

FraudAlert!

Helping keep the promise.



March 2007 • Volume 10, No. 8

ELDER LAW CENTER • Coalition of Wisconsin Aging Groups

From the Project Director Elizabeth Conrad

Recent Examples of Healthcare Fraud

Billing for services that were never received

An owner of a specialized medical vehicle transportation company, which provides services to transport Medicaid recipients to medical appointments, pleaded guilty to a felony count of Medicaid Fraud for falsely billing the state of Wisconsin for transportation services that were never provided.

Negligent abuse of a resident

A company was held accountable in the death of one of its residents. There was one felony count of negligent abuse of a resident and the company was convicted after entering a no contest plea. According to the Department of Justice, the company failed to provide adequate training to staff members in the proper implementation of the facility's restraint policy which created a significant danger to the physical health of the resident.

Fraudulent marketing practices

In 2006, the Wisconsin Department of Justice reached a settlement with a pharmaceutical company in which the company paid \$798,000 for fraudulent marketing practices which included improperly influencing doctors to prescribe their high-priced cancer drug. Earlier, the same company paid out an additional \$1.4 million on behalf of the Medicaid Program.

Scam Alert

Our office received an interesting call from a Wisconsin resident. She told me she had received a telephone call from a man calling himself Tom who claimed he works for the Federal Government. He said he was going to mail Medicare and Medicaid cards to her. As it turns out, the woman who received the call isn't old enough to be on Medicare and furthermore doesn't qualify for Medicaid. When she told Tom "**This sounds like fraud,**" he got mad and hung up.

Has this happened to you? Please let me know.

The Medicare Integrity Project: Wisconsin's SMP

Email Address To Report Medicare
Part D Scams
medfraud@cwag.org

Website Helps With Part D
www.WisMedRx.org

CWAG's Website
www.cwag.org

Scams Prosper on Counterfeit
Cashier's Checks by Attorney
John Hendrick – see page 2

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Coalition of Wisconsin Aging Groups
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Scams Prosper on Counterfeit Cashier's Checks

by John Hendrick, Project Attorney
Elder Financial Empowerment Project

Did you know that: Some cashier's checks are not worth the paper they are printed on? 'Funds available' in your bank account can later be taken back? Money wired through Western Union can be picked up anywhere in the world and cannot be retrieved once it is picked up? If you fail to cover a bad cashier's check, your account may be closed and you may be blocked from opening an account at another bank?

All of the above are true statements. Seniors throughout Wisconsin are confronting these harsh realities, according to reports to CWAG's Elder Financial Empowerment Project. With improvements in technology, modern criminals can produce excellent counterfeits of the "old reliable" cashier's check. And failing to understand current banking practices can leave you holding the bag. Counterfeit checks can be used in a variety of scams:

- You are selling a used car and someone offers to send you a check for more than the asking price, if you will send back the difference. Sounds like a good deal, until the check bounces.
- You are offered a work-at-home opportunity. A foreign business needs you to receive payments for U.S. sales and transfer the funds overseas keeping a percentage for yourself.
- You have "won" a foreign lottery or been offered an abandoned bank account in Nigeria or another African country. All you need to do is wire funds for the fees or expenses.

If you receive any offer that involves getting a cashier's check from and/or "wiring" money to a stranger, you should immediately consult your bank, your family, CWAG or other trusted advisors. If you deposit a counterfeit check and withdraw or transfer the funds, you will be held liable when the check bounces. The law requires your bank to make the funds "available" to you within a few days, but that does not mean the check has cleared. When the check bounces, the money will be charged back against your account and you will be asked to pay it back. If you do not make good on the counterfeit check, your account can be frozen or closed. If you try and fail to open an account at another bank, you may find that your bank has reported you to an account verification agency – a report that stays on your record for up to five years.

What to do:

Do not accept cashier's checks from strangers. If you receive such a check, contact the bank that issued the check to be sure it is valid.

When you deposit a check from a stranger, do not withdraw or transfer the money until your bank confirms that the check has cleared. "Funds available" in your account is not the same as the check clearing.

