

Medicare Summary Notices (MSNs) and statements are not trash, bills or junk mail—they are your primary defense against medical billing errors and identity theft.

WHY YOU SHOULD NEVER THROW THEM AWAY

Not a bill: The envelope often says **"THIS IS NOT A BILL,"** which leads many people to throw it straight into the trash.

Spot hidden fraud: Scammers use stolen Medicare numbers to bill the government for unreceived medical equipment (like urinary catheters or braces), COVID-19 tests, or phantom chronic care management services.

Protect your benefits: Fraudulent charges drive up healthcare costs and can lock up your personal records.

WHAT YOU SHOULD DO WHEN YOUR STATEMENT ARRIVES

Open and review: Check every listed doctor, test, and piece of equipment against your own calendar and medical receipts.

Look for red flags: Watch out for services you never received, unfamiliar company names, or duplicate charges.

Keep records: Save your statements for at least 1 year (or 3 to 5 years if you are dealing with active claims). You can also use a free *My Health Care Tracker* from your local aging program.

WHO TO CONTACT IF SOMETHING LOOKS WRONG

Your Provider or Plan: Call the doctor's office or insurance plan first to ask about a confusing code or billing mistake.

Medicare: Call **1-800-MEDICARE (1-800-633-4227)** or log into Medicare.gov.

Senior Medicare Patrol (SMP): Report suspected fraud to your local SMP at **334-749-5264** or **334-528-9226** or find resources at the SMP Resource Center.

SMP Senior Medicare Patrol
Preventing Medicare Fraud

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