

Medicare Fraud Prevention Month - Week 2 article for the public

Understanding your Medicare Summary Notices: A crucial tool during Fraud Prevention Month

As we observe Fraud Prevention Month, there's no better time to highlight one of the most powerful tools Medicare beneficiaries have in the fight against health care fraud: your Medicare Summary Notice (MSN). These statements, which detail all services and supplies billed to Medicare on your behalf, are more than just paperwork—they're your personal fraud detection system and your first line of defense against scams targeting seniors.

Why review your MSN?

Every Medicare beneficiary receives a quarterly MSN for Part A (hospital insurance) and Part B (medical insurance) services. Those with Medicare Advantage or Part D prescription plans or Medigap plans receive similar statements, called Explanation of Benefits, from their plan providers. These documents contain valuable information about:

- Services or supplies you received
- What Medicare and your plan paid
- What you may owe providers
- Important notes about your coverage

How to effectively read your MSN

1. Check the basics first: Verify your name, Medicare or account number, and the date of service.
2. Review all services listed: Did you actually receive each service? On the date shown? From that provider?
3. Look for suspicious charges: Duplicate billings, services you don't recognize, or equipment you never received are red flags.
4. Note the amounts: Check what Medicare and your plan approved versus what was billed, and what portion you're responsible for paying.

What to do if something looks wrong?

If you spot a discrepancy, don't ignore it! Take these steps:

- Contact your health care provider first to check for simple billing errors
- If unresolved, call 1-800-MEDICARE (1-800-633-4227) and report suspected fraud. You can request a fraud alert be placed on your account.
- Reach out to your local Senior Medicare Patrol office for assistance at <https://www.insurance.wa.gov/insurance-resources/get-help-medicare/report-medicare-fraud/report-medicare-fraud-shiba>

The bigger picture: Fighting Medicare fraud

Medicare loses billions of dollars annually to fraud and improper payments. By reviewing your MSNs, you're not just protecting yourself—you're helping safeguard the entire Medicare program for future generations.

Remember: You are Medicare's most important fraud fighter. A few minutes spent reviewing your MSN can prevent fraud and ensure Medicare remains strong for everyone.

Stay vigilant

- Keep a personal health journal to track your appointments and services.
- Save your MSNs for at least one year.
- Use MyMedicare.gov to access your MSNs electronically.

Your vigilance matters. During Fraud Prevention Month and beyond, let's work together to protect both your benefits and the integrity of the Medicare program that millions of Americans depend on.

Need help?

Contact your Washington state Senior Medicare Patrol for free, confidential assistance and education: <https://www.insurance.wa.gov/insurance-resources/get-help-medicare/report-medicare-fraud/report-medicare-fraud-shiba>