Never wire money unless you know the person and can verify their identity. Keep in mind that even if you address it to a family member, anyone who gives that name can pick it up – anywhere in the world.

To contact, John Hendrick at the Elder Financial Empowerment Project of Coalition of Wisconsin Aging Groups, call toll-free (800) 488-2596 or email jhendrick@cwag.org.

March Volunteer Activities Around the State

A very special thank you to **Betty Irwin**, District 1 Lead Volunteer, who braved the inclement weather March 1st to help us interview five volunteer coordinator candidates.

Congratulations, **Gwen Jackson!** What a lovely article about you and the **Gwen T. Jackson Angel Fund**. The article, written by Felicia Thomas-Lynn and featured in the **Faces of Hope** series, appeared in the Sunday, March 25, 2007, edition of the Milwaukee Journal Sentinel. You can find the article on page 2B.

The Mission Statement of the Gwen T. Jackson Angel Fund:

**To improve the quality of life for the frail elderly,
mentally ill and developmentally disabled in
Volunteers of America of Wisconsin group homes.**

Thank you to **Deputy Steve Herman** who held several group sessions this month in Oshkosh, Winneconne and Menasha. He spoke to over 35 attendees about healthcare and consumer issues including Medicare fraud, waste and abuse.

Milwaukee County volunteer **Les Hagensick** spoke in Brown Deer on March 9 and 21 at the Brown Deer Senior Citizen's Club meeting. He came in contact with many people who benefited from hearing the information he shared. Thank you Les!

Gary Kuhnen talked to an audience of about 30 people attending the CWAG District 1 meeting in Waunakee on March 23. Thank you, Gary, for spreading the word about the Medicare Integrity Project.

Thank you to **Eldon Freese** of Burnett County for handing out information at the CWAG District 8 meeting on March 29.



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Office of Privacy Protection

Safeguarding Information for Your Future

Wisconsin Consumers Have the Right to Obtain a Security Freeze

Effective January 1, 2007, if you live in Wisconsin you have a right to place a "security freeze" on your credit report. A freeze will prohibit a credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified mail by you to each of the three consumer reporting agencies. The security freeze is designed to prevent an extension of credit, such as a loan or a new credit card, from being approved in your name without your consent. A freeze may protect you from identity theft. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay approval of any subsequent request or application you make regarding a loan, credit, mortgage, or Internet credit card transaction, including an extension of credit at point of sale. As a result, if you plan on obtaining new credit, you should release your freeze approximately one week before seeking new credit.

Placing the Freeze on your Credit Report

To place a security freeze on your credit report, send your written request via certified mail to:

Equifax **CSC Credit Services**
Security Freeze
P O Box 674438
Houston, TX 77267-4438

Experian **Experian Security Freeze**
P. O. Box 9554
Allen, TX 75013

TransUnion **TransUnion Security Freeze**
P. O. Box 6790
Fullerton, CA 92834-6790

The fee to place a security freeze is \$10.00 for each credit reporting agency. If you submit a copy of a valid police report that verifies you are a victim of identity theft, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable. For your convenience there are form letters to each of the credit reporting companies available on www.privacy.wi.gov. The forms allow you to type in your personal information and print the letter or you may print the blank letter and write your information

Written confirmation of the security freeze will be sent to you within 10 business days of receipt of the request. It will include a personal identification number (PIN), and instructions for removing the security freeze or authorizing the release of your credit report for a specific period of time.

Removing or Temporarily Lifting the Freeze from your Credit Report

When you request a security freeze for your credit report, you will be provided a personal identification number (PIN) to use if you choose to remove the security freeze from your credit report or authorize the release of your credit report for a period of time after the security freeze is in place. Be sure to keep your personal identification number (PIN) in a secure place for use when needed. To remove your freeze either permanently or temporarily, you must contact the consumer reporting agency and provide all of the following:

- (1) The personal identification number (PIN).
- (2) Proper identification with a current address to verify your identity.
- (3) The period of time for which the report shall be made available.
- (4) Payment of the appropriate fee.

