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## Scams to Watch Out for During the Coronavirus Pandemic

By Charles Clarkson, Esq., SMP-NJ Project Director

Whenever there is a crisis, Medicare fraudsters come out of the woodwork to seek new ways to steal your personal information and to make money. The current health crisis is no exception. Many of the federal agencies, from the Federal Trade Commission to the Department of Justice, have issued alerts and warnings for Medicare beneficiaries, their families and caregivers to be more alert than ever before about avoiding, and whenever possible reporting, scams related to the health crisis. Since the crisis is expected to last many more months, the Senior Medicare Patrol of New Jersey wanted to issue its own alert to spell out the new schemes and scams that have come to the SMP's attention.

On March 13, 2020, a public health emergency was declared. From then till now, the SMP has seen a proliferation of new scams. Below are some of the more common scams and what you should do:

1. Ignore offers for vaccinations and home test kits. When the new vaccines become readily available, check with your local Department of Health or your state website to find out when and where you might be eligible to receive the vaccine.
2. Scammers are selling products to treat or prevent COVID-19 without proof that they work.
3. Hang up on robocalls. Scammers use illegal sale calls to get your money and your personal information. If you have a telephone with a screen, rule number 1, rule number 2 and rule number 3: DON'T PICK UP THE PHONE IF YOU DO NOT RECOGNIZE THE NUMBER. If the call is legitimate, the caller will leave a message. Then you can decide whether you want to return the call.
4. Watch out for phishing emails and text messages. Don't click on links in emails or texts you didn't expect.
5. Research before you donate. There are fake charities that have appeared on the internet and look legitimate. Don't let anyone rush you into making a donation. Get tips on donating wisely at [ftc.gov/charity](https://www.ftc.gov/charity).

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(continued)

With the announcements of new vaccines having been developed and the fear of seniors of being infected, the SMP wants you to be aware of some of the scams related to the vaccines. Here are some simple rules:

1. You can't pay to put your name on a list to get the vaccine.

**That's a scam.**

2. You can't pay to get early access to the vaccine.

**That's a scam.**

3. Nobody legit will call about the vaccine and ask for your Social Security, bank account, or credit card number.

**That's a scam.**

4. Ignore any vaccine offers that say anything different, or ask for personal or financial information.

If you are a beneficiary, family member or caregiver in New Jersey, please report these scams to the Senior Medicare Patrol of NJ at 732-777-1940 or call the SMP hotline at 732-877-SMP-4359. Should you want more information on the SMP program, please visit our website: [www.seniormedicarepatrolnj.org](http://www.seniormedicarepatrolnj.org). You can also file a complaint directly from the website. More information is also available at <https://ftc.gov/coronavirus/scams> and [www.justice.gov/coronavirus](http://www.justice.gov/coronavirus).

### **Middlesex County Office of Aging & Disabled Services**

Laila Caune, Director

**The Senior Medicare Patrol of New Jersey (SMPNJ) works and partners with agencies across the state as part of its mission to empower and assist Medicare beneficiaries, their families and caregivers to prevent, detect and report health care fraud, errors and abuse through outreach, counseling and education. In this issue we are highlighting the work of the Middlesex County Office of Aging and Disabled Services. Laila Caune, Director, sits on the Advisory Committee of the SMPNJ.**

#### **Office of Aging History**

Middlesex County is committed to serving its most vulnerable residents, including persons with disability and older adults. The Middlesex County Office of Aging and Disabled Services was originally established by the Board of Chosen Freeholders on February 4, 1971. The Office was identified as the federally designated Area Agency on Aging (AAA) for Middlesex County with the inception of Older Americans Act (OAA) funding in 1973.

The mission of the Office of Aging and Disabled Services is to provide leadership in the coordination and provision of a comprehensive network of services enabling older adults (60+) and persons with disabilities (18+) to function as independently as

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possible in a community environment that best suits their needs and interests. Services range from social and recreational activities to in-home and long-term care.

In May 2012, the State designated the Office as the lead agency in Middlesex County as the ADRC (Aging and Disability Resource Connections), a single-point-of-entry delivery system for older adults and people with disabilities in need of long-term services and supports. The goal of the ADRC is to provide coordinated and comprehensive access to information and referral services to help the elderly, adults with physical disabilities, and caregivers navigate the long-term-care service continuum.

### **What We Do**

The Middlesex County Office of Aging & Disabled Services provides the following direct services: information & assistance, care management, Medicare counseling, congregate meals from eight locations around the County, home delivered meals, nutrition education and counseling.

