

# **Monthly OHIC\* Programs COVID-19 Call**

**October 28, 2020**

**\*OHIC = Office of Healthcare Information and Counseling**

# Welcome!

## SMPs

- Senior Medicare Patrol

## SHIPs

- State Health Insurance Assistance Program

## MIPPAs

- Medicare Improvements for Patients and Providers Act



# Questions about working during COVID-19? Use your Resources!

## SMPs

- [www.smpresource.org](http://www.smpresource.org) > SMP Login

## SHIPs

- [www.shiptacenter.org](http://www.shiptacenter.org) > SHIP Login

## MIPPAs

- [www.ncoa.org](http://www.ncoa.org) > Professionals > Key Resources for Professionals

**Tip sheets are available on a wide variety of topics related to COVID-19! Medicare coverage and enrollment, Medicare fraud, working remotely, outreach, virtual volunteering, etc.**

# ACL's Managing Through COVID-19 Toolkit

<https://www.shiptacenter.org/covid-19/toolkit>

## 1) Overarching Safety Considerations

## 2) Confidentiality

**Delivering Personal Protected Information (PPI) Remotely (Revised October 2020)**

## 3) Communication and Marketing

## 4) Counseling

## 5) Outreach Events

## 6) Volunteer and Staff Support

## 7) Preparedness Plans for Future Emergencies

### Key Updates

- Previous name: Delivering Protected Personal Information (PII) Guidance Options
- Revised introduction
- More references to existing resources
- Additional introductory text to the VRPM section
- **Page 3:** expanded text defining types of protected information, particularly protected health information
- **Page 4:** new section about what does and doesn't need protection when being delivered by ACL grantees

# Host Panelists: The Centers



**Sue Choplin**

**SHIP Technical  
Assistance Center**



**Ann Kayrish**

**NCOA's Center for  
Benefits Access**



**Heather Flory**

**SMP Resource Center**

# Today's Presenters



**Rebecca Nurick**

SMP Program  
Manager,  
Pennsylvania



**Christine Smith**

SHIP Director, Rhode  
Island



**Audrey Cole**

Coordinator of  
Volunteers,  
Connecticut



**Jennifer Trussell**

SMP and SHIP Centers  
Consultant

# Agenda

## **Volunteer Management During COVID-19**

- Rebecca Nurick, PA SMP
- Christine Smith, RI SHIP
- Audrey Cole, CT SMP

## **Medicare Scams During COVID-19**

- Jennifer Trussell, SMP & SHIP Centers

## **Questions and Discussion**



# Pennsylvania SMP

## Approaches to Outreach and Volunteer Engagement in 2020

Rebecca L. Nurick, PA SMP Program Manager



## **The Shift to All-Virtual Programming**

In March 2020, the PA-SMP, like all other SMPs, pivoted from in-person activities to virtual methods to continue its outreach and education to older adults on health care fraud prevention.

## **The Shift to All-Virtual Programming**

While volunteers could no longer be out in their communities, we focused on ways to keep them engaged and active in the program. Technology has played a critical role toward that goal.

# **Volunteer Activity**

The SMP continued its Volunteer Advisory Council to help steer the program toward best practices. 6-7 volunteers from each region of the state participate in 6-month cycles, via Zoom meetings.

Volunteers also authored articles of interest for our SMP newsletters and monthly bulletin.

# **Volunteer Activity**

The SMP offers ongoing educational webinars every two months or so by subject matter experts (so far from CMS, Perspecta, and the OIG), who have done presentations on various topics of interest.

# **Volunteer Activity/ Outreach**

The SMP has had much success in its virtual programming initiative, which has both kept volunteers engaged and reached beneficiaries across the state with fraud prevention messaging.

# **Volunteer Activity/ Outreach**

Volunteers created short scripts, 7-10 minutes long, on the Protect, Detect, Report message. Staff created PowerPoint slides based on the scripts, and had the volunteer narrate the slides on a Zoom presentation, which was recorded. These recorded presentations were then uploaded to CARIE's YouTube channel.

# **Volunteer Activity/ Outreach**

Staff promoted these recorded presentations to venues across the state, including continuing care retirement communities (CCRCs), community centers and houses of worship.

