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Beware of new Medicare scam

The folks at Elder Consumer Protection Program at Stetson University College of Law (www.law.stetson.edu/elderconsumers) warn of a new Medicare scam that has come to their attention. This scam involves calls to Medicare recipients to encourage them to set up a bank account for direct deposits from Medicare. Naturally, the caller will assist the Medicare recipient with establishing the bank account.

The most successful scams involve establishing a connection to services with which the consumer is familiar and use frequently. In this case, the caller's "pitch" could sound legitimate, as Social Security recently launched the Go Direct campaign to have all Social Security benefits be directly deposited to eliminate paper checks. With that promotion in mind, it is not difficult to imagine that Medicare might be looking at a similar campaign. The problem, however, is that Medicare is a totally different program, and no funds or benefits are distributed directly to beneficiaries at any time.

The callers claim to be working for the government. The pitch is that a new Medicare card is in the mail, but to continue receiving benefits, the caller requires that the beneficiary provide the bank account number and routing number to make sure that the Medicare benefits are deposited directly into the senior's account. No new card will ever arrive and the senior's account will be promptly cleaned out, and perhaps even his or her identity stolen. If you or a loved one receives such a call, hang up right away.

This is an excellent opportunity to remind everyone not to give out personal information over the telephone, no matter how official the caller sounds. Anyone who receives such a call should be encouraged to report the call to the local police and the Pennsylvania Attorney General's office who maintains a consumer fraud division (1-717-787-3391 or online at www.attorneygeneral.gov). A call to the Better Business Bureau would also be advised (215-935-9313). These scams cannot be stopped unless consumers are educated, and the scammers caught.

Stetson Law offers some general consumer tips to seniors too. These include: 1) never give out personal information on the phone or over the internet to someone you do not know. If you did not call or contact them, you should be skeptical. 2) Be careful when carrying your Medicare card since the number on the white card with the red and blue stripes is almost always the same as your Social Security number. Never carry your Social Security card. 3) Register your telephone number on the national do-not-call registry by visiting www.donotcall.gov. This may not stop a fraudster, so continue to be cautious will all calls.

Spread the word, and remember that if a caller's pitch does not make sense, if you did not call them, if they ask for personal information, or the offer sounds too good to be true, hang up and report the call.