The Office of Aging and Disabled Services currently partners with municipal senior centers and nonprofit agencies to provide a wide variety of services that reflect the focus areas detailed in the Middlesex County Area Plan. Every three years the Middlesex County Office of Aging & Disabled Services awards funds competitively to local governments and nonprofit organizations to perform functions prescribed by the Older Americans Act (OAA). Current services provided by these partners include the following: Information & Assistance, Assisted Transportation, Transportation, Adult Protective Services, Congregate Meals, Home Delivered Meals, Social Adult Day Care, Care Management, Education, Language Translation & Interpretation, Legal Assistance, Mental Health, Outreach, Physical Activity, Physical Health, Residential Maintenance, Respite Care for Caregivers, Socialization/Recreation, Telephone Reassurance, Caregiver Trained Volunteer Assistance, Visiting Nurse Services and Chronic Disease Self-Management. The Office also partners with the Middlesex County Sheriff's Department for a working collaboration with the Project Lifesaver Program.

Established Office events: 90+ Birthday Bashes, Senior Art Show, Senior Health & Fitness Walk, Disability Connections: An Information & Assistance Fair and a Caregiver Retreat.

### **Looking Forward**

Critical to our planning is the use of the United States Census data for county and municipal demographic information. The 2010 United States Census data shows Middlesex County has had an increase in persons 60 and over. In the past ten years, the County has experienced a 17% increase, showing that individuals are choosing to stay in Middlesex County and/or move here in their older years. The County population for people 85 and over also continues to grow exponentially. In the last ten years, this population group increased by 58%. The 2010 Census also confirms Middlesex County is very culturally diverse. The County has seen a growth in Hispanic, Asian and South Asian populations. As the Area Agency on Aging we try to plan appropriately to provide culturally sensitive, accessible and appropriate services. We continue to adapt and adjust our services as national and local events and policies affect our target populations.

# Three Ways to Avoid COVID-19 Vaccine Scams

While vaccination details are getting worked out, here's what you can be sure of:

- You can't pay to put your name on a list to get the vaccine. **That's a scam.**
- You can't pay to get early access to the vaccine. **That's a scam.**
- Nobody legit will call about the vaccine and ask for your Social Security, bank account, or credit card number. **That's a scam.**

Ignore any vaccine offers that say different, or ask for personal or financial information.

Learn more at

[ftc.gov/coronavirus/scams](https://ftc.gov/coronavirus/scams)

[consumerresources.org/beware-coronavirus-scams](https://consumerresources.org/beware-coronavirus-scams)





**ASK CHARLES**

**The Senior Medicare Patrol of New Jersey sometimes receives calls from beneficiaries who want to appeal their discharge from a nonhospital setting, such as a nursing home where they are receiving rehab treatment. How do they go about doing this?**

In New Jersey and throughout the country, there are organizations known as BFCC-QIOs. (Beneficiary and Family Centered Care Quality Improvement Organizations). In New Jersey the BFCC-QIO is Livanta. Livanta covers a number of states as part of its overview of Medicare. It is responsible for medical case review, which supports the rights of people on Medicare. These rights include:

1. Protecting you when you get health care.
2. Making sure you get the health care services the law says you can get.
3. Helping you if you have a concern about the care you have been receiving.
4. Being available when you want to request a review (appeal) of your discharge from a health care facility, such as a nursing home.

If you are a beneficiary and receive a notice of discharge from the nursing home and disagree with it, you have the right to appeal the discharge. If you are in NJ, call Livanta. You should file the appeal as quickly as possible but no later than noon of the day before your discharge. Livanta is located at 10820 Guilford Road, #202, Annapolis Junction, MD 20701, and can be reached at (866) 815-5440. In most cases Livanta will call you to ask for your opinion. If you are in Original (Traditional) Medicare Livanta should make a decision within two days after the date of the discharge. In a Medicare Advantage plan, by the day the services are set to end. You cannot be discharged or billed by the provider pending the appeal.

## STAY CONNECTED

The Senior Medicare Patrol of New Jersey has a website. You can reach our site at:

<http://seniormedicarepatrolnj.org/>



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#MedicareMaven



### **Serve your community; learn about Medicare by volunteering for the New Jersey Senior Medicare Patrol**

SMP of New Jersey is currently recruiting Volunteer Community Liaisons to speak to small groups of their peers and help provide Medicare education at community events.

The role of the Community Liaison is to share information that can help others PREVENT, DETECT, and REPORT Medicare fraud, waste, and abuse.

Free Training Available

For more information, please contact Michelle Beley-Bianco,  
SMP-NJ Coordinator of Volunteers, 732-777-1940 or  
[michelleb@jfsmiddlesex.org](mailto:michelleb@jfsmiddlesex.org)

*SMP - Empowering Seniors to Prevent Medicare Fraud*

Senior Medicare Patrol of New Jersey

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**Senior Medicare Patrol (SMP) New Jersey is a program of:**

**Jewish Family Services of Middlesex County**

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Tel. 732-777-1940

Fax 732-777-1889

or call our toll-free SMP Hotline at

**877-SMP-4359 (877-767-4359)**