

FraudAlert!

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• Coalition of Wisconsin Aging Groups Elder Law Center

From the Project Director. Elizabeth Conrad

Let's Get Acquainted

By Judy Steinke, Wisconsin SMP Volunteer Coordinator

This month our featured volunteer is Marsha Konz of Mequon who wears two hats when she educates seniors on how to protect themselves from healthcare fraud, scams, and identity theft.

In November 2010, while attending an AARP Fraud Fighter training, Marsha also heard a brief presentation about the SMP. She felt that the two programs complemented one another, so she decided to also complete the SMP Volunteer Foundations Training. Since January, she has shared the Fraud Fighter and SMP information with 14 different organizations and over 400 individuals.

After an impressive career in the field of education, Marsha retired in 2009. She was a professor in the School of Education, Dean of the Graduate School, and Assistant Vice President of Academics at Concordia University. Prior to joining Concordia, she taught at the University of Wisconsin-Stevens Point; St. John's Lutheran School in Galveston, Texas; Pine Forest High School in Fayetteville, North Carolina; and Cherokee Heights Junior High in Madison.

Marsha believes that volunteering is a way of giving back for all of the benefits that we receive as citizens of the United States and Wisconsin. One of the highlights of her life was helping to establish Beautiful Savior Lutheran Church in Plover, Wisconsin back in 1988. Marsha and her friend, Patricia Verhage, laid the groundwork for this church, which today is a flourishing congregation.

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Let's Get Acquainted *continued*

Most of Marsha's free time is spent writing children's historical fiction books with her friend, Janet Landers. They have completed the first two books of their Time-Train Adventure Series. In the first book, Time-Train Adventures: The Green Bay Trail, three boys join a cattle drive that travels from Fort Dearborn (Chicago) to Fort Howard (Green Bay) in 1825. The second book, Time-Train Adventures: Let's Go Pirating, is about pirates near Wilmington, North Carolina. Both books will be available on Amazon Kindle in the near future. When not writing books, she also enjoys working on genealogy, reading, knitting and crocheting.

Thank you, Marsha, for sharing your gift of teaching with the Wisconsin SMP and Wisconsin's seniors.

Wisconsin SMP Awarded New Capacity Building Grant **By Kevin Brown, Wisconsin SMP Capacity Building Grant Manager/Trainer**

I am pleased to report that the Coalition of Wisconsin Aging Groups (CWAG) has been awarded a new one-year grant to expand the capacity of its Wisconsin SMP (Senior Medicare Patrol) program. CWAG also received an SMP Capacity Building Grant last year, and the new award will allow us to continue our efforts to empower more seniors to prevent healthcare fraud in our state. The Centers for Medicare and Medicaid Services and U.S. Administration on Aging jointly administer the SMP Capacity Building Grants.

Wisconsin SMP has some ambitious plans for the next twelve months. We will continue to work hard to recruit and train new volunteers for our program. The next Wisconsin SMP Volunteer Training session will be held at the North Fond du Lac Community and Senior Center on November 11. We are also planning to conduct several other volunteer trainings in the new grant period. These additional volunteers will help us expand our outreach efforts by doing group presentations and distributing our materials at events across the state. Some of the new volunteers will also assist our project by providing one-on-one counseling to Medicare beneficiaries.

Wisconsin SMP will also partner with Centro Hispano of Dane County and the La Crosse County Aging Unit to expand our outreach and education efforts to limited-English speaking populations in the state. Centro Hispano of Dane County will recruit dual-language (English/Spanish) volunteers, provide SMP group education sessions for the Hispanic community in Dane County, and conduct outreach for Wisconsin SMP by hosting exhibitor booths and distributing our materials at Hispanic community events. The La Crosse County Aging Unit will assist our project by recruiting dual-language (English/Hmong) volunteers and conducting education and outreach to the Hmong community in La Crosse County.

Finally, I am very sad to report that Elena Satut Duncan, who has worked part-time for the past eleven months as the Wisconsin SMP Bilingual Project Assistant, has resigned to accept a full-time position at the Montessori Children's House in Madison. Thank you, Elena, for all your hard work for our project. We will miss you very much and wish you all the best in your future endeavors.

Do You Have Some Time To Spare?

