

Medicare Fraud Prevention Month – Week 3 article for the public

The anatomy of a scam: How Medicare fraud works and how to spot it

Every year, scammers steal billions from the Medicare program—money meant to support the health and well-being of older adults. These scams don't just impact the system; they can harm your health, increase the cost of care and insurance, and lead to denied coverage when it is really needed. Understanding how a Medicare scam works is the first step to protecting yourself and your loved ones.

Let's break down the anatomy of a typical Medicare scam.

Step 1: The hook

Scammers start by gaining your trust. This might come in the form of a phone call, a text message, a knock at the door, or even a pop-up ad online. They may pretend to be from Medicare, a medical provider, or a trusted organization. Common tactics include offering "free" medical equipment, genetic testing, or new Medicare cards.

Red flag: Medicare will never call you out of the blue to ask for your personal information.

Step 2: The ask

Once they have your attention, the scammer will ask for your Medicare number. They might say it's needed to verify your identity or to send you a benefit or device. Some will try to rush or pressure you into sharing information before you have time to think it through.

Red flag: If it feels urgent or too good to be true, it probably is.

Step 3: The fraud

With your Medicare number in hand, scammers can bill Medicare for services or supplies you never received or never ordered. You may not even notice unless you carefully read your Medicare Summary Notice or Explanation of Benefits.

Red flag: Charges for equipment, tests, or services you don't recognize.

Contact: Kim McKenna | kim.mckenna@oic.wa.gov

Step 4: The fallout

Medicare fraud puts your benefits and your health at risk. If someone bills Medicare in your name, it could limit your access to the care you really need later on. It can also lead to identity theft and financial stress.

How to protect yourself:

- Never share your Medicare or Social Security number with someone who contacts you unexpectedly.
- Be skeptical of “free” offers—nothing is ever truly free if they need your Medicare number.
- Review your Medicare statements regularly and report anything suspicious.
- When in doubt, hang up and call 1-800-MEDICARE or your local Senior Medicare Patrol (SMP).

Scammers are clever, but with awareness and caution, you can stay one step ahead. Know the signs, trust your instincts, and report fraud. You are the first line of defense.

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>