

[The Pointer Sisters' "Yes We Can Can" plays]

>> Now's the time for all good men to get together with one another.

We got to iron out our problems and iron out our quarrels and try to live as brothers. And try to find peace within without stepping on one another. And do respect the women of the world.

Remember you all have mothers.
>> Good morning, good morning. You are listening to "Ability Radio."

This program is brought to you by Disability Rights Center of the Virgin Islands.

I am one of your co-hosts, Amelia Headley LaMont, and I am joined by my co-host, Iris Bermudez.

Our special guest today is Judy Phillips, the Director of the VI Medicare Patrol Program.

>> My name is Judy Phillips, and I'm the coordinator of Senior Medicare Patrol.

>> Excellent, excellent.

A well -- [Laughs] -- well-needed service in the Virgin Islands, I'm sorry to say.

Tell us a little bit about yourself, and then we'll talk about the Senior Medicare Patrol.

How about that?

>> Okay.

My name is Judy Phillips, like I said, and I work at League of Services of the Virgin Islands. And we were happy to receive a grant late last year, and it's the Senior Medicare Patrol grant, and what that is all about is Senior Medicare Patrol, their grant-funded projects, and they are funded by the federal government.

And what it is, is a grant that

--
The mission of the Senior Medicare Patrol is to empower and assist Medicare beneficiaries, their families, their caregivers, and anyone who really takes care of seniors who deals with Medicare.

We help them to prevent, protect, and report healthcare

fraud.

There's a lot of fraud going out there, as far Medicare is concerned, with overbilling and stuff like that.

So we're here kind of to control that.

>> Absolutely.

And in many instances, the fraudsters -- [Laughing] that's what I would call them.

>> Mm-hmm.

>> The fraudsters like to take advantage of the Medicare population because, in many cases, they're elderly, they're not too cognizant of the Medicare rules and regulations.

>> That's right.

>> And in a community like ours, which is small, you have to be vigilant.

We're not saying that all providers are involved in fraud, but we have to say that you have to be careful, especially since the fraud --

what happens when providers do commit fraud is that it takes away from the moneys that are available for services...

>> That is correct.

>> ...for all our beneficiaries. And we're talking millions of Medicare beneficiaries across the country and in the territories.

So I'm really, really excited that this program is here.

>> Thank you.

>> And under the auspices of Legal Services.

I do have that bias.

>> You're gonna want it better than that.

[Laughter]

>> Give us some examples.

You know, we say "fraud," but what does that mean?

>> Okay.

You have instances where you may go to to the physician's, and they receive -- they're going to receive one service, but they're billed for more.

You get some lab work done.

You might've had two tests done. You're billed for maybe three or four.

>> Right.

>> Or maybe more.

>> Right.

>> You get medical equipment.

They have, like, durable medical equipment, which is wheelchairs, you may have back braces.

They may bill you for a wheelchair that's a manual wheelchair.

>> Mm-hmm.

>> So, you're using your hands to do a manual wheelchair, but you're billed for an electric wheelchair.

A scooter.

And what happens is, later on, you might need this electric scooter, but you may have an issue now getting it because you were billed for that before.

You, not knowing that you were billed for that before.

You didn't receive that.

So now when you really need one, you may not be able to get one because, "Oh, last year, we sent you a scooter."

>> Mm-hmm.

>> "Now you need another one?"

>> Mm-hmm.

>> And that happens.

>> Of course it does.

It happens a lot.

And so that's one of the things that's very popular in the States.

We're not really finding too much of that here yet, or I haven't heard of too much of that, but we need to be on the lookout for these things.

And that's why, when you get your Medicare summary reports, you need to pay attention, you need to read them.

If you have a caretaker, a lot of times, elderlies, they get the mail, they just put it to the side.

>> To the side.

>> They may not even know that they got any mail.

Someone might be going to pick it up for them.

But you get it, you look at it.

You have someone look at it.

And a lot of times, that's where you pick up a lot of the instances of fraud.

Now, mind you, even if you have an error, it may be an honest error.

Everything isn't fraud.

>> Right.

>> We're human.

We make mistakes.

>> Right.
>> We have computers that print out these things.
And so, mistakes are made.
But the idea is to catch it.
Once you catch it, it's a simple phone call sometimes that takes care of it, but that's not always the case.
>> Right.
>> And that's why we're here.
>> And I like the example you shared about the durable medical equipment, because the word itself designates it to be a long-term type of equipment that you could have for a while and not necessarily have to replace it, you know, like every year. Like, the same thing with hospital beds, you know, wheelchairs, and anything that would help you with your illness, you know, based on a doctor's referral for that service.
And that's one thing that a lot of people don't realize that the physician who is treating you is the one that has to do the referral for you to get that equipment.
>> So, when does a person know to come to your program?
How does that work?
>> If you have any questions. You may have gotten -- like I said, you know, your Medicare summary report, and you're not really sure of something in there.
A lot of times, you have elders that don't really have someone to take care of them.
And so, they're a little intimidated.
They may not want to call.
They may be hesitant in calling.
You can come to the office.
You can even call.
You don't have to come.
You can call on the phone, and I can talk to them, and I will make that phone call.
And if it doesn't resolve there, we have other numbers that we can call to assist with that.
And it's important for these things to be reported because they are documented.
>> Yes.
>> What number would they call to reach you?