A security freeze does not apply to those with which you have an existing account that request information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

If You Are a Victim of Identity Theft

A victim of identity theft with a police report to verify the crime will not be required to pay the \$10 fee to the credit reporting agencies in order to obtain a security freeze. Be prepared to submit a copy of the police report when requesting the freeze. No fee will be charged to remove or replace the freeze as long as the police report is included in all correspondence.

How to Place a Freeze on Your Credit Report

To place a freeze, you must write to each of the three credit reporting agencies. You must provide identifying information. If you are an identity theft victim, provide a copy of your police report of identity theft. Otherwise provide payment of \$10 to each of the credit reporting agencies.

Write to the addresses below or use the form letters on the Office of Privacy Protection Web site at www.privacy.wi.gov

CSC Credit Services (Equifax)
P.O. Box 674438
Houston, TX 77267-4438

Experian
P. O. Box 9554
Allen, TX 75013

TransUnion
P. O. Box 6790
Fullerton, CA
92834-6790

Office of Privacy Protection

Safeguarding Information for Your Future

Identity Theft Protection: The Basics of Safeguarding Your Information

Identity thieves often rely on us to get the information they need to steal our identities. We can make it harder for them by taking some simple steps that are outlined below.

Guard your social security number

Don't carry your Social Security card with you and don't use your social security number as a PIN or password unless the financial institution, merchant or other business with which you are dealing absolutely requires it.

Shred, shred, shred

Invest in a shredder – an inexpensive countertop model will work – and use it. Shred bills, receipts, and credit card offers that you used to simply throw in the garbage. Also shred any other items that contain personal or financial information – such as bank statements – that you don't keep.

Protect your mail

If you're going to be out of town, even for a few days, either have the post office hold your mail or ask a neighbor, family member or friend to pick it up. When mailing something, particularly if it contains a check or other personal information, mail it from a secure location – that red flag that lets your mail carrier know you have something to pick up also is a signal for identity thieves. If you're ordering checks from your financial institution, pick them up instead of having them mailed to you.

Don't share your information

Identity thieves get lots of help from us by simply asking for the information they want. They contact us by phone, email or regular mail posing as our bank, credit card company or even the IRS and ask us to "verify" information like account numbers, social security numbers or passwords. Legitimate companies or agencies don't do this, so if you're asked for this information, it's likely to be an identity thief that's doing the asking. Never give out personal information unless you're the one who initiated the contact.

Stop pre-approved credit card offers

Unless you're really shopping for a credit card, stop pre-approved credit card offers. They are easy to spot in your mail box and can easily be used by identity thieves to get a credit card in your name. You can have your name removed from credit bureau marketing lists by calling toll-free to 888-5OPTOUT (888-567-8688) or visiting the Opt Out website at www.optoutprescreen.com.

Check your bills and bank statements

If an identity thief strikes, you might first notice it on your bank or credit card statements. Even if you don't balance your checkbook or pay your credit card bill right away, look at the statement as soon as you get it to see if there are any unauthorized charges or withdrawals. If there are, report them right away. If your bill or statement doesn't come at the normal time, call and ask about it since late arrival could be another indication of identity theft.

Pay attention to internet security

If you like to surf the web or purchase items on line, make certain you have adequate security on your computer. Choose your passwords with care and make them unique. Experts recommend that a password that has at least 8 characters, with a mix of numbers, symbols, and upper and lower case letters are best. Don't click on pop-up ads or open emails and attachments from persons you don't know and trust. Install a firewall and virus and spyware protection. Check your browser security settings to make certain that they aren't too low. Also check the security of the website. Generally, "https" and/or a small padlock in the bottom right corner means that the site is secure.

Read privacy statements

In this information age, there is a large market for personal information and some of the companies with which we do business share or even sell our personal information to others. Before purchasing on line, check the privacy policy of the business. Also, read the privacy statement that your credit card company sends you. In certain cases, you might be able to opt out of that company sharing all or a part of your information by contacting the company.