Wisconsin SMP has approximately 75 active volunteers spread across our great state, and we continue to strive towards a goal of having at least one volunteer per every county and tribe. Wisconsin SMP volunteers receive a full day of training that has been created under the guidance of the Administration on Aging. If you or someone in your community would be interested in joining our efforts to protect Medicare dollars, please contact us. Kevin Brown, Wisconsin SMP Capacity Building Grant Manager/Trainer, would be happy to bring our volunteer training to your community if we can get at least five individuals to commit to attend. Kevin will be holding his next training session in North Fond du Lac on November 11th from 9:30 a.m. until 3:30 p.m. Pre-registration is required, so please contact Judy Steinke, Wisconsin SMP Volunteer Coordinator at (800) 488-2596, Ext. 342 or jsteinke@cwag.org for more details.

Wisconsin has over 914,000 Medicare beneficiaries, and many have not heard the SMP message of **“Protect, Detect, Report.”** Additional volunteers are needed to provide outreach and education to Medicare beneficiaries on the importance of:

- Protecting themselves from Medicare errors, fraud, and abuse
- Learning to detect potential errors, fraud, and abuse
- Reporting any suspected errors, fraud and abuse

Wisconsin SMP Volunteer Time Reports

As a federally funded grant project, the Wisconsin SMP is required to submit reports of the project's activities to the Administration on Aging (AoA) and the Office of the Inspector General (OIG) every six months. In our efforts to provide outreach and education to Wisconsin's Medicare beneficiaries (approximately 914,000 individuals), it is important to capture the data relating to that outreach. Each volunteer is asked to submit to the SMP Volunteer Coordinator notification of the following:

- The type of activity, location, and date
- The amount of time that is volunteered
- The number of individuals reached
- The number of one-on-one counseling sessions
- His/her roundtrip mileage

This information is then entered into a national database, SMART FACTS, that enables AoA and OIG to track Wisconsin SMP's progress in reaching beneficiaries. Any future grant awards are dependent upon showing these federal agencies that our project is providing a sufficient number of outreach and education activities.

A Volunteer Time Report form is available for those who would like to submit a written document. It is also acceptable to submit the reports via email or a telephone call to Judy Steinke, SMP Volunteer Coordinator: jsteinke@cwag.org or (800) 488-2596, Ext. 342.

The following article summarizes some of the data that has been posted by OIG and AoA regarding the nationwide outcomes of SMPs through December 2010.

OIG Report Highlights SMP Performance Outcomes

The Office of the Inspector General (OIG) collects performance data from all SMP projects semiannually. SMART FACTS -- the SMP web-based management, tracking and reporting system -- enables consistent measurement of activities and results, and seamless semiannual reporting of performance outcomes to OIG. The most recent OIG report, dated May 6, 2011, documents the following program outputs and outcomes from the inception of the program in 1997 through December 2010:

- **Education:** Over 3 million beneficiaries have been educated during close to 83,000 group education sessions led by SMP staff or SMP projects.
- **Counseling:** More than 1.1 million one-on-one counseling sessions were held with or on behalf of a beneficiary.
- **Events:** Over 25 million people are estimated to have been reached by SMP community education events.
- **Media Outreach:** 1,321,222 media outreach events have been conducted.
- **Resolution of Complaints:** Over 267,000 complaints received from beneficiaries, their families or caregivers as a result of educational efforts were resolved or referred for further investigation.
- **Savings:** About \$106 million in savings, including Medicare and Medicaid funds recovered, beneficiary savings, and other savings have been attributed to the project as a result of documented complaints.

Source: Department of Health and Human Services/Administration on Aging web site:

http://www.aoa.gov/aoaroot/aoa_programs/elder_rights/smp/index.aspx

CWAG Joins a Network of Ten Coalitions around the Nation Addressing Needs of Victims of ID Theft

The Coalition of Wisconsin Aging Groups (CWAG) is pleased to announce that it is one of ten awardees for the National Identity Theft Victims Assistance Network Project grants.

The national project is funded by the U.S. Department of Justice, Office for Victims of Crime (OVC), through the Crime Victims Fund. This unique fund is financed by fines and penalties paid by convicted federal offenders, not from tax dollars. Through OVC, millions of dollars are invested annually in victim compensation and assistance in every U.S. state and territory, as well as for training, technical assistance, and other capacity-building programs designed to enhance service providers' ability to support victims of crime in communities across the nation.