CCRCs were particularly interested, and ran the program on their closed-circuit TV stations, so that residents could watch from the comfort of their homes.

## **Volunteer Activity/ Outreach**

As an extension to this initiative, the SMP was also able to offer live virtual programs to various venues, including presentations in Chinese, facilitated by an interpreter. All live programming was conducted via the Zoom platform. The SMP continues to offer these programs to any organization that expresses interest. Programs are conducted by volunteers, with a staff person present for troubleshooting.



## **Volunteer Activity/ Outreach**

Finally, the SMP continues to promote its fraud prevention messages on social media (Facebook and Twitter) and includes links to recorded presentations. CARIE's website is also updated to include this programming.

**Questions?**

Rebecca Nurick  
PA SMP at CARIE  
1500 JFK Blvd. Ste. 1500  
Philadelphia, PA 19102  
800 356 3606  
[www.carie.org](http://www.carie.org)

# Demonstration: Remote Open Enrollment Manual and Marketing

Christine Smith, RI SHIP Director

This 80-page manual was created based on information provided in ACL’s toolkit to address how to serve beneficiaries during the COVID-19 pandemic.

It’s available in the [SHIP Resource Library](#) or with the handouts from today’s webinar.



## RI SHIP Remote Medicare Counseling Tools

### Table of Contents

OVERVIEW .....	3
WHY PRIVACY & CONFIDENTIALITY IS IMPORTANT TO SHIP/SMP WORK? .....	3
DETERMINING CONFIDENTIALITY.....	3
RELATED VRPM POLICIES .....	4
ACUITY SCHEDULING.....	4
USING PRINT TO MAIL OR FAX TO SEND CONFIDENTIAL INFORMATION .....	8
USING MICROSOFT OUTLOOK TO SEND CONFIDENTIAL EMAILS .....	9
<i>Microsoft Office: Encrypt by Subject Line .....</i>	9
<i>Microsoft Office: Encrypt a Single Message .....</i>	10
<i>Microsoft Office: Key Points When Using Encryption .....</i>	11
<i>Microsoft Office: Additional Troubleshooting Concerns.....</i>	14
USING GMAIL TO SEND CONFIDENTIAL EMAILS.....	14
<i>Gmail: Creating a Confidential Email.....</i>	14
<i>Gmail: Remove Access Early to a Confidential Email.....</i>	16
CREATING A MICROSOFT WORD PASSWORD-PROTECTED DOCUMENT.....	17
<i>Microsoft Word: Creating a Password-Protected Document .....</i>	17
<i>Microsoft Word: Remove Password-Protected Security.....</i>	19
CREATING AN ADOBE ACROBAT PASSWORD-PROTECTED DOCUMENT .....	20
<i>Adobe Acrobat: Creating a Password-Protected PDF Document .....</i>	21
<i>Adobe Acrobat: Remove Password-Protected Security .....</i>	24
USING FILLABLE ONLINE FORMS TO COLLECT CONFIDENTIAL INFORMATION.....	26
<i>Fillable Online Form: Example.....</i>	27
BENEFICIARIES AND RECEIVING PPI GUIDANCE .....	28
<i>Microsoft Outlook: Receiving Confidential Emails.....</i>	28
<i>Gmail: Receiving Confidential Emails.....</i>	29
<i>Gmail: Error Messages .....</i>	31
<i>Gmail: Additional Notes.....</i>	32

# Retaining, Recruiting, & Educating SMP Team Volunteers Remotely During COVID-19

28 October 2020, ACL OHIC

## Audrey Cole

**Senior Medicare Patrol (SMP) Coordinator of Volunteers**

**Western Connecticut Area Agency on Aging (WCAAA)**

*(41 mostly rural towns with 4 small to mid-size cities)*



**203-757-5449, ext. 127**



# Engaged & Informed

- Monthly SMP Team Volunteer Listserv; mail copies & attachments to those without email accounts
- Visuals ... personable, tasks, lanyards & badges, etc.
  - Separate monthly individual telephone calls
- Bimonthly WCAAA Newsletter marketing & outreach: hard copy, online editions & PDF
- ZOOM consensus preference: already downloaded, ease of use, socially appealing, flexible call-in, etc.
- Adapting internal/external new safety protocols
  - Most SMP Team Volunteers at high risk
    - Ask of others, do yourself

