



Fraud, errors, and abuse cost Medicare and Medicaid billions of dollars each year. This means that money intended to help provide health care for older citizens and people with disabilities is instead lost or wasted.

To ensure that taxpayer dollars go to the benefit recipients who need them rather than to a few dishonest individuals, it is vital that we all work together. My office and the Suburban Area Agency on Aging are committed to providing you with the information you need to prevent health care fraud. In this brochure, you will find "12 Steps to Safety and Savings" to ensure that your benefits are not exploited. You will also find some simple tips to help avoid costly billing errors.

Please help us in our fight to protect your Medicare and Medicaid benefits. By reducing health care fraud, errors, and abuse, we can ensure that benefit recipients get the assistance they need at a price they can afford.

*Lisa Madigan*  
Lisa Madigan  
Illinois Attorney General



**LISA MADIGAN**  
ILLINOIS ATTORNEY GENERAL

**Everyone pays the price for health care fraud, errors, and abuse through:**

- higher insurance premiums;
- increased costs for medical services and equipment; and
- greater spending by Medicare and Medicaid.

**Be Active in the Fight Against Fraud, Waste, and Abuse**

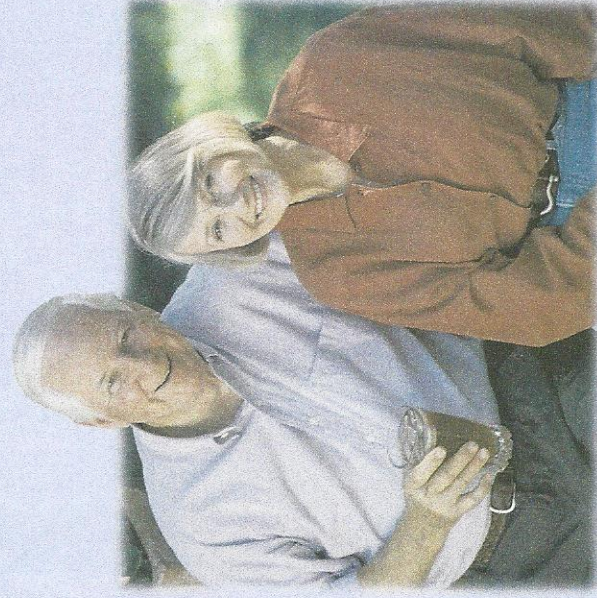
**For More Information**

Suburban Area Agency on Aging  
1048 W. Lake Street, Suite 300  
Oak Park, IL 60301-1055  
[www.suburban-age.org](http://www.suburban-age.org)  
1-800-699-9043  
TDD: 1-708-524-1653

Attorney General's Health Care Helpline  
1-877-305-5145  
TTY: 1-800-964-3013

**[www.IllinoisAttorneyGeneral.gov](http://www.IllinoisAttorneyGeneral.gov)**

# Protecting Yourself from Health Care Fraud





# 12 Steps to Safety and Savings

## Help Us Control Costs and Safety

**H**ealth care fraud is often not reported, yet it is widespread and results in staggering economic consequences. It is estimated that annual losses due to fraud range between \$80 and \$160 billion.\*

Medicare and Medicaid programs alone lost more than \$23 billion dollars last year due to simple errors – and a few dishonest individuals. In dollar amounts, this means that \$1 of every \$7 spent on Medicare and \$1 of every \$10 spent on Medicaid is wasted. In other words, this money is never spent in the way it was intended – to provide for health care for older persons, people with disabilities, and families.

\* Based on 2002 health care expenditures of \$1.6 trillion.

### Go to trusted sources.

Get medical help only from your personal doctor, hospital, or clinic. They are the only ones who should make referrals for special equipment, services, or medicine.

Talk first to your doctor or pharmacist before showing anyone your medical or prescription records.

### Don't be afraid to be rude.

Hang up the phone if someone calls and tries to pressure you into providing medical information or buying medical equipment.

Shut the door on anyone who comes to your home saying they are from Medicare or some other health care company.

### Do your homework.

Check with your health care provider before buying or investing in any Internet "cure-all" or "miracle" products or services.

### Safeguard personal information.

Collect your mail regularly. Don't leave your mail out for more than one day. Thieves can get personal information from your bills and correspondence.

Rip up or shred your Medicare and other health care papers before throwing them away. Crooks can go through the trash to steal your identity information.

### Follow your instincts!

Treat your identity cards like credit cards. If someone offers to buy your Medicare or Social Security numbers, don't sell them. It's simply not worth it.

Be aware. Medicare does not sell anything. Do not be fooled by offers supposedly endorsed by Medicare or other health care authorities.

Remember – if it seems too good to be true, it usually is!

### Check charges for your medical care.

Always double check your Medicare Summary Notices (MSN) and health care billing statements for accuracy. (Your Medicare Summary Notice is mailed to you after you get medical care and is stamped "This is NOT a Bill.")

Look for these things on your billing statement:

- Charges for special equipment, services, or medicine that you did not get;
- Billing for the same service twice; and
- Services that were not ordered by your doctor.

### Take action!

If you suspect fraud, error, or abuse related to health care, gather the facts and notify the Suburban Area Agency on Aging at 1-800-699-9043.

You, too, can help others.

If you would like to volunteer to help fight health care fraud, contact the Suburban Area Agency on Aging at 1-800-699-9043.