>> My phone number is 718-2626,
area code 340.
>> And that would involve any
person in St. Croix, St. Thomas,
St. John, Water Island.
>> That's correct, yes.
Throughout the Virgin Islands,
yes, and Water Island.
>> Excellent.
>> I'm glad that --
Like I said, I'm glad it's here.
And like you said, you know, in
your opening statement, that
it's rampant, especially in the
States.
We haven't seen a lot of cases
here, but I do know, in my
former life, we had to deal with
some of this when I was a
director in the Puerto
Rico/Virgin Islands field
office.
And one of the ones that I know
you're not involved in at this
point yet is, people applying
for disability benefits and are
disabled, and that's a huge
Medicare fraud situation.
And we were involved with
something like that in Puerto
Rico.
But when it comes to the
services, like you said, you
know, it might be a simple
mistake, but then again, it
might not be a simple mistake,
because a lot of these
perpetrators, they know what
they're doing.
>> Right.
>> I was reading in preparation
for the program, and I was
reading where a lot of fraud
occurs in Florida.
>> Yes.
>> For whatever reason, it's
happening down there, and I
think it's because it's, like,
the Mecca of retirees.
>> Right.
>> And it's unscrupulous, what
they keep doing to defraud the
seniors and the disabled
population.
>> Yes.
>> There is also something
having to do with -- and I know
this is something that Iris had
experienced while she was the
Director for Center for
Medicare/Medicaid -- director
for the Virgin Islands and
Puerto Rico.

Ambulances.

And, again, I don't think that's something that happens here, but we have, in our research, there was some indication of -- Have you heard of this? -- ambulance fraud?

>> Yes.

>> What is that?

>> I know.

You know, we have these calls every month, because you have -- Senior Medicare Patrol is nationwide.

>> Yes.

>> So we have these calls every Monday we get on and we share each other's experiences and stuff, and most times, I'm sitting there, and I'm just listening because I don't really have anything to say.

[Laughter]

But I'm hearing all this crazy stuff that's going on in the States.

>> Right.

>> Yeah.

>> And, in a way, it's a blessing that we're not having those problems here yet. We don't want them here.

>> Right.

>> But just in case we do have them here, that's what we're here for.

>> And you advised us on how to navigate in a situation like that.

>> That's correct, yes.

So, like I said, you know, we haven't really had those type of instances here, but you would be surprised the type of fraud that's going on out there in America.

Like you said, a lot of that is happening in Florida.

>> Yeah.

I think the most important thing that people need to understand, or the beneficiaries have to understand, that whatever service you receive from Medicare must be medically necessary.

And that's how some of the people, like these fraudsters in the States, get to the beneficiaries 'cause they tell them, "well, no, we think you need a wheelchair."

"No, we need a referral.

The doctor needs to say that I need a wheelchair," and then you don't come to me.
I decide as a beneficiary what supplier I'm gonna go to.
That's freedom of choice.
>> Mm-hmm.
>> And that's very important, because they do door-to-door knocking.
"Do you need a wheelchair?"
"Yes."
"Okay.
I'll get you a wheelchair.
Just sign here."
And sometimes, they don't even know what they're signing.
>> Right.
>> 'Cause that's not allowed. The suppliers are not allowed to go door-to-door to advertise their services.
>> Yes, that's correct. One of the things that I've heard on the phone calls that we do every month -- back braces.
>> Oh, yes.
>> There's a lot of scams out there with back braces. They're sending back braces. They're sending them sometimes two or three.
>> To one person?
>> To one person.
>> Okay.
>> And these people haven't requested these braces. The doctors haven't said that, "You need this brace."
And they're just sending them equipment, and then, they're billing.
>> Yeah, Medicare.
>> They're billing Medicare. That definitely is fraud.
>> Mm-hmm.
>> And like I said, a lot of times, the seniors, because they don't have someone to advocate for them...
>> That's right.
>> ...sometimes they feel pressured into it. They just get it -- "Okay. Someone sent me this."
>> "It's a gift."
>> And so they're gonna keep it.
>> Right.
>> No, it's not a gift. You're being billed for that, and it's fraud.
>> And we're paying taxes for that.

>> Yes.
>> So, what do you do if you get unsolicited equipment such as a back brace?
what should somebody do?
>> Well, they're told to send it back.
You send it back.
>> You got to pay the postage to send it back.
>> You have to pay the postage to send it back.
That's one of the reasons you'd call.
You definitely would call us to let us know that.
>> Okay, okay.
>> You call, you say, "Listen, I received this back brace. They don't want to take it back. They said I have to pay the postage to send it back. I didn't even order it. My doctor didn't say I needed it."
>> That's right.
>> Good example.
>> Okay.
>> We will deal with that.
You call us, and we'll go through the right channels to get that taken care of, and we have to contact Medicare to let them know, "Oh, this person was charged for these braces. They received these braces. They didn't request them."
And they go from there.
'Cause a lot of times, it's maybe something that I can't handle here on island, but I have the numbers that I can call, and they certainly need to be recorded.
They need to report these things when they happen.
They need to be documented, and that's why, a lot of times, people get away with stuff, the physicians get away with stuff 'cause you don't know that it's happening.
No one's reporting it.
So you have to report it.
>> All right.
So, someone sends me a back brace.
>> Mm-hmm.
>> [Laughing] "I'm gonna be very specific -- I didn't order this back brace."
I call your office, and, "I have a back brace.