# SMP Team Volunteer Listserv Email “Hello” Video (screen shot) May 2020

COVID-19 Update with Happenings  
in Connecticut & Impact on SMP &  
WCAAA Office



# 10 July 2020 Monthly SMP Team Email:

Self-Care, future training options, technology needs & limitations to schedule ZOOM meetings, supplies ordered & now in for hand-out, Medicare & Medicaid fraud exploding under guise of COVID-19 pandemic

## Summer in full swing SMP Team Volunteers!

AC

Audrey Cole

Fri 7/10/2020 11:58 AM

To: Senior Medicare Patrol Volunteers



SafeWorkplaceRules WCAAA ...

71 KB



SMP video banner June 2020...

166 KB

4 attachments (785 KB) Download all Save all to group library

Hi SMP loyal Team Volunteers!

Hope you are enjoying the self-care gift that was sent to all of you ... and the past few months have not been too difficult. YOU ARE MISSED!!!!

Summer is now in full swing ... and although we do not have complete answers as to what COVID-19 will involve in our futures, it is important that we gear up for the next steps for our program in this new reality.

# 4 August 2020 SMP Team Email:

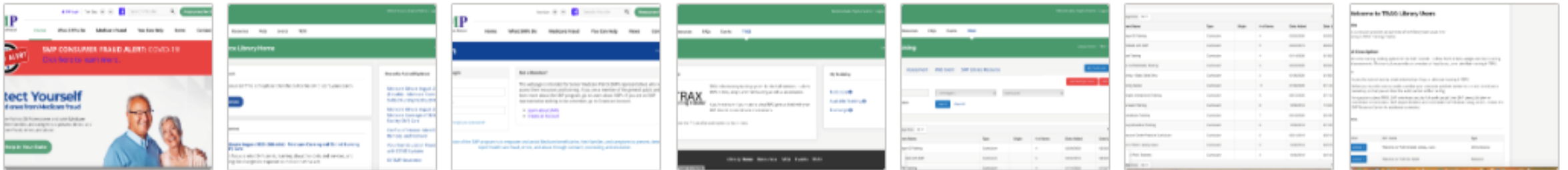
Successful ZOOM meeting follow-up,, step by step TRAX sign-up, how to navigate, connectivity issues, future in-person at WCAAA, state COVID-19 compliance

AC

Audrey Cole

Tue 8/4/2020 10:51 AM

To: Senior Medicare Patrol Volunteers



Show all 7 attachments (1 MB) Download all Save all to group library

Hello SMP Loyal Team Volunteers:

Welcome to August ... for some reason my favorite month!

Attached are the screenshots I took and discussed at our meeting last week of the various stages of signing in to the smpresource.org website and TRAX (our education system for SMP Volunteers) ... for those who want to know how to begin.

And thank you to all who could make the July 29<sup>th</sup> meeting ... we had 14 attendees (with 2 telephone call-ins)! I very much appreciate your support & positivity during these difficult times.



# 3 September 2020 SMP Team Email:

Storm at WCAAA, two SMP articles in latest newsletter, English & Spanish  
Connecticut COVID-19 contact tracing flyers to distribute, words of support

## September SMP news!



Audrey Cole

Thu 9/3/2020 11:32 AM

To: Senior Medicare Patrol Volunteers



AUG-SEPT 2020 WCAAA New...

7 MB



COVID-19 Contact Tracing Sc...

188 KB



COVID-19 Contact Tracing Sc...

172 KB

5 attachments (18 MB) Download all Save all to group library

Hello loyal SMP Team Volunteers!

Our intrepid crew here at WCAAA was holding down the fort last Thursday when the violent storm/possible tornado came through around 3:40 PM Thursday afternoon. Lights went out, computers & telephones down. We weren't properly up and running again until Monday afternoon. I've attached 2 photos to show some of the damage. In the past few months we've become a bit tree-less here as so many keep coming down during these crazy storms we've been having!

Attached is the WCAAA AUG-SEPT 2020 newsletter in PDF format ... just in case some have not seen the hard copy.

