

A stylized illustration of a coronavirus particle, showing its characteristic spherical shape with a textured surface and several protruding spike proteins.

COVID-19 Consumer Tip Sheet

Tips for Protecting Yourself and Medicare

Scams related to the coronavirus, also known as COVID-19, are rapidly increasing as the public health emergency develops. Scammers are targeting older adults and those with serious long-term health conditions who appear to have a higher risk for serious illness from COVID-19.

Fraudsters are attempting to bill Medicare for sham tests or treatments related to the coronavirus and are targeting individuals to illegally obtain money or Medicare numbers.

COVID-19 Vaccine Schemes

Scammers rapidly alter their tactics and adapt their schemes to the changing landscape, and we anticipate that they will leverage the COVID-19 vaccine to prey on unsuspecting beneficiaries. Be vigilant and protect yourself from potential fraud concerning COVID-19 vaccines and treatments. Here are things you need to know about the COVID-19 vaccine:

- You will not need to pay anything out-of-pocket to get the vaccine during this public health emergency.
- Medicare will not contact you to confirm your Medicare number/personal information over the phone.
- Medicare has not issued a COVID-19 Medicare card and anyone contacting you about this is attempting to steal your information.
- No one from a vaccine distribution site or health care payer, like a private insurance company, will call you asking for your Medicare number, Social Security number, or your credit card or bank account information to sign you up to get the vaccine.
- You cannot buy a vaccine card, make your own, or fill in blank vaccination record cards with false information. It is considered an unauthorized use of an official government agency's logo/ seal. This is a crime.

What Does Medicare Cover in Relation to COVID-19?

- Medicare Part B (Medical Insurance) covers COVID-19 tests when ordered by your doctor or health care provider on or after February 4, 2020.
- The administration of the COVID-19 vaccine will be billed through Original Medicare, even if you are on a Medicare Advantage plan. The vaccine is free to everyone.
- Medicare covers all medically necessary hospitalizations, including extra days in the hospital for patients who had to stay longer under COVID-19 quarantine.
- Medicare also expanded coverage of telehealth services to enable beneficiaries to access a wider range of services from their providers without having to travel to a facility.
 - This includes access to doctors, nurse practitioners, clinical psychologists, and licensed clinical social workers.
 - During this emergency, there are also more options for the ways your providers can talk with you under this provision.

What Can You Do to Stop COVID-19 Fraud?

- Do not give out your Medicare number to anyone other than your doctor, health care provider, or other trusted representative.
- Protect your Medicare number and treat your Medicare card like a credit card.
- Never provide your Medicare number to anyone who contacts you through unsolicited calls, texts, or emails.
- Be cautious of anyone who comes to your door offering free coronavirus testing, treatment, or supplies.
- Don't click on links from sources you don't know, which could put your computer or device at risk. Make sure the anti-malware and anti-virus software on your computer are up to date.
- Don't post on social media that you are getting tested for or receiving a vaccination for COVID-19. Posting content that includes your date of birth, health care details, or other personally identifiable information can put you at risk as these details can be used to steal your identity.
- Be cautious when purchasing medical supplies from unverified sources, including online advertisements and email/phone solicitations.
- Be cautious of COVID-19 survey scams that offer money or gifts in exchange for personal, medical, or financial information.
- Do your homework before making a donation to a charity or crowdfunding site due to a public health emergency. Be particularly wary of any charities requesting donations by cash, by gift card, or wire transfer.



Other COVID-19 Resources

- Administration for Community Living (ACL): [ACL.gov/COVID-19](https://acl.gov/COVID-19)
- Senior Medicare Patrol National Resource Center (SMPNRC): www.smpresource.org/Content/Medicare-Fraud/Fraud-Schemes/COVID-19-Fraud.aspx
- Centers for Disease Control and Prevention (CDC): [CDC.gov/coronavirus/2019-ncov](https://www.cdc.gov/coronavirus/2019-ncov)
- Federal Trade Commission (FTC): [FTC.gov/coronavirus](https://www.ftc.gov/coronavirus)
- Medicare: [Medicare.gov/medicare-coronavirus](https://www.medicare.gov/medicare-coronavirus)

How Your Senior Medicare Patrol (SMP) Can Help

Your local SMP is ready to provide you with the information you need to **PROTECT** yourself from Medicare fraud, errors, and abuse; **DETECT** potential fraud, errors, and abuse; and **REPORT** your concerns. SMPs and their trained volunteers help educate and empower Medicare beneficiaries in the fight against health care fraud. Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It also can provide information and educational presentations.

To locate your state Senior Medicare Patrol (SMP):
Visit www.smpresource.org or call 1-877-808-2468.

Supported by a grant (No. 90MPC0001) from the Administration for Community Living (ACL),
U.S. Department of Health and Human Services (DHHS).