I do not want to pay return postage."
Are you suggesting that I could bring the back brace to your office and your program will pay the return postage...
>> No, no, no, no.
>> ...to the supplier?
[Laughter]
I mean, to me, it's unfair.
>> We're not paying to send it back.
>> Okay.
>> Because you didn't order it. You don't need it.
>> So, what do you do with it?
>> You fraudulently received it.
>> Correct.
>> We then start to make phone calls.
>> Okay.
>> Well, no, we're not storing the equipment, and we're not gonna pay to send it back.
>> So, what happens to the back brace that I didn't order and I refuse to pay return postage?
>> You have a right to refuse to pay the postage.
>> Okay.
>> But you kind of keep it there until we get the situation resolved.
>> Okay.
>> Okay.
Every case is different.
>> Right.
>> And it depends on which manufacturer it came from and all of that.
But usually, phone calls start to get these things going. You make the phone calls. They know that it's fraudulent, so they're not gonna really fuss and fight with you.
"Oh, it was an error. We sent it out in error. Oh, we'll send you the label to send it back."
>> Right, right.
>> Postage prepaid.
>> Right.
Of course.
>> Right.
>> Right.
>> So, whenever you get --
>> And all the customs slips and all the other...processes that you...
>> We might have to fill that out.
>> Okay.

[Laughter]

>> We're gonna fill out the customs form, but we're not paying the postage.

>> Okay.

>> We would even fill out the forms for you.

>> Okay.

>> I can probably even take it back to the post office for you.

>> Oh, bless you.

>> But many times, they'll arrange for it to be picked up.

>> Okay.

That's good to know.

>> Yeah.

Some of them will arrange for it to be picked up because they know it was sent fraudulently.

>> Right.

>> So they don't want to have that come back on them later on, so they are going to usually send you a postage-prepaid label so you can get it out of there.

>> I think what I want to say about -- to the Medicare beneficiaries in the Virgin Islands is that, you're protected.

You'll have two different programs protecting you, and one is the SHIP program -- State Health Insurance Assistance Program -- that will talk to you about all these things, as well. Then, it's your beneficiary, and then it's the SMP program, which I'm so happy it's here.

So, you have two layers of protection, and you need to take advantage of it.

You don't need to let the providers, you know, take advantage of you.

>> Right.

>> Because that's why there's that funding for the SMP program.

>> Now, SMP means...?

>> Senior Medicare Patrol.

>> Okay.

How would you distinguish the SHIP program, the State Health Insurance Program, from the Senior Medicare Patrol Program? What's the difference?

>> The SHIP program talks about everything.

They'll help you with just about everything -- enrollment, services, if you don't understand your summary --

Medicare summary notice, SMP is more for fraud and abuse.
>> That's correct.
>> You know?
And they're the ones that, after you receive the services and you have a question about the services, you call the SMP. And they're the ones that will look into -- really go and look into if there was any fraud committed.
>> Now, the SMP, or the Senior Medicare Patrol Program, is housed at Legal Services of the Virgin Islands?
>> That is correct.
>> And where is that office located?
>> We're in Orange Grove. The address is 3017 Orange Grove, but we're located right adjacent to Ocean Terrace Condos.
>> Okay.
>> In the back there, it's kind of --
We find a lot of people don't really know about in the back there.
>> Right.
>> If you're familiar with the Easterly Building...
>> Mm-hmm.
>> ...the Easterly Building is that green building if you're going in the direction of east, going towards Pueblo.
>> Mm-hmm.
>> It's that entrance right before the entrance to Pueblo. There's a green building at the top of the building -- at the top of the road.
>> Right.
>> And you would make a left, go down in that road, and you pass where VI Fire Service is now. We're actually right next to the community theater.
>> Right.
>> A lot of people know where the community theater is.
>> Yeah.
>> Also, if you know where the GERS building is...
>> Yes.
>> Uh-huh.
>> Okay.
So, you would come up in the road by Casino Control.
>> Mm-hmm.
>> You'd come all around, you'd