# August–September 2020 WCAAA Bimonthly Newsletter: recruit & inform SMP volunteers and general audience



## **COVID-19: A NEW WAY OF THINKING IN PREVENTING NEW TYPES OF FRAUD**

COVID-19 has changed all our lives. Fraud and scams are exploding and targeting people of all ages, especially those working remotely at home or have become housebound and isolated during this difficult time. For beneficiaries on Medicare, fraudsters are using the COVID-19 pandemic to steal Medicare numbers and any other personal information they can coax out of you as they attempt to establishing a trusting relationship. **Please protect yourself!**

If you receive a telephone call, text message, or an email offering COVID-19 items like a test kit, a mask, or even contact tracing and they ask for your Medicare number ... **PLEASE HANG UP, IGNORE, OR DELETE THE EMAIL!** Some of these criminals are even offering things like \$75 gift cards to con you into giving up confidential information such as your Social Security or Medicare numbers. Even your birth date should never be given out. All this information leads to identify theft ... so please protect yourself from being another victim. Beware of individuals going door-to-door offerings tests, vaccines or cures for COVID-19 and asking for Medicare numbers, Social Security numbers and other kinds of personal information. If you believe you have been exposed to the virus **ONLY call your Doctor or other health care provider that you know. AND REMEMBER** always review your Medicare statements for potential errors or fraudulent charges.

Please call us here at the WCAAA at the **Senior Medicare Patrol (SMP)** if you are unsure if you've been scammed at **1-800-994-9422 or 860-757-5449. We are here to help! GUARD AGAINST FRAUD.** Audrey Cole, Senior Medicare Patrol, Coordinator of Volunteers <https://www.smpresource.org/Content/Medicare-Fraud/Fraud-Schemes/COVID-19-Fraud.aspx>



**INTERESTED IN HAVING A REWARDING VOLUNTEER EXPERIENCE? CONSIDER BECOMING A SENIOR**

**MEDICARE PATROL (SMP) VOLUNTEER!!!**


During this unusual, isolating, and challenging time now is a great opportunity to become a Senior Medicare Patrol (SMP) Team Volunteer in our program here at WCAAA. Many who have joined SMP do so for a variety of reasons but the two main ones expressed are having the desire to contribute and use their professional skills and exploring new relationships and getting to know others with similar interests. Senior Medicare Patrol is an important program that assists Medicare beneficiaries and the federal government in the protection, detection, and reporting of Medicare frauds, errors, and abuses.

We provide additional training beyond orientation, and it may be done at your own pace, on your own, in conjunction with others, and at different levels as you move up to higher levels of expertise. we can begin working with you on the steps you need to take to join this exciting, meaningful, and necessary program. **COME JOIN US!**

**Please call or send me an email Audrey Cole, 860-757-5449, ext. 127 or [acole@wcaaa.org](mailto:acole@wcaaa.org)**

# What's Next:

- SMP Volunteers invited to attend all SMP ZOOM presentations: education & confidence building experience to encourage additional training & social interactions with team & public in general
- Implement “Coffee, Tea & SMP” Volunteer 30-minute ZOOM meet-ups
- Incorporate COVID-19 Toolkit: Managing Your Program and Team Remotely Tip Sheets, Tips for Privacy and Confidentiality Online vs. Offline, Safety Considerations Decision Tree
- Continue assigning SMP individual tasks to perform, role guidance. Volunteers training volunteers
- Adult education classes (80,000 catalog mailings) to be offered in Spring & Fall 2021: *Medicare & SMP 101 & 102*. Suggested during MIPPA TA Call-Adaptive Outreach on ZOOM, 10 September 2020
- Reality & resurgence; anticipating health concerns, isolation, psychological first aid with 2<sup>nd</sup> & 3<sup>rd</sup> wave exposures coming. Mid October large elderly housing & nursing home recreational complex with no previous COVID-19 cases reported 11 patients & 5 workers testing positive ... shocking our communities



Be vigilant, wear masks, wash  
hands repeatedly, and physically  
distance ... not social!

---

Thank You!