Check your credit report regularly

Federal law requires each of the major 3 credit reporting agencies to provide consumers with a FREE copy of their credit report each year. Credit reports contain a wealth of information about a consumer's financial history and checking them regularly is one of the best ways to protect against identity theft. If you notice a credit card or bank account that you don't think you have, it might mean that an identity thief is at work. You can obtain your free credit report from Equifax, Experian, and TransUnion by calling toll-free to 1-877-322-8228 or online at www.annualcreditreport.com/cra/index.jsp. By ordering one report from a one of the reporting agencies every 4 months, you can get your free credit report 3 times per year.

For more information, contact the Wisconsin Office of Privacy Protection at 1-800-422-7128 or e-mail us at WisconsinPrivacy@datcp.state.wi.us.



Office of Privacy Protection

Safeguarding Information for Your Future

Seniors Protect Yourself from Identity Theft

To prevent identity theft, you have to understand what thieves use to commit the crime. Educating yourself now and taking small steps to protect your information can help you minimize your chances of becoming a victim.

What is your identity?

Any combination of the following information can provide enough for identity theft to occur.

- Name
- Address
- Social Security Number
- Mother's Maiden Name
- ATM Pin
- Date of Birth
- Bank Account Number

Make your identity hard to steal

Here are some simple steps you can take to protect yourself from identity theft.

- Check your wallet and limit the number of identification cards you carry. Many medical cards contain your social security number, if you don't need it, don't carry it with you.
- Refuse to give out personal information over the phone unless you have initiated the call.
- Sign up for the Wisconsin NO CALL program to limit the number of calls you receive from telemarketers by calling 1-866-9 NO CALL.
- Shred or destroy credit card receipts, credit applications, bank checks and financial statements. Many thieves obtain information from documents tossed in the trash.
- Choose to "opt out" of unsolicited credit and insurance offer by calling 1-888-5 OPT OUT.
- Order a free credit report once a year from each of the three major credit reporting agencies.

Equifax

PO Box 740250
Atlanta, GA 30374-0241
(888) 766-0008
TDD: (800) 255-0056
www.equifax.com

Experian

PO Box 9532
Allen, TX 75013
(888) 397-3742
TDD: (888) 397-3742
www.experian.com/fraud

TransUnion

PO Box 6790
Fullerton, CA 92834-6790
(800) 680-7289
TDD: (877) 553-7803
www.transunion.com

- Review your credit card and financial statements when they arrive.
- Keep sensitive documents in a safe place in your home. Repairmen and visitors can easily gain access to personal information if it's left in plain view.
- Place out-going mail in an official, secure mail box. The flag on your mailbox tips-off more than just the postal carrier, it alerts thieves too.
- On the phone be on alert for any calls coming in that request information. No matter how sincere a caller may sound Do Not give out personal information over the phone. Your bank or credit card company will not call you to ask for personal information.
- On your computer be aware of receiving emails that appear to be from your bank or credit card company – known as a “phishing” scam. This scam is an email message that directs you to a website that appears to be from your bank or other business. They will then ask you to verify information about yourself or your accounts. Again, your bank or credit card company will not communicate with you via email.
- On vacation be aware of your environment and individuals lingering around. Individuals can listen to conversations and obtain personal information. When verifying a hotel with a credit card take notice to be sure no one can overhear your conversation.

For more information, or to file a complaint, contact the Wisconsin Office of Privacy Protection at 1-800-422-7128, visit our website at www.privacy.wi.gov or email us at WisconsinPrivacy@datcp.state.wi.us

Problems Continue with Medicare Part D . . .