“The Wisconsin Identity Theft Coalition will assist member organizations in improving their response to identity theft victims” said John Hendrick of CWAG’s Elder Financial Empowerment Project. “This continues CWAG’s 33-year history of providing services to Wisconsin’s older adults.”

The Maryland Crime Victims’ Resource Center, Inc. (MCVRC), working in conjunction with the Office for Victims of Crime (OVC), selected CWAG as one of the awardees. MCVRC is acting as the coordinator for the National Identity Theft Victim Assistance Network Project, providing training, technical assistance, and programmatic and financial oversight to the awardees to better address the rights and needs of victims of identity theft nationwide.

According to the Federal Trade Commission, around 12 million or 5 percent of Americans over the age of 16 became victims of identity theft in the two year period ending in June 2008. Financial identity theft is only part of the overall picture; over 600,000 victims experienced other types of identity theft, including criminal, medical and interfamilial identity theft.

CWAG seeks to provide a coordinated response to better assist victims of identity theft. Organizations interested in learning more about the coalition can contact John Hendrick jhendrick@cwag.org or visit www.identitytheftnetwork.org.

New Inspector General to Fight Fraud in Wisconsin

Governor Scott Walker announced on October 6 that his administration has created a new inspector general position within the state Department of Health Services (DHS). Walker said the Office of the Inspector General (OIG) will coordinate and improve efforts to fight fraud in several programs run by DHS.

“Preventing waste, fraud and abuse of taxpayer dollars is a top priority of my administration, and the OIG will give the state a much-needed tool to protect state taxpayers,” Walker said in a statement.

The inspector general will be financed with existing funds and will monitor a number of DHS programs, including FoodShare, Wisconsin’s food assistance program for the poor; Medicaid health plans; the Women, Infants and Children food program; and the state counterpart to federal Supplemental Security Income. Currently, fraud efforts are housed in the individual offices of these programs, which serve over 1 million people and cost more than \$7 billion per year.

Alan White will be the director of the new inspector general office. The position is a civil-service job, not a political appointment. White has worked as Wisconsin Bureau of Program Integrity director for 13 years where he has focused on identifying and deterring Medicaid provider fraud. His annual salary will remain \$91,800.

The 2011-2013 state budget includes an additional 19 positions and \$2 million to support fraud prevention. The new positions will be located in the inspector general office.

Source: Milwaukee Journal Sentinel (10/7/2011)

Consumer Alert: Website Warned on Suggesting Linkage to Government Agency– Could Mislead Consumers

October 8, 2011

The Centers for Medicare and Medicaid Services (CMS) has recently become aware of a website that has the appearance of being an official government website for the Pre-Existing Condition Insurance Plan.

This new website - <http://preexistingconditioninsuranceplan.com> – is not maintained by any government programs and consumers are strongly urged not to submit any personal information requested by this website under the assumption that it is a government website.

CMS is taking the appropriate steps to protect consumers from being misled.

The Pre-Existing Condition Insurance Plan made available through the Affordable Care Act makes health insurance available to people who have had a problem getting insurance due to a pre-existing condition.

The Pre-Existing Condition Insurance Plan:

- Covers a broad range of health benefits, including primary and specialty care, hospital care, and prescription drugs.
- Does not charge you a higher premium just because of your medical condition.
- Does not base eligibility on income.

Individuals interested in this new federally backed program should visit: www.pcip.gov or call 866-717-5826.

Fraud and Prescription Drug Abuse in Medicare Part D

On October 4, the U.S. Government Accountability Office (GAO) released a report discussing the results of its investigation of fraud and prescription drug abuse in Medicare Part D.

The investigation discovered that some Medicare beneficiaries are doctor shopping, or obtaining prescriptions for the same medications from multiple doctors.

The GAO report found that, "... about 170,000 Medicare beneficiaries received prescriptions from five or more medical practitioners for the 12 classes of frequently abused controlled substances and 2 classes of frequently abused noncontrolled substances in calendar year 2008. This represented about 1.8 percent of the Medicare Part D beneficiaries who receive prescriptions for these 14 classes of drugs during the same calendar year. These individuals incurred approximately \$148 million in prescription drug costs for these drugs, much of which is paid by the Medicare program."

