

# 5 Steps to Prevent and Protect Yourself From Medicare Fraud

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*A practical guide for beneficiaries, caregivers, and families*

Medicare fraud costs American taxpayers an estimated \$60 billion or more every year — and those losses don't just drain the federal budget. They drive up premiums, reduce the quality of care, and put real patients at risk. Yet despite its scale, Medicare fraud is largely preventable when beneficiaries know what to watch for and take a few deliberate steps to protect themselves.

Whether you are a Medicare beneficiary, a family caregiver, or a healthcare professional, understanding the most common fraud schemes and how to counter them is your first line of defense. The following five steps provide a clear, actionable framework for protecting your Medicare benefits.

## Step 1: Guard Your Medicare Number Like a Credit Card

Your Medicare Beneficiary Identifier (MBI) is the gateway to your benefits — and to potential fraud. Treat it with the same level of care you would give a Social Security number or bank account PIN. Share it only with your doctor, hospital, pharmacy, or other providers you actively use.

Scammers frequently call, text, or email Medicare beneficiaries posing as government representatives, insurance agents, or medical suppliers. They may claim you need a new Medicare card, that your benefits are expiring, or that you qualify for free equipment. These are almost always pretexts for collecting your MBI. Medicare will never call you unsolicited and ask for your number — if someone does, hang up and report it.

## Step 2: Review Your Explanation of Benefits (EOB)

Your Medicare plan will send you an Explanation of Benefits — a statement that lists every claim billed to your account. This document is one of your most powerful fraud-prevention tools, yet many beneficiaries set it aside without a second glance.

Make a habit of comparing your EOB against your own records of appointments, tests, and procedures. Look for services you never received, equipment you never requested, or dates

that do not match your memory. Even small discrepancies deserve a call to your provider's billing department for clarification.

Common billing red flags to look for include charges for duplicate services on the same date, tests ordered without your knowledge, and services attributed to providers you have never visited. If you spot something suspicious, contact your provider billing department and/or your insurance provider before assuming it is an honest billing error.

Warning signs to watch for in your EOB and when dealing with providers:

⚠ Red Flags — Be Alert	⚠ Red Flags — Review Your EOB
Unsolicited calls offering free equipment	Bills for services you never received
Requests for your Medicare number	Providers billing for unnecessary tests
Free gifts in exchange for Medicare info	Medical records that list wrong diagnoses
Pressure to sign blank forms	Claims submitted without your knowledge

### Step 3: Ask Questions and Know Your Rights as a Patient

Fraud thrives in environments where patients feel passive or uninformed. One of the simplest and most effective protections is developing the habit of asking questions at every stage of your healthcare experience. Before any test, procedure, or equipment order, ask your provider why it is necessary, how it will be billed, and what Medicare is expected to pay.

You have the legal right to a written notice called an Advance Beneficiary Notice (ABN) before any service that Medicare might not cover. This gives you the opportunity to decide whether to proceed and pay out of pocket or decline the service. If a provider pressures you to sign blank forms, waives your co-pay without explanation, or discourages you from contacting Medicare — those are serious warning signs.

Patients who communicate openly with their providers are also less likely to be targeted by fraudulent billing schemes. Dishonest providers count on billing going unnoticed. By showing that you review your records and ask questions, you signal that you are a watchful patient.

### Step 4: Report Suspected Fraud — You Could Be Rewarded

Many people hesitate to report suspected fraud because they are unsure whether what they observed is truly fraudulent, or they do not know how the process works. The good news is that reporting is simple, protected by law, and in some cases financially rewarding.

The federal government operates multiple reporting channels for Medicare fraud, and whistleblower protections exist for individuals who come forward in good faith. Under the False Claims Act, individuals who report fraud that leads to a government recovery may be entitled to receive a portion of the recovered funds — sometimes a significant one.

Key reporting resources:

Agency / Resource	Contact	Agency / Resource	Contact
Medicare Fraud Hotline	1-800-HHS-TIPS (1-800-447-8477)	Senior Medicare Patrol (SMP)	1-877-808-2468
Medicare.gov	Report online at Medicare.gov	State Insurance Dept.	Varies by state
Inspector General	oig.hhs.gov/fraud	Local FBI Office	FBI.gov/contact-us

You do not need to have all the details or be certain a crime was committed. Report what you observed and let investigators determine the next steps. Your report could protect thousands of other Medicare beneficiaries.

## Step 5: Stay Educated and Share What You Know

Medicare fraud is not static — it evolves constantly as scammers develop new schemes to exploit the healthcare system. Staying informed is an ongoing responsibility, not a one-time action. The Senior Medicare Patrol (SMP) program, funded by the federal government and available in all 50 states, offers free counseling, community presentations, and resources designed to help beneficiaries recognize and prevent fraud.

Beyond keeping yourself informed, consider sharing what you learn with family members, friends, and neighbors — particularly those who may be less tech-savvy or more vulnerable to scams. Fraud prevention is a community effort, and the most effective defense is a network of informed, engaged beneficiaries who look out for one another.

Other educational resources worth bookmarking include:

- Medicare.gov — Official fraud reporting portal and educational content
- StopMedicareFraud.gov — Joint HHS/DOJ resource with updated fraud alerts
- Senior Medicare Patrol (SMP) — In-person counseling at [smpresource.org](http://smpresource.org)

*The best protection against Medicare fraud is an informed, engaged beneficiary. Know your benefits, review your statements, ask questions, and never hesitate to report something that does not feel right. Protecting your Medicare is protecting your health.*

Medicare fraud is a serious federal crime carrying penalties that include fines, exclusion from federal health programs, and imprisonment. But its prevention does not rest solely with law enforcement — it starts with each of us. By following these five steps consistently, you become an active participant in safeguarding one of America's most important healthcare programs.