Multiple Choice Quiz

1. A Medicare Part D customer service representative would not provide assistance to a married couple without receiving personal identifying information. Then upon receiving this information, the customer service representative proceeded to illegally enroll the beneficiaries in a plan without their consent. This is an example of:
 - a. A violation of the marketing rules under Medicare Part D**
 - b. A legally invalid enrollment**
 - c. a and b above**

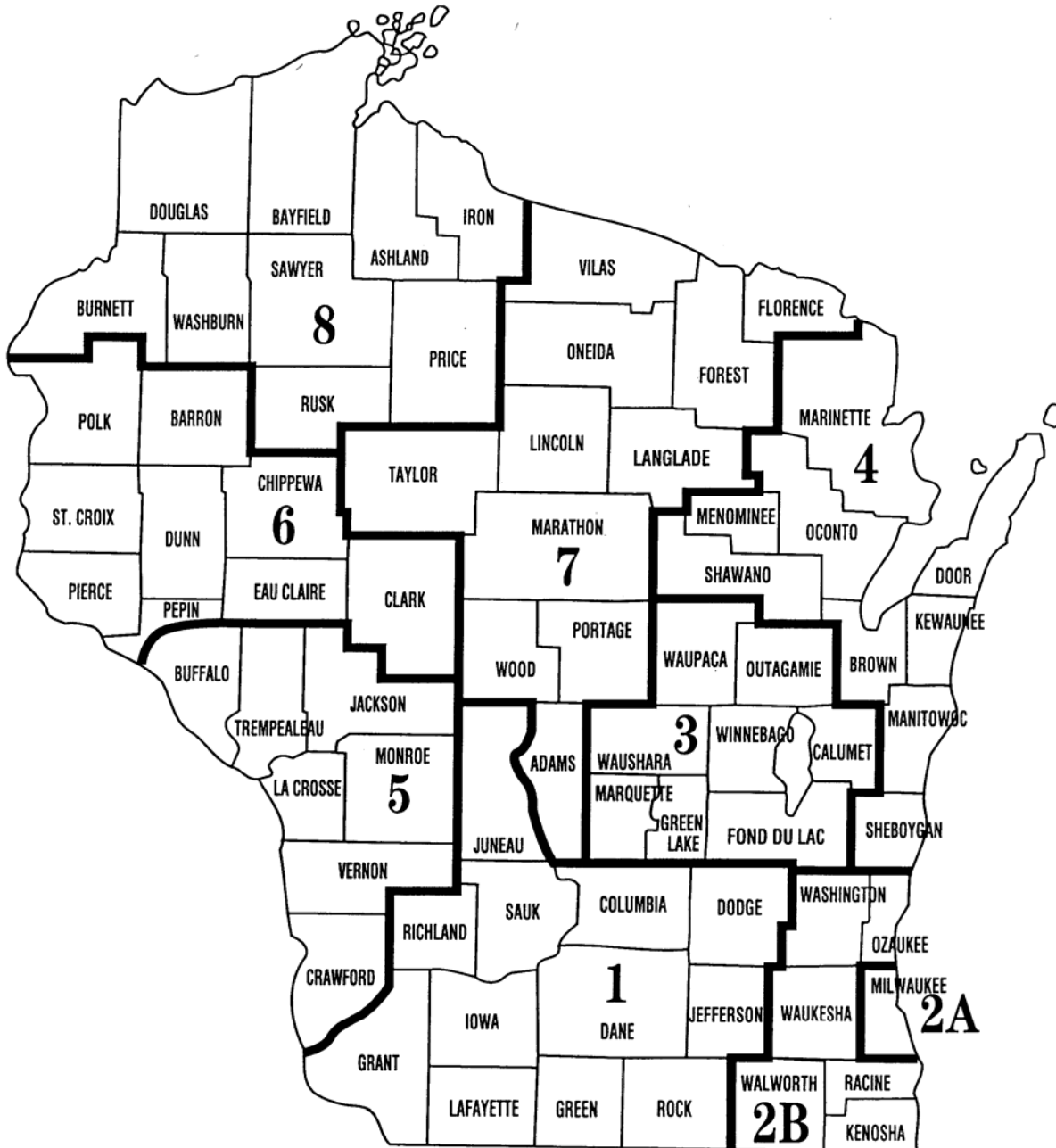
2. A Medicare beneficiary who had enrolled in a stand alone Prescription Drug Plan (PDP) was later pressured by an insurance agent to enroll in a Medicare Advantage Plan (MA-PD). This is an example of:
 - a. Deceptive practices**
 - b. Misrepresentation**
 - c. A and b above**

Answers to Quiz: 1. c.; 2. c.