Of the 170,000 Medicare beneficiaries, about 71% were eligible for Medicare Part D benefits based on a disability, and 72% received a Medicare Low-Income Cost-Sharing subsidy. Of the 14 classes of frequently abused drugs analyzed, hydrocodone and oxycodone represented over 80 percent of the instances of potential doctor shopping.

In some cases, the report states, beneficiaries may have reason for receiving prescriptions from multiple doctors, such as visiting specialists or several prescribers in the same medical group. But, its analysis of Medicare Part D claims found that about 600 Medicare beneficiaries received prescriptions from 21 to 87 medical practitioners in the same year, which suggests that these beneficiaries are doctor shopping to support a drug addiction.

For example, one Medicare beneficiary in Georgia received prescriptions for a total of 3,655 oxycodone pills, a 1,679 –day supply, from 58 different prescribers in 2008. She filled her prescriptions at 45 different pharmacies. Another beneficiary in California received prescriptions for a total of 1,397 fentanyl patches and pills, narcotic painkillers, from 21 different prescribers in 2008. Investigators reported the 48 worst abusers to Medicare's fraud unit.

The GAO report recommends that CMS should consider implementing a “restricted recipient program for Medicare Part D that would limit identified doctor shoppers to one prescriber, one pharmacy, or both for receiving prescriptions.” The report authors also made the following recommendation: “CMS should consider facilitating the sharing of information on identified doctor shoppers among the Part D drug plan sponsors so that those beneficiaries cannot circumvent the program by switching prescription drug plans.”

According to the Centers for Disease Control and Prevention, drug overdoses, including those from prescription drugs, are the second leading cause of deaths from unintentional injuries in the U.S., exceeded only by motor vehicle fatalities.

To read the full report, visit <http://www.gao.gov/new.items/d12104t.pdf>

Improper Federal Payments Made to the Deceased

According to a report from the Office of Personnel Management’s (OPM) inspector general, Patrick McFarland, the Federal Government’s *Civil Service Retirement and Disability Fund* (CSRDF) has made improper payments to deceased annuitants and survivors, averaging \$120 million annually over the last five years and totaling more than \$600 million. This is because if an annuitant’s death is not reported or detected, payments continue, sometimes for many years.

Despite improvements made since an OIG paper originally reported the trend in 2005, currently “there remains a high probability that egregious loss of monies from the CSRDF will continue and require strategic corrective actions,” says the OPM report.

“Each year new cases are identified which support this concern, such as an annuitant’s son who continued to receive benefits until 2008, 37 years after his father’s death in 1971. The improper payment in this case exceeded \$515,000 and was reported to OPM when the son, who fraudulently received the payments, died. The improper payment was not recovered.”

OPM Director John Berry said that the agency already has adopted 10 of the inspector general's 14 recommendations for stopping the improper payments. He said the agency is attempting to recoup its losses including \$113 million in collection.

Methods for preventing this problem include matching the fund's computer records with the Social Security Administration's death records, checking tax records, and improving the timeliness of death reporting by communicating more effectively with annuitants and their family members. The OPM has also sampled its records of all recipients over 90 years old to confirm that the annuitants are still alive. In a sample of 4,400 annuitants, six were determined to be deceased but were not identified during prior computer matches with SSA. Of the six, three are suspected to involve fraud and have been referred to OIG investigators.

There are about 2.5 million federal workers who receive more than \$60 billion in benefit payments from the program each year. The improper payments represent less than 0.2% of the program, said Berry.

To read the full report, visit http://www.opm.gov/oig/pdf/RP_Paper%209-14-11.pdf

Sources: www.opm.gov and Milwaukee Journal Sentinel (9/25/2011)

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Social Security Announces 3.6 Percent Benefit Increase for 2012: Cost of Living Adjustment is First Since 2009

October 19, 2011

Monthly Social Security and Supplemental Security Income (SSI) benefits for more than 60 million Americans will increase 3.6 percent in 2012, the Social Security Administration announced today.

The 3.6 percent cost-of-living adjustment (COLA) will begin with benefits that nearly 55 million Social Security beneficiaries receive in January 2012. Increased payments to more than 8 million SSI beneficiaries will begin on December 30, 2011.

Some other changes that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$110,100 from \$106,800. Of the estimated 161 million workers who will pay Social Security taxes in 2012, about 10 million will pay higher taxes as a result of the increase in the taxable maximum.