pass the Garden apartments,
you'd pass Long Reef, and we're
the entrance right after Long
Reef Apartments.
>> And the phone number again?
>> 340-718-2626.
>> Thank you.
And now the SHIP program, the
State Health Insurance Program
-- where are they located?
>> They're located, I believe,
on St. Croix.
It's located in the Office of
the Lieutenant Governor.
>> Actually...
>> No?
>> ...they are in the hospital.
>> They're still in the
hospital?
>> Yeah, they're in the
hospital.
>> Okay.
>> Someone told me they had
moved from the hospital.
Well, you know what?
I would suggest that the
listening audience call the
office of the lieutenant
governor to ask for where the
St. Croix office is located.
>> And the St. Thomas office.
>> I know that's located in the
Schneider Hospital.
>> Okay.
>> Good.
>> Yeah.
>> So, you know, again, they
have coverage, they have
protection and two agencies that
are available to help with
whatever confusion you might
have about Medicare enrollment
period or whatever.
And then, you have the SMP
program that is available for
you if ever you receive the
Medicare summary notice that
we're gonna explain, or you're
gonna explain.
>> Sure.
>> You know, how they can
understand it a little bit
better or how family members
understand it and just be
vigilant so that they don't get
hoodwinked to receiving, like
you were just talking about,
receiving equipment they don't
need and what they're gonna do
with it.
>> Right.
>> Yeah, it's -- it's --
I mean, we did have some

experiences in Puerto Rico where we had to go out and, you know, even go before the legislature and talk about Medicare fraud, especially with ambulance services.

>> Talk about that.

I'm just curious.

'Cause that's...

>> Well, what happened was that, ambulance services are limited. They're only for emergency situations.

We got to get you to the hospital, you're having a heart attack -- boom -- you're there. You're a Medicare beneficiary, and you're bed-bound.

That's one of the criteria.

well, what's happening was, when the new contractor came in to handle the Medicare benefits program for Puerto Rico and the Virgin Islands, they were asked to do a study of utilization rate of ambulances in Puerto Rico and the Virgin Islands, because they noticed that ambulance services, you know, was -- the reimbursement rate was going up.

So they did -- the contractor did, and what we found out was, that Medicare ambulance services, like I said, is a limited service -- only for emergencies.

But it was being used to transport beneficiaries to doctors' offices, which is a no-no, and to receive hemodialysis services, which another no-no, because these services are limited and they're only for emergency-related services.

You cannot use an ambulance for that purpose and because they're medically necessary.

So there was a lot of fraud going on to the extent that Puerto Rico and the Virgin Islands had a utilization rate of up to almost 1,000% compared to all the States, which was really down low on the bottom of the totem pole.

You know, their utilization rates.

So they actually had to go in and close down a lot of ambulance companies in Puerto Rico because they were just

defrauding the government.

And then, some of the companies were very upset with us, Medicare, because how dare us shut them down.

We shut you down because your transport of those beneficiaries was not medically necessary.

As a matter of fact, we even went out and took pictures of the beneficiaries riding right next to the driver in the ambulances.

[Laughs]

And there was a lot more different type of abuse going on.

So, I mean, the rate just went down.

Now, I don't know where it's at, 'cause I haven't been there for a while, but I think that was a lesson learned because the ambulance companies got very, very upset, and we had to meet with the governor, we had to explain to the governor what ambulance services were all about, we had to meet with the legislature, we had to inform beneficiaries, and on many cases, some money had to be paid back by the companies, and many of them went under.

>> Oh.

>> Because we shut them down.

>> Yeah.

>> And, you know, that's our money, so when we retire, we want it there.

You know, but, again, we have to be careful.

>> Okay.

Well, we're gonna take a little break.

This has been very informative.

You're listening to "Ability Radio."

We'll be right back.

>> And do respect the women of the world.

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>> Now's the time for all good men to get together with one another.

We got to iron out our problems and iron out our quarrels and try to live as brothers.

And try to find peace within without stepping on one another.

And do respect the women of the world.

Remember you all have mothers. We got to make this land a better land than the world in which we live.

And we gotta help each man be a better man.

>> We're back.

You're listening to "Ability Radio."

Our guest today is Judy Phillips, who is, I would say, one of the leaders of our VI Senior Medicare Patrol Program. Listening audience, if you've missed any portion of this show, this will be recorded and posted on our website, which is located at drcvi.org.

You will have an audio file available as well as a transcript of today's program.

I'm joined today by my co-host, Isis Bermudez.

And, Iris, you had a question.

>> Well, I think we were talking during the break.

We were talking about what constitutes Medicare fraud, and...

>> Okay, Medicare fraud is basically, in simple terms, the misuse of items or services that weren't medically necessary.

>> Right.

>> Perfect definition.

Perfect definition.

And during the break, you also discovered how an individual who had a question about Medicare services, in general, how would they get in touch with the state health-insurance program?

>> Okay.

The Medicare State Health Insurance Program is located in the --

Right now, I know they have an office in the hospital, and the phone number for them is 340-778-6311, and you can call extension 7396.

>> Okay.

And this is at the Juan Luis Hospital.

>> That's at the Juan Luis Hospital.

>> And then, in St. Thomas, it's at the Schneider Memorial Hospital.

Sorry.

We don't have the number, but

the SHIP program is contained at the Schneider Hospital.

>> Last thing I heard.

>> Okay.

>> Mm-hmm.

>> All right, good.

Good, good, good.

You came with a fabulous booklet.

>> Mm-hmm.

>> Published by the Centers for Medicare and Medicaid.

It's titled "Protecting Yourself and Medicare from Fraud."

And tell us a little bit about this booklet.

What does it contain?

>> Okay.

The booklet basically explains how to protect yourself and Medicare from fraud.