# Pandemic Insurance Fraud



**Jennifer Trussell**  
Fraud Prevention Consultant



# COVID-19 Fraud Overview

## TYPES OF HEALTH CARE FRAUD



Medically Unnecessary Services



Upcoding and Overcharging



Misrepresentation



Billing For Services Not Rendered



Cyber Fraud (including Medical Identity Theft)



Kickbacks and Conspiracies



Patient Harm

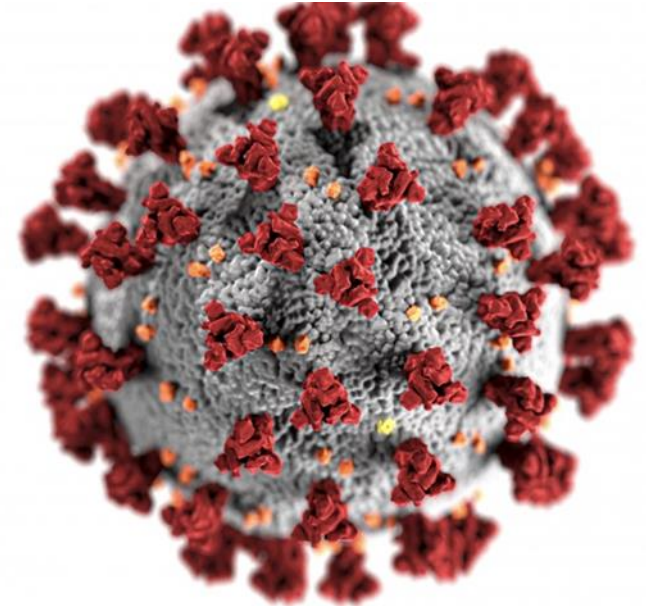


## TYPES OF COVID-19 FRAUD

- Testing, Treatments, Vaccines, and Cures
- Pandemic Supplies and Equipment
- Related Medical Services
  - Such as hospital, home health, hospice, telehealth
- Other Pandemic Related Fraud
  - Such as charity or investment schemes, financial scams, and **insurance solicitation**