Information about Medicare changes for 2012, when announced, will be available at www.Medicare.gov. For some beneficiaries, their Social Security increase may be partially or completely offset by increases in Medicare premiums.

The Social Security Act provides for how the COLA is calculated. To read more, please visit www.socialsecurity.gov/cola

SMP Activities

Date	Activity	County
October 7	SMP Booth-Senior Health & Safety Fair-Tomah	Monroe
October 10	SMP Booth-Triad Crime Prevention & Safety Expo	Dane
October 11	SMP Booth-23 rd Colloquium on Aging Conference	Dane
October 12	SMP Presentation-St. John's Sr. Group-New Fane	Fond du Lac
October 13	SMP Booth-Monona Senior Center Flu Shot Clinic	Dane
October 13	SMP Presentation-Cudahy Family Library	Milwaukee
October 13-14	Wisconsin AIRS Conference-Wisconsin Dells	Sauk
October 14	SMP Booth-NW Senior Services-Black Earth	Dane
October 14	SMP Presentation-Glendale	Milwaukee
October 17	SMP Presentation-Triad Meeting-Manitowoc	Manitowoc
October 18	SMP Info at Retired Educators' District Meeting	Chippewa
October 19	SMP Booth-Ho-Chunk Health Fair-Black River Falls	Jackson
October 19	SMP Presentation-Brantwood Senior Dining	Price
October 19	SMP Booth-Mercer Health Fair	Iron
October 20	SMP Booth-Senior Health Fair-Two Rivers	Manitowoc
October 21	SMP Booth-Caregiver Conference-Ashland	Ashland
October 22	SMP Booth-Family Caregiver Resource Fair-Madison	Dane
October 22-23	SMP Booth-Mission Fest at English Lutheran-LaCrosse	La Crosse
October 24	SMP Presentation-Republican Women's Group-Eau Claire	Eau Claire
October 25	SMP Booth-Community Health Fair-Sturgeon Bay	Door
October 26	SMP Volunteer Foundations Training-Madison	Dane
October 27	SMP Booth-Senior Health Fair-Medford	Taylor
October 27	SMP Booth-Monona Senior Center Flu Shot Clinic	Dane
October 28	SMP Booth-Rock County Senior Fair-Janesville	Rock
November 5	SMP Booth-Diabetes Fair-Black River Falls	Jackson
November 7	SMP Booth-Monona Senior Center Flu Shot Clinic	Dane
November 9	SMP Booth-Caregiver Forum-Madison	Dane
November 9	SMP Presentation-Montello	Marquette
November 11	SMP Presentation-Separated, Divorced, and Widowed Group	Washington
November 11	SMP Booth-Caregiver Resource Fair-Rothschild	Marathon
November 11	SMP Volunteer Foundations Training-No Fond du Lac	Fond du Lac
November 14	SMP Booth-Caregiver Fair-Eau Claire	Eau Claire
November 14	SMP Presentation-Badger Terrace Apts.-Green Bay	Brown
December 7	SMP Presentation-Riverview Manor Apts.-Fort Atkinson	Jefferson
January 13	SMP Presentation-Kiwanis Group-Elm Grove	Waukesha

CWAG Activities

Date	Activity	County
November 4	CWAG District 1 Fall Meeting-Evansville Senior Center	Rock
November 14	CWAG District 2A Fall Meeting-Milwaukee	Milwaukee

We are always looking for opportunities to support our colleagues in the aging network. Please contact Wisconsin SMP and let us know about upcoming events in your area.

FRAUD ALERT – ELECTRONIC VERSION

In previous issues, we told you that Wisconsin SMP *Fraud Alert* will be sent electronically unless we receive a “request for a paper copy” from you.

Contact Patti Wiersma at pwiersma@cwag.org,
giving her your e-mail address,
to add to our list.

Your cooperation is greatly appreciated.

Check out the new Wisconsin SMP web site
www.wisconsinsmp.org

You Can also Access Our Publication by visiting our new web site www.wisconsinsmp.org
Or you can visit the Coalition of Wisconsin Aging Groups web site www.cwag.org
Click on Publications then click on Wisconsin Senior Medicare Patrol (SMP) and scroll down
and click on the edition you wish to view.

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!**

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