It also gives, like, examples, how to identify and report your billing errors and concerns.

Like I said, when you have questions with your billing, you can call the Medicare office or the SHIP office.

You can also contact us if you have a question.

If...

If you're looking at something and you're just not sure, that's a reason right there to call.

Okay?

The book also tells you what to do if you suspect Medicare fraud.

You call Judy Phillips, and the phone number is 340-718-2626.

This book I give out to people so that they can get an idea.

It's always good to educate yourself.

>> Yes.

>> Even though you're seniors, you have a lot of seniors that they pay attention to everything.

>> Mm-hmm.

>> The seniors pay attention to everything.

So a lot of times, when they're looking at these statements, they're saying, "Hmm. But I didn't get this."

They might have gotten it.

They just might not have known.

They might have gotten it, and they might have forgotten.

I'm also working on a Medicare journal for them to keep.

>> Oh, nice.

>> So that when they go on their doctor visits, they can record certain information.

When they have tests, they can record the results.

So it's kind of there in one --

It's a journal, so it's in one place.

If they're going to another doctor visit, they can walk with that, also.

Okay?

So, when they -- when they have their doctor visits, they don't always go on-island.

They sometimes go off-island.

So you may not have all your records in one place.

You may not have your medical records with you.

But if you enter that stuff in the journal, you can have that to walk with.

The physician in the States might need access to that, and it's an easy access.

So that's something that we're also working on.

This book tells you how to protect your personal information.

>> Oh, yeah.

>> So, this booklet I have here, it's kind of like a one-stop shop.

Gives you all the information that you're looking for, broken down very, very simply.

>> And it's also in Spanish, I see.

>> It's available in Spanish, and I have some on order.

We ran out, and so I have some on order.

So as soon as they get that back in stock, I'll have some more -- in Spanish.

>> Tell us what other, in addition to media presentations --

Like, do you do any trainings, and how do you navigate that?

>> Okay.

This year, this month is Senior Month right now, May.

It's Older Americans Month.

And they have different activities.

We did one.

We went to a presentation they had last week.

The week before that, I went out to the Center for Independent

Living.

>> Mm-hmm.

>> And they wanted a little training on reading the MSN, the MSNs, and, you know, they had questions and stuff, and we answered that.

So if you ever have maybe a health fair, you're having anything that's pertaining to having seniors there, or maybe you don't have that many seniors, and maybe it's something that you have caretakers -- 'cause there's a lot of caretakers out there -- if you want us to come out and do a presentation, you want us to come out and sit there and have a table with information, we're always available, and you can always give us a call.

>> Now, you made mention of an MSN.

What is that?

>> The Medicare Summary Report.

>> Okay.

MSN?

>> Medicare Summary Notice.

>> The Medicare Summary Notice.

Yeah, sorry.

>> All right.

I thought I woke up this morning.

>> Everything I say is "report."

[Laughter]

>> Okay.

>> Yeah, so many reports to do.

>> Tell us a little bit about that, the MSN, Medicare Summary Notice.

>> The Medicare Summary Notice basically is the notice that they send out every three months if you've had services.

>> Mm-hmm.

>> And the Part A, the Medicare Part A, it covers your hospital insurance, and the Medicare Part B covers your medical.

So, when you had a hospital stay, the Part A is for in-patient care in a hospital.

If you have skilled nursing facility care, hospice care, home healthcare, you'll get that on your Medicare Summary Notice...

[Laughter]

...Part A.

Okay.

And the Part B covers your medical insurance.

It's services from the doctors and other healthcare providers, out-patient care, home healthcare, durable Medicare equipment, and that's one of the real, real important parts that you look for is your durable Medicare equipment because there's a lot of fraud out there with that, and other preventative services that you get.

It's covered under your Part B.

>> Okay.

>> Right.

One of the things that -- well, it's very important when the beneficiaries receive their Medicare Summary Notice is to review it or have somebody review it.

They usually come with the name of the provider that provided the service, the date the service was provided...

>> Right.

>> ...I believe it's the location...

>> Correct.

>> ...of where the service was provided.

And if you have not received that service at that location by that provider, you need to call the Medicare Senior Patrol office because it might be, it might not be fraud because it happened to me.

I went to Puerto Rico to get services, and I get my MSNs electronically.

And when I saw it, I said, "Oh, okay.

That was for my lab work."

But then when I saw the place where they were, it had been done, it said Vieques, Puerto Rico, and I says, "Now I know I didn't go to Vieques to get my la work done."

So I called right away.

>> Okay.

>> I called, and they said it was a mistake in address, but, you know...

>> Right.

>> They have the company that did the lab work for me.

