



Beneficiary Card Sharing Education

Presentation



Learning Objectives

The objectives of this course are to help you:

- Spot Medicaid fraud
- Identify beneficiary card sharing
- Protect yourself and your card
- Report fraud

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What Is Medicaid Fraud?

- For Medicaid and other public health programs, "Fraud" means an intentional deception or misrepresentation made by a person with the knowledge that the deception could result in some unauthorized benefit to himself or some other person. It includes any act that constitutes fraud under applicable Federal or State law¹**
- This means using information that is not true or misusing someone's personal information to get Medicaid to pay for medical care or services, whether or not they are provided

**42 C.F.R. § 455.2

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Examples of Medicaid Service Provider Fraud

- Billing for medical services never performed
- Filing claims for more than the actual cost of services
- Charging for tests, services, and products that are not necessary

How Does Medicaid Fraud Affect You?

It may:

- Reduce the quality of medical services you receive
- Increase the amount paid for your care

It wastes your taxes on medical fraud instead of paying for medical services you really need.



Definition of Medicaid Card or Number Sharing

Giving out your Medicaid card or number to anyone who has not provided you with medical services.



New Law Has Tougher Penalties

A new law passed in 2015** has penalties of up to 10 years in prison and a \$500,000 fine for people who misuse your Medicaid number or who allow their Medicaid number to be misused.

**Patient Access and Medicare Protection Act, Section 8

Why Would You Share Your Medicaid Card or Number?

- To help a family member or friend who needs to see a doctor but does not have insurance
- To protect yourself because someone said they would hurt you or your family if you did not share your Medicaid card or number



When Situations Are Not So Simple

- We will present case studies of why people may share their Medicaid card or number
- It is important for everyone to think twice before sharing a Medicaid card or number

My Friend Was Sick; I Wanted to Help



Discussion

- What do you think will happen to Rose's Medicaid benefits?
- Will Rose be required to pay back the money for Mary's doctor visits?
- Will sharing her Medicaid number affect the treatment Rose may need?

Protect Your Medicaid Card and Number



- Do not share your Medicaid card or number, records, or other medical information with anyone except your doctor or other health care professional
- Do not give your Medicaid card or number to anyone who has not provided you with medical services

Other Forms of Medicaid Fraud That May Involve Beneficiaries

- Forging or changing prescriptions
- Reselling drugs, medical supplies, or equipment paid for by Medicaid
- Using more than one Medicaid card or number

It Is Up to Me to Help My Family; It Is My Duty



Discussion

- How do you think this will affect Victor and his family?
- Will using someone else's Medicaid number affect Medicaid for Amelia's children?

Sharing Your Medicaid Card or Number Could Affect You

- Your medical records could contain someone else's information. This is dangerous, and it could lead to mistakes in treating you when you need care
- You may be limited to certain doctors, drug stores, and hospitals—this is called a "lock-in" program
- You may have to pay money back to Medicaid
- You could be arrested

Other Examples of Fraud Involving Medicaid Cards and Numbers

- Stealing Medicaid cards or numbers from beneficiaries
- Buying Medicaid cards or numbers from beneficiaries who need cash
- Offering free gifts or services in exchange for cards or numbers
- Setting up fake medical businesses and billing Medicaid



I Did Not Have a Choice; I Was Afraid



Discussion

- What do you think Maria should have done?
- Is there anyone that can help if something like this happens?

Protect Your Medicaid Card and Number

- Treat your Medicaid number the way you treat your Social Security number—do not loan or sell it to anyone
- Keep your Medicaid card in a safe place, the way you protect your money or checkbook—out of sight of everyone
- You should also be careful to protect other personal information and documents, such as your driver's license and bank account numbers

More Examples of Protecting Your Medicaid Card or Number



- Refuse requests to give your Medicaid card or number to door-to-door or telephone sales people
- Refuse requests to give your Medicaid card or number to those you do not know who offer you free medical tests or screenings

I Did Not Know I Was Doing Something Wrong



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Discussion

- Do you think the man who came to Martha's door was really selling scooters for Medicaid?
- What should you do if you are offered medical treatment or equipment your doctor did not order?

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Protect Yourself

What should you do if someone knocks on your door or calls you on the phone selling medical equipment or services?

- Be careful with people or ads offering you services or medical equipment for free
- Only share your Medicaid card, Medicaid number, or other medical information with your doctor, clinic, hospital, drug store, or other health care professionals that you know

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Protect Your Medical Records

- Do not sign a medical form before it is filled out and your questions have been answered
- Ask for help if you do not understand what a form says
- Ask for an interpreter or translated form, if needed



Track and Report

- Keep track of when someone in your family sees a doctor, gets medicine, or gets supplies
- Ask for a copy of everything you sign
- Report it if you think someone used your Medicaid number in an illegal way

How Do You Report Fraud?

- Call your State Medicaid agency
- Call the Medicaid Fraud Control Unit in your State

For more information on whom to contact, visit https://www.cms.gov/Medicare-Medicaid-Coordination/Fraud-Prevention/FraudAbuseforConsumers/Report_Fraud_and_Suspected_Fraud.html on the Centers for Medicare & Medicaid Services (CMS) website.

How Do You Report Fraud?

Contact the U.S. Department of Health and Human Services, Office of Inspector General

- **Phone:** 1-800-HHS-TIPS or 1-800-447-8477
- **Fax:** 1-800-223-8164
- **TTY:** 1-800-377-4950



Anonymous Reporting

You can report suspected fraud without giving your name, but:

- Giving your name and other contact information helps investigators if they need more information
- Your identity will be protected to the maximum extent allowed by the law

Who Can You Contact for Help With Your Medicaid Benefits?

- Your State or local agency caseworker or your local health care plan case manager
- Local community organizations that assist with general health care programs
- CMS at <https://www.cms.gov>

Conclusion

During this presentation we discussed:

- How to spot Medicaid fraud
- Ways to identify beneficiary card sharing
- How to protect yourself and your Medicaid card or number
- How to report fraud

Questions

Please direct questions or requests to: MedicaidProviderEducation@cms.hhs.gov

To see the electronic version of this presentation and the other products included in the "Beneficiary Card Sharing Education" Toolkit, visit the Medicaid Program Integrity Education page at <https://www.cms.gov/Medicare-Medicaid-Coordination/Fraud-Prevention/Medicaid-Integrity-Education/edmic-landing.html> on the CMS website.



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