair and contractor fraud.**
- ✓ **Take note of warning signs for senior scams, such as unsolicited requests for personal information, high-pressure sales tactics, and unusual payment methods.**
- ✓ **Protect your Medicare number just as you do your credit card numbers. Do not allow anyone other than trusted health providers to use it.**
- ✓ **Review your Medicare Summary Notices to be sure you have received the services billed.**
- ✓ **Don't buy services or items from telemarketers.**
- ✓ **Always ask for and wait until you receive written material about any offer or charity request.**
- ✓ **You can report your concerns to the Arkansas Blue Cross and Blue Shield Fraud Hotline at **800-372-8321** any time, day or night. All tips are kept strictly confidential. You may also file a complaint online and anonymously if you choose at: [arkansasbluecross.com/report-fraud-and-abuse](https://arkansasbluecross.com/report-fraud-and-abuse)**