So we just have to be very, very careful and learn to read or understand those Medicare Summary Notices because that's where you say, "Okay,

something's wrong here.
Let me call MSP."
>> And you were very diligent in
calling about that 'cause you
noticed an error.
And that's one of the things
that I always like to mention.
Everything really isn't fraud.
Sometimes it's an honest error.
>> Yeah.
>> But if it's an error, it
still needs to be corrected.
>> Right.
>> So you need to pay attention.
I just found out the other day
that they're actually -- for
visually impaired people,
they're sending them out in CDs.
>> Mm-hmm.
>> You can get it on a CD.
>> Okay.
>> So, it'll talk to you and
tell you what's actually on
there, on your notice, so you
get your notice in the form of a
CD.
>> That's great.
>> And I actually didn't even
know that.
I found that out last week.
>> Well, that's news to me, too.
>> Yeah.
>> That's great.
And correct me, both Iris and
Judy, Medicare is not
exclusively a service that's
provided to folks who are 65 and
older.
Aren't individuals with
disabilities also eligible for
Medicare?
>> Absolutely.
>> Okay.
>> How does a person with a
disability even qualify?
I mean, how does that work?
>> He goes to Social Security,
and Social Security has him
undergo criteria to determine
that he's disabled.
And then, if he's found
disabled, then he is eligible
for Social Security under
disability, but then, the
individual has to wait 24 months
before he receives his Medicare
card.
>> Okay.
>> Correct.
Because I don't think it's
automatic.
>> It's not automatic.
>> It's not automatic.

>> No, no.
They have to wait 24 months.
And once that period is over,
then they automatically get
their Medicare card.
>> Okay.
That's good to know.
And I'm particularly intrigued
about the issue of identity
theft.
And I do recall that there was a
new issuance of Medicare cards
because, I guess, in the past,
the Medicare cards had the
Social Security numbers on them.
>> Right, yes.
They're not doing that any more.
>> Okay.
Okay.
>> You're getting a weird number
now.
Letters and numbers, and
hopefully, that will stop that,
the use of the Medicare number -
your Social Security number,
actually.
>> Right, right.
>> As we're on the topic of the
new Medicare cards, surprisingly
enough, and I guess we shouldn't
really be that surprised,
there's also fraud associated
with that.
>> Mm-hmm.
>> They're calling folks.
I haven't heard of it happening
here, but it's happening in the
States.
They're calling them and telling
them, the beneficiaries, "Oh,
you have to pay for your card."
>> Oh, no.
>> No, you don't pay for your
card.
[Both laugh]
You don't have to pay for your
card.
They're saying, "Oh, we can do
it for you in plastic, and you
pay for it."
You're not paying for your
Medicare card, not if it's in
plastic, not if it's in gold,
not if it's in platinum.
>> Right.
>> You're not paying for your
Medicare card.
They're calling them and asking
them for banking information.
>> Oh, no.
>> They're still calling and
saying, "You know, we need
certain information in order for

you to get your Medicare card." Anywhere you turn, it's fraud. They're trying to scam the seniors, and this is one of the ways that they are doing it, over the phone. Don't give out your personal information over the phone. Do not give out your Social Security numbers over the phone. They are no longer on the cards. You don't walk around with your cards. You go with it when you need to use it.

>> Mm-hmm.
>> Don't just walk with it.
>> So you shouldn't just walk with your Medicare card.
>> You shouldn't just walk around with it.
You walk with it when you know you're going for a service and you're gonna need the card.
>> Mm-hmm.
>> Same would apply, arguably, to your Social Security card, as well.
You don't just walk around with it.
>> No.
>> I think that one of the things about the Centers for Medicare and Medicare Services is, is that they're not gonna call you for anything. Medicare will not call you for anything. CMS will not call you for anything. If anything, they'll send you a letter, and that's when you pay attention.
>> That's right.
>> But when somebody calls and says, "I'm calling from Medicare," hang up, because it's not Medicare. It's a scammer.
>> Right.
>> And that's how a lot of beneficiaries have been tricked into providing information about their Social Security number or their new Medicare number or their banking accounts, and then they get defrauded. I mean, you know, people commit fraud because they go into your personal information.
>> Right, and it leads to identity theft.
>> Yes, yes.

So, no, Medicare will not call,
Social Security will not call.
>> No.
>> They'll send you a letter if
they need to see you for
whatever reason, but that's it.
>> Well, you couldn't have been
more emphatic about that, Ms.
Bermudez.
[Laughter]
>> No, because I really don't
like it when seniors get -- you
know, it's not right.
It's wrong.
>> Right.
>> It's really wrong.
I mean, you work for it for all
your life, and then, to come and
have to deal with somebody
trying to, you know, take
information from you, to take
your moneys or whatever or to
use it for services that you
didn't receive, it's wrong.
>> And one of the things that
they say is, "Treat your
Medicare card as though it's a
credit card."
>> Credit card, yes.
You know, you treat it like a
credit card.
>> That makes sense.
>> Yeah.
You don't want someone else to
use it.
It's for you.
>> It's yours.
>> Exactly.
It's yours.
>> Yes.
>> We're gonna take another
break, and I'd like to then find
out what are some future
activities that your program has
in mind.
>> Okay.
>> Sounds very exciting.
You're listening to "Ability
Radio."
We'll be right back.
>> I know we can make it if we
try.
>> Oh, yes, we can.
I know we can can.
Yes, we can.
>> Great gosh almighty.
>> Yes, we can.
I know we can can.
[Instrumental music plays]
>> Remember you all have
mothers.
We got to make this land a
better land than the world in

which we live.

