

Alliance for Consumer Protection of Beaver County, PA

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Beware of Free Offers

Beware of offers for a free cancer screening. Crooks may be fishing for your data so they can commit Medicare fraud. Your 11-digit Medicare number is valuable to crooks. Its import to keep it secure.

An IBM retiree in California, got a phone call out of the blue. Did he have any direct relatives who had cancer, and would he like a free DNA test to check for the disease? This gentleman who is 76, whose mother, sister and daughter suffered from cancer, was eager. So, he gave the caller his Medicare number. With that, he put himself at risk for one of the country's newest frauds, in which people are tricked into giving up key personal medical data. The information is then used to create fraudulent Medicare claims-part of the estimated \$60 billion that is lost to waste and fraud each year.

There have several cases where Medicare has been billed anywhere from \$6000.00 to \$30,000.00 for the unnecessary DNA tests, says the acting director of Health and Human Services office that trains volunteers to

recognize and report Medicare fraud “ These tests are being marketed to them as free without the understanding that Medicare will be billed,” says the director . People realize they’ve been duped when charges show up on their Medicare statement

These DNA scams appear to be spreading across the country rapidly. The Kentucky attorney General has launched an investigation after Louisville residents reported seeing people driving around in a van and offering \$20 in exchange for a DNA sample and health insurance information. In Nebraska, state officials have received multiple reports of groups going to Senior centers and assisted living facilities offering to swab people’s cheeks for genetic material for purported DNA cancer checks, according to the Nebraska Department of Insurance.



Genetic kits are the latest trend in Medicare fraud

Nancy Moore, director of Indiana's Senior Medicare Patrol program, says federal officials are investigating possible fraud involving genetic screening test kits. (WTHR Staff)

"This is a relatively new scam," said Nancy Moore, director of Indiana's Senior Medicare Patrol program. "It starts with a phone call or they solicit on Facebook or with post cards, and they're also at senior fairs and health fairs. We're starting to hear a lot more about it."

In recent months, several state attorneys general have issued warnings about Medicare and Medicaid scams involving DNA swab tests that detect genetic conditions linked to various types of cancers.

Kentucky Attorney General Andy Beshear launched an investigation after residents in Louisville reported several men driving a van. They paid Medicaid participants \$20 for their DNA sample and health insurance information. Beshear believes scammers were trying to use victims' insurance and personal information to get Medicare reimbursement for testing that is not medically necessary.

And last month in New Jersey, a scammer was sentenced to 50 months in prison after he used DNA test kits to defraud Medicare out of \$430,000. The man told hundreds of seniors in low-income housing they would be vulnerable to heart attacks, strokes, cancer and suicide if they did not agree to the genetic tests, according to the U.S. Attorney's Office.

Medicare's Inspector General is aware of fraudulent activity. It's a lot of money that Medicare is spending for tests that are not medically necessary. It has been reported that scammers are charging Medicare between \$6,000 and \$11,000 for these screening kits. If it's approved by a doctor, Medicare typically pays only 80%, so the DNA donor could even be liable for the remainder.

How this became a scheme

Last year, the Centers for Medicare and Medicaid Services changed a longstanding policy that denied coverage for genetic testing. The agency will now pay for next-generation sequencing DNA tests for individuals with advanced cancer or a family history of certain types of cancer, but coverage is offered only when the test is considered medically necessary and ordered by a physician. The policy change has resulted in a dramatic increase in solicitations as scammers attempt to cash in on the new rules, sometimes offering kickbacks to doctors who will authorize the testing without ever seeing the patient.

Indianapolis TV Station WTHR Investigators contacted the company that sent our client her test kit to ask what type of genetic testing it would conduct for her and what types of cancers could be detected. "It's nothing scary. No craziness. It's just going to tell her if she has the cancer gene," explained a customer service representative. "It's looking for all types of cancer genes, and if she does have it, you're going to see a list of cancers. You'll get a list for sure."

Asked why the client was mailed a test kit when she had never discussed genetic testing with her doctor – let alone obtained his authorization for testing. The call center representative said, "Her doctor doesn't have to approve it. She is fully qualified. She will be getting a phone call from a licensed doctor with her results."

WTHR also asked the customer service representative if her company has any information about its genetic testing services posted online. Also, why the address for Hudson Cancer Testing Center, the location where the client was instructed to send her DNA sample, is a call center in a strip mall with a temporary staffing agency sign in front and a disconnected phone number. “We haven’t gotten around to getting a website or putting up signs yet,” she said, adding that the company is “very new.”

Multiple follow-up calls to the company were all placed on hold for long periods of time before being disconnected.

Our client tells WTHR she has decided not to mail her DNA test kit to the testing lab in Florida until her doctor can do some investigating. In the meantime, state and federal authorities are continuing their investigations into DNA swab test solicitations to crack down on suspected fraud.

How to protect yourself

The U.S. Department of Health and Human Services recently posted the following information to warn and protect consumers about genetic testing kits:

- If a genetic testing kit is mailed to you, don't accept it unless it was ordered by your physician. Refuse the delivery or return it to the sender. Keep a record of the sender's name and the date you returned the items.
- Be suspicious of anyone who offers you free genetic testing and then requests your Medicare number. If your personal information is compromised, it may be used in other fraud schemes.
- A physician that you know and trust should approve any requests for genetic testing.
- Medicare beneficiaries should be cautious of unsolicited requests for their Medicare numbers. If anyone other than your physician's office requests your Medicare information, do not provide it.
- If you suspect Medicare fraud, contact the HHS OIG Hotline.