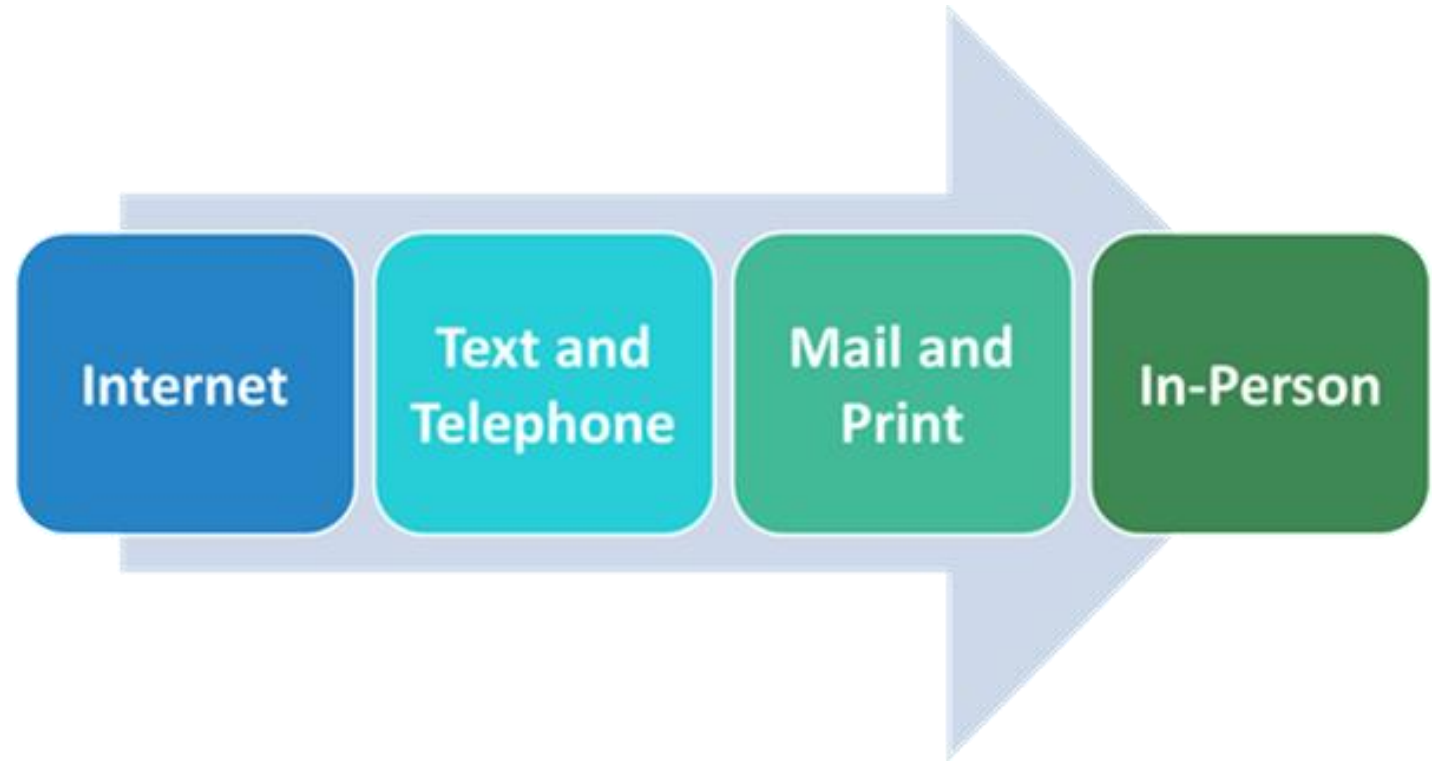
# Types of Pandemic Insurance Scams

- Use of free COVID-19 kits to gain access to the home to pressure beneficiaries to switch plans
- Door-to-door sales during quarantine to sell Medicare Advantage (MA) or supplement plans
  - High pressure sales pitches for low cost (but ineffective) plans
- Scams involving special and open enrollment periods due to COVID-19
- Impersonation of Medicare or health insurance personnel during open enrollment
  - Usually for the purposes of medical/personal identity theft
  - Health Insurance Marketplace schemes
- Schemes involving new insurance plans available during the pandemic
  - May market health, life, or other insurance just for COVID-19
  - Scam medical or prescription discount cards
- Insurance cancellation schemes
- Enrollment in new insurance plans without consent
  - May result in inability to see current provider