And we gotta help each man be a better man with the kindness that we give.

>> We're back.

You're listening to "Ability Radio."

I'm your co-host Amelia Headley LaMont, and our special guest today is Judy Phillips, from the Virgin Islands Senior Medicare Patrol Program.

Iris, you had a question.

>> Oh, yes.

The Senior Medicare Patrol handbook that you shared with us, Judy, it's fascinating. I'm really in love with it. It talks about fraud, it talks about a lot of different things, and it even has do's and don'ts for the beneficiaries to understand what they can do and what they shouldn't do, and we'd like for you to spend some time explaining that to them.

>> Okay.

Okay.

Some of the things that we try to do is, we try to teach the seniors things that you look for, the do's.

So we're gonna go over the do's. One of the things that is in the booklet and is telling you about tips to help prevent the Medicare fraud, like I had said before, use your Medicare card, treat it as though it's your credit card.

They stress that a lot.

Don't walk around with it unnecessarily.

Don't keep it in places where someone may have access to it.

And don't give out information from your card to people that's calling on the phone because Medicare is not gonna call you for your information.

They have your information.

Okay?

So, do remember that nothing is ever free.

Don't accept offers of money or gifts for free medical care.

Okay?

Nothing is free.

Folks are always gonna call and tell you, "Oh, if you give me your Medicare number, you're gonna get a gift.

You're gonna get a prize."

No, you're not getting anything.
What you're getting is scammed.
[Laughter]
And so, we don't want that.
Okay?
So, do ask questions.
You have the right to know
everything about your medical
care, including the costs that
are billed to Medicare.
And we can't stress enough that
when you get your Medicare
Summary Notices -- and not
Reports -- [Laughter] -- that
you look at it right away.
You pay attention.
If you're not looking at it, you
have someone look at it -- a
caretaker, family member,
someone that you trust.
>> Your grandkids.
>> Yes, even your grandkids.
I have grandkids, and trust me,
they pay attention to just about
everything that I do, and they
will ask questions.
So the grandkids will work, too.
You do educate yourself about
Medicare.
We want you to know your rights.
Know what a provider can and
can't bill to you -- and cannot
bill to you.
Read your Medicare annual
handbook, and that comes out
every year in October.
The beneficiaries get them.
You can also --
They're online, and you can get
it in the form of a CD, also.
>> Oh, okay.
>> In English and in Spanish.
>> Okay.
>> And I know that 'cause I have
a few.
>> Okay.
Good.
>> Yes.
You can also visit medicare.gov
to learn about your rights and
the different services that are
covered and offered to you.
Do -- Do use a calendar to
record all of your doctors
appointments and what tests or
X-rays that you get.
And I'm currently working on
something like that right now so
that the beneficiaries can have.
It's always good to have that
self-document.
And like I said, because you're
not always here to receive your

services.

Sometimes, a lot of us go away to receive our medical services.

>> I have a question, Judy.

>> Sure.

>> Will you and your booklet include a list of pharmaceutical or medications that they have to take?

'Cause sometimes it's good to have that in one place so that if they have to go to the emergency room or even to -- while visiting somebody, the doctor or the physicians will know what medications they're on.

>> You mean the beneficiary's personal medication?

>> Yes.

>> Oh, yes.

That's gonna be there, yes. You can record all of that there.

>> Great, great.

>> Let's see.

Then, you check your Medicare statements carefully to make sure that all your details are correct.

Always check to make sure your details are correct.

I heard you say earlier, Ms. Bermudez that you had lab work or something done, and you noticed that, "Oh, I didn't go there."

>> Mm-hmm.

>> It was a simple phone call because it was a simple error.

>> Right.

>> Okay?

But it could've been something else.

But because you were diligent, you checked right away, you made that phone call, it took care of it.

It was done.

>> Right.

>> Okay?

Be wary of providers who tell you that the item or service isn't usually covered but they know how to bill Medicare so Medicare will pay.

Okay?

>> Yeah.

What's up with that?

[Laughter]

>> And that's exactly what you're gonna ask them -- "what's up with that?"

[Laughter]

Okay. So, don't just -- don't get scammed into agreeing to doing stuff or to being billed for Medicare to be billed because you don't really need it.

Okay?

Make sure you understand how a plan works before you join. And I'm not going to elaborate on that because that's where your local Medicare or SHIP office comes in.

>> That's right.

>> So you would go there to them for that, okay?

>> Mm-hmm.

>> Always check your pills before you leave the pharmacy to be sure you get the correct medication, including whether it's a brand or generic and whether you get the correct amount.

If you don't get your fill prescription, report it to the pharmacist.

If the pharmacist gives you an issue, okay, then there's a problem.

Because your physician gives you a prescription for a reason -- because you need that.

Okay?

So, if your pharmacist is giving you a problem, one of the first things that you would do is, you'd call back the physician to make sure that I understand my prescription correctly.

>> Mm-hmm.

>> And if you did, well, a lot of times, a physician would then call the pharmacist.

Okay?

So, they shouldn't be giving you an issue about your prescription.

Report suspected instances of fraud.

And it goes back to, like I said, your MSNs.