Getting calls from the SSA?

Probably not. At least, not from the **real** SSA. But how many of you have gotten calls from someone who said they were the Social Security Administration? And maybe showed the real SSA phone number (1-800-772-1213) or a number close to it on your caller ID? Lots, right?

We’ve seen a spike in the number of people reporting those fake SSA calls to us. Since January 2018, we’ve gotten more than 63,000 reports of this scam. Three percent of those people reported a loss – and they lost \$16.6 million (with a median loss of \$1,484).

You can hear what the scam sounds like, The caller usually says your Social Security number (SSN) has been suspended because of suspicious activity, or because it’s been involved in a crime. Sometimes, the scammer wants you to confirm your SSN to reactivate it. Sometimes, he says your bank account is about to be seized – but if you go put your money on gift cards and then give him the codes, SSA can help keep it safe. (Of course, you never want to do that, because then your money is just gone.

TO REPORT THIS SCAM, GO TO [FTC.GOV/COMPLAINT](https://www.ftc.gov/complaint). BUT IF YOU ALREADY GAVE ONE OF THESE CALLERS YOUR SSN NUMBER AND YOU'RE WORRIED ABOUT IDENTITY THEFT, VISIT [IDENTITYTHEFT.GOV/SSA](https://www.identitytheft.gov/ssa). AND IF YOU GET ONE OF THESE CALLS, REMEMBER:

- Your Social Security number is not about to be suspended. Your bank account is not about to be seized.
- The real SSA will never call to threaten your benefits or tell you to wire money, send cash, or put money on gift cards.
- You can't believe the numbers on your caller ID. Scammers can easily fake those. But if you're worried, call the real SSA at 1-800-772-1213. You can trust that number if you dial it yourself.
- Never give your SSN, credit card or bank account number to anyone who contacts you. Ever!

Phishing: Don't take the bait

Phishing is when someone uses fake emails, texts or phone calls to get you to share valuable personal information, like account numbers, Social Security numbers, or your login IDs and passwords. Scammers use this information to steal your money, **your identity**, or both. They may also try to get access to your computer or network. If you click on a link in one of these emails or texts, they can install **ransomware** or **other programs** that lock you out of your data and let them steal your personal information.

Scammers often use familiar company names or pretend to be someone you know. They pressure you to act now – or something bad will happen.

The FTC's **new infographic**, developed with the American Bankers Association Foundation, offers tips to help you recognize the bait, avoid the hook, and report phishing scams.

Please share this information with your family, friends and co-workers.

Want to avoid the latest rip-offs? Sign up for free consumer alerts from the FTC at [ftc.gov/subscribe](https://www.ftc.gov/subscribe).

Out Tech the Scammers

Thieves are expert at using technology to steal from us. I say, "Fight fire with fire." These 4 options provide strong protection against fraud.

1. **Informed Delivery:** The U.S. Postal Service is now offering a terrific service: Each delivery day, it will send an email to you containing digital scans of the letter-size mail that will soon arrive at your box or door. The email also has details about packages scheduled to arrive that day or soon. Now you can cross-check for mail theft or ask someone to pick up a package if you're away. How to start? Sign up at informedelivery.usps.com.

2. **Robo Call Blocking Free to \$5.00 a month.** There are three ways to block robocalls. The first is to sign up for the federal DO NOT CALL REGISTRY, which will limit the number of legal sales pitches

you will get. The second : Check with your phones service provider to see what it offers (providers are under pressure to step up protections against robocalls). The third is to sign up for a third-party robocall blocker. This software blocks most robocalls to your mobile phone: some blockers can cover your home phone too. A few respected services are Nomorobo, You Mail, Truecaller and Robokiller.

How To Start Get on the Do No Call Registry by phoning 888-382-1222 from the number you wish to protect (or sign up at donotcall.gov). For third-party services, go to their websites, review the choices and follow the sign-up instructions.

3. Password Manager cost Free to \$120.00 a year. I've probably exceeded 50 active passwords, what with all the retailers, services and social media accounts I use. Yet each of my passwords is different. Keeping tract is easy if you use a password manager-software that creates unique, complex passwords for you, then stores them in a highly secure vault. Now you just need to remember one robust password to access all the rest. Plus, these services provide fraud alerts, secure auto-fill functions and more.

How to start Popular passwords include Dash-lane, LastPass and 1 Password. Typically you pay only if want a more advanced service that covers several devices. You'll sign up online or via an app; be ready to enter all your accounts.

4. Bank/Credit Alerts Cost Free. Many banks offer the service of emailing, texting or calling whenever your debit or credit card has been used, even if its 's for legitimate charges. The goal: You know immediately if someone who shouldn't be tapping your account is doing so. You can set up the alerts for any amount. For credit cards I rarely use I've set alerts to zero: that way I'm notified about any activity. I put a higher dollar amount on my high use accounts, so I don't get bombarded.

How To Start: Simply go to your bank's website or visit a branch office to get set up.

Above article is based on information posted by Doug Shadel of AARP.

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MISSION

The Alliance for Consumer Protection is dedicated to helping the residents of Beaver County PA with consumer education, credit counseling and consumer / business complaint mediation issues.