



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

July, 2025

Q: I recently got a phone call from a gentleman who said I could get a power mobility scooter for free, and that since I had Medicare, Medicare would pay for it. It seemed a little fishy to me. Could this be true?

A: The Administration for Community Living reports that Medicare fraud and other abuse costs the U.S. government and taxpayers around \$60 billion each year. But because scams can be hard to recognize, the actual figure is likely much higher.

Medicare scams can involve individuals pretending to be from Medicare or related organizations to steal personal information or money. These scams can involve false claims, identity theft, or fraudulent billing for services not received.

Common scams can include offering free or discounted medical equipment, demanding payment for new Medicare cards, or threatening to cancel benefits if personal information isn't provided.

So, how do you spot a scam and what can you do to prevent it?

Avoid sharing your Medicare number with people who contact you out of the blue: Do not provide your Medicare card, Medicare number, Social Security card, or Social Security number to anyone but your doctor, pharmacy, or people who work with Medicare to assist beneficiaries.

It's important to know that Medicare will not call you unless you've specifically asked for help. And if they do call you in response to a request, they will not need your information since they'll already have it on file.

Be wary of unsolicited offers for free services or products, especially if they require your Medicare number.

Always verify information from Medicare or other health organizations by contacting them directly through official channels, says the Senior Medicare Patrol.

Always review your Medicare Summary Notices carefully for

any discrepancies or unauthorized charges.

Do not click on suspicious links. Criminals can create fake email addresses to make it seem like their messages are coming directly from Medicare. Do not respond to unexpected emails or text messages or click on any links they contain—even if the communication looks real.

If you suspect a scam related to Medicare, contact your local SMP program. The Senior Senior Medicare Patrol (SMP) is a national program funded by the U.S. Department of Health and Human Services. Their main goal is to empower Medicare beneficiaries, their families, and caregivers to protect themselves from health care fraud, errors, and abuse.

In Indiana, you can contact SMP at (800) 986-3505 or go to <https://smpresource.org>.

If you have questions related to Medicare, call SHIP at (800) 452-4800 or online at www.medicare.in.gov. You can also follow us on Facebook, Twitter, LinkedIn, and YouTube.