You look at your Medicare Summary Notices.

If you get your equipment, if you don't get equipment, if you get equipment that's not what was ordered, all of that is things you have to look for and you would call us if you have a question or you're intimidated or you don't --

You don't want to make the call,
we'll make the call for you.
Okay?

And that's basically the do's.
Make sure you're paying
attention.

You always have to pay
attention, 'cause if you don't,
that's where things slip through
the cracks, and then we're
moving now from making an honest
mistake to getting into fraud.
And a lot of times, when things
slip through the crack and we're
not paying attention, oh, the
provider might realize, "Oh,
they're not looking at this, so
I can do it again."

>> Mm-hmm.

>> "And I can do it to the next
person."

So then, that's where now it's
not an error anymore.

It's really fraud.

>> Right.

>> Okay?

Any questions?

>> No.

>> Okay.

We're going now to the don'ts.
Don't allow anyone except your
doctor or other Medicare
providers to review your medical
records or your recommended
services.

That's private.

That's between you and your
physician.

It's kind of like being an
attorney.

You know, you're not gonna
discuss with me Ms. Bermudez's
issues or her problems.

>> Right.

>> Okay?

So you make sure that stays
within you and your doctor.
Don't contact your doctor to
request a service that you don't
need.

Don't let anyone -- and I
stress, don't let anyone --
persuade you to see a doctor for
care or services that you do not
need.

Okay?

Don't accept medical supplies
from a door-to-door salesman.
If someone comes to your door
claiming to be from Medicare,
remember, Medicare doesn't send
representatives to your home to
sell you products or services.

Don't be influenced by certain media advertising about your health.

Many television and radio ads don't have your best interests at heart.

And there is something that I forgot to mention earlier, a scam about DNA testing.

I can't really elaborate on that, but there was this thing going around in the States where people were coming and they were advertising it, and then they were coming to, like, senior centers and stuff and selling you that, "Oh, we're gonna do a DNA testing on you."

>> Mm-hmm.

>> To give you your ancestry or something?

>> Right.

And then they were billing Medicare.

>> What?

>> That is a scam that's happening right now in the States.

>> And so the argument is that it's not medically necessary.

>> Exactly.

>> Okay.

>> Wow.

>> So, like I said before, don't give out your medical -- don't give out your Medicare information, don't give out the information from your card, don't give out your Social Security number, don't give out your banking information.

Be diligent.

When you're getting your Medicare service notices, pay attention, have someone look at it for you if you're not sure, if you don't understand.

And if you have a question about anything, you can call your provider.

If you don't feel comfortable doing that, call me -- 340-718-2626 -- and I will make the call for you.

>> This has been extremely informative.

This has been wonderful.

I would be curious as to, what do you see for your program from here on out?

What are some ideas or activities you have in mind to just get the word out more for

this population?

>> Okay.

Right now, what I'm doing is, I'm trying to get anyone -- anyone that has any type of services, you have an event or something where it includes seniors or caretakers, contact me.

I don't have a problem.

Or I can send someone to do it.

It's not just me alone.

And we'll come out, we'll just give a short presentation.

We don't mind just setting up a table to give information or if you have questions, 'cause a lot of times, folks, the program was out there before, and it was kind of not there for a while, so we're trying to get the word out now.

So we need people to know that we're here.

And thanks for having me on today.

We need people to know that we're here, and we are available.

We're available all the time.

It doesn't have to be just Monday to Friday.

It could be a weekend event.

If you're having a weekend or evening event, we will have somebody there, okay?

We really need to get the word back out there that we are here.

Senior Medicare Patrol is back out there.

>> And the distribution of these booklets, I think, is awesome.

You know, what you've come -- what you have, providing, to talk about Medicare fraud.

And people just need to -- People don't like to read, but people need to really read and understand and if they have questions, call your office, 'cause we can prevent Medicare fraud.

>> Yes, we can.

>> And, again, this service is --

Oh, thank you for that -- yes, we can.

[Laughter]

And, of course, your services extend to St. Thomas, Water Island, St. John.

>> Right.

>> 718-2626.

>> Right.
>> Judy Phillips is our resident expert on senior Medicare fraud. And so this is very exciting. I'm very, very pleased that this program is housed by Legal Services.
>> Yes.
>> You know, one of the few non-profits that can be there for persons who are in need.
>> Yes.
>> And, again, this Medicare program is, in addition to seniors, also for persons with disabilities, no matter the age, provided that they meet the criteria for being a person with a disability.
So, thank you so much.
And, again, if you missed any portion of today's show, it will be posted on our website, drcvi.org.
Have a great Saturday, and thank you so much.
>> And thank you for having me.
>> Thank you, Judy.
>> It was a pleasure.
>> And try to find peace within without stepping on one another. And do respect the women of the world.
Remember you all have mothers. We got to make this land a better land than the world in which we live.
And we gotta help each man be a better man with the kindness that we give.
>> I know we can make it.
>> I know that we can.
>> I know darn well we can work it out.
Oh, yes, we can.
I know we can can.
Yes, we can can.
Why can't we?
If we wanna, yes, we can can.
>> I know we can make it work.
I know we can make it.