# Methods of Contact

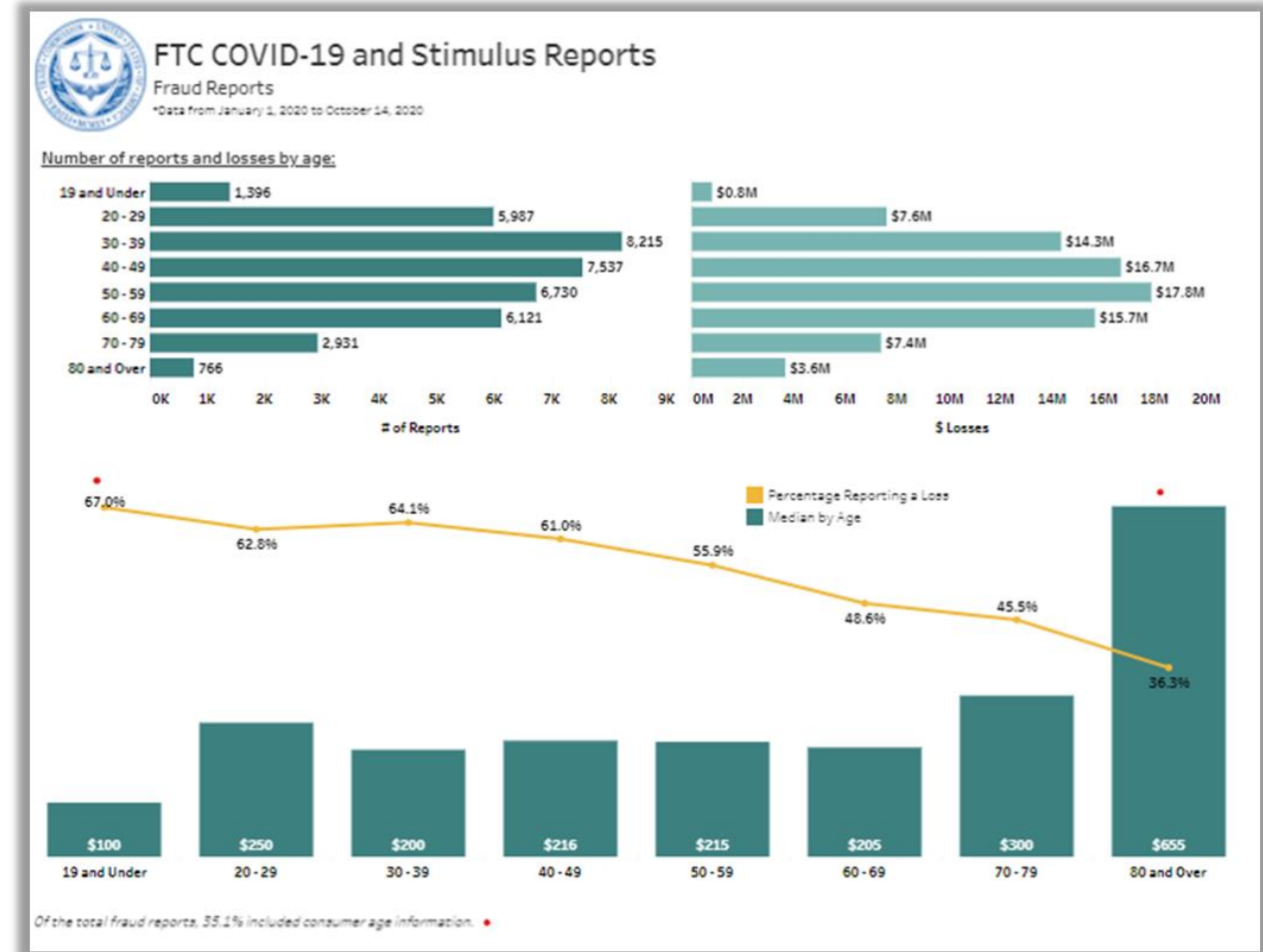
- Door-to-door sales
- Robocalls and telemarketing
- Health Fairs
- Emails
- Impersonation of government officials
- Impersonation of well-known plans & organizations
- Newspaper, magazine advertisements
- Brochures and flyers





# Resources

- SMP National Resource Center, SHIP TA Center and MIPPA Center
- Federal Trade Commission
  - <https://www.ftc.gov/>
  - <https://www.consumer.ftc.gov/articles/0394-suspect-health-care-scam#InsuranceAgents>
  - <https://www.ftc.gov/coronavirus/scams-consumer-advice>
  - <https://www.ftc.gov/enforcement/data-visualizations/explore-data>
- National Insurance Crime Bureau (NICB)
  - <https://www.nicb.org/>
- National Healthcare Anti-Fraud Association (NHCAA)
  - <https://www.nhcaa.org/>
- National Association of Insurance Commissioners (NAIC)
  - <https://content.naic.org/>
  - [https://content.naic.org/cis\\_consumer\\_information.htm](https://content.naic.org/cis_consumer_information.htm)



# Questions and Discussion



*This project was supported, in part by grant numbers 90SATC0002 and 90MPRC0002 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.*

# Webinar Resources in the Libraries

## SMPs

- Step 1: Login at [www.smpresource.org](http://www.smpresource.org) (click the blue SMP Login padlock).
- Step 2: Search for keyword “covid”.

A rectangular button with a blue border containing a blue padlock icon and the text "SMP Login" in blue.

## SHIPs

- Step 1: Login at [www.shiptacenter.org](http://www.shiptacenter.org) (click the orange SHIP Login padlock).
- Step 2: Go to the Resource Library.
- Step 3: Search for keyword “covid”.

A rectangular button with a blue border containing an orange padlock icon and the text "SHIP Login" in orange.

**MIPPAs:** Resources will be emailed to the MIPPA listserv.

# OHIC Programs COVID-19 Calls are scheduled through May 2021!

## **September 2020 – May 2021**

- 3:00 p.m. – 4:00 p.m. Eastern Time
- The last Wednesday of each month, except Thursday, November 19, and Wednesday, December 9

These calls are available to register for as a series: register once to sign up for all calls!