Medicare Integrity Project: Wisconsin's SMP DISTRICT LEAD VOLUNTEERS

District 3 – Floralee Myers
 District 4 – Looking for Volunteer
 District 5 – Looking for Volunteer

District 6 – Looking for Volunteer
 District 7 – Harry Pokorny
 District 8 – Looking for Volunteer



District 1 – Betty Irwin
 District 2A – Dee Sitzberger

District 2B – Position on Hold

December 2006

MEDICARE INTEGRITY PROJECT: WISCONSIN'S SMP MONTHLY REPORT FORM

Time Period of Report _____

Name _____ County _____

(Complete address, e-mail and phone information ONLY if new volunteer)

Address _____ City _____ Zip _____

E-Mail _____ Phone _____

DATE	ACTIVITY** **Please Specify	SITE & CITY	NUMBER OF PEOPLE	TIME SPENT***	MILES DRIVEN

RETURN to:
Volunteer Coordinator
CWAG
2850 Dairy Drive, Madison, WI 53718
(608) 224-0606 or (800) 488-2596, Extension 342
Fax: (608) 224-0607

- **Community Education Event (includes meetings)
- **Group Session (includes group presentations)
- **Media Event (print, radio, electronic, television)

Community Education Event (includes meetings) - is any event where general/program information and/or simple printed fact sheets are shared with or distributed to the public. Examples include senior health fairs, expos, and booths in shopping centers and conferences.

Group Session (includes group presentations) - is a **formal gathering** led by trained volunteers to **educate** beneficiaries, family members, caregivers, and others on detecting fraud, waste, error, and abuse in the Medicare program.

Media Event - is any individual airing or publishing of media (e.g., print, radio, television, electronic) to educate beneficiaries and their families about Medicare fraud. Media Events can be opinion pieces, editorials, and stories mentioning this program in regular newspapers and county aging unit newsletters. Media events also include radio shows, TV/Cable shows, press releases, and public service announcements (PSAs).

Volunteer Report Forms help keep the funds coming in and the program going strong. Please submit your report forms each month. Thank you. (Revised 3/07)

***** INCLUDE any materials such as equipment and supplies. Be sure to also include your preparation and travel time.**

FRAUD ALERT – ELECTRONIC VERSION

In previous issues, we told you that the Medicare Integrity Project's *Fraud Alert* will be sent electronically unless we receive a "request for a paper copy" from you.

As a matter of convenience, we included a Mailing List Information Sheet (as an insert in the July issue) so you can return it to us. There's Still Time to Notify Us!

So, please . . . return the
Mailing List Information Sheet or
Contact Patti Wiersma at pwiersma@cwag.org,
giving her your e-mail address,
to add to our list.

Your cooperation is greatly appreciated.

You Can also Access Our Publication by Visiting our Website www.cwag.org
scroll down under Elder Law Center
and click on *Fraud Alert*

ATTENTION: All of you with E-mail...

In an effort to save paper, postage and be "volunteer friendly," we will E-mail issues of the *Fraud Alert* to those who have E-mail. Please contact Patti Wiersma at pwiersma@cwag.org, giving her your e-mail address to add to our list. WE DO SUGGEST THAT YOU PRINT EACH ISSUE AND SAVE IT IN YOUR MEDICARE BINDER FOR FUTURE USE. Thank you!

For more information, contact:

Elizabeth Conrad, Project Director
Coalition of Wisconsin Aging Groups
2850 Dairy Drive – Suite 100
Madison, WI 53718-6751
Phone: 800/488-2596 608/224-0606
E-mail: econrad@cwag.org

