

MEDICARE SCAMS AND ELDER FRAUD: WHAT'S NEW?

**Stephanie Bias, Seniors' Health
Insurance Information Program
NC Dept. of Insurance**

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"Elder Fraud Wars"
NC Spec. Dep. Atty. Gen. - Retired**



**RGEA Lunch & Learn Webinar Series
Jan. 28, 2026**

“Hey, Dave. What are the latest trends in the world of Senior Fraud??”

“Still the Same”

Bob Seger

“Same Old Song”

The Four Tops

“The Song Remains the Same”

Led Zeppelin

Traditional Senior Frauds and Worst NC Victimitizations

- **Foreign Sweepstakes and Lotteries** **\$900,000**
- **Sweetheart/Romance Fraud** **\$1,250,000**
- **Nigerian 419 \$\$\$ Transfer Fraud** **\$3,400,000**
- **Tech Support/Spyware Scams** **\$90,000**
- **Phony Gov't Agent (IRS, Jury Duty)** **\$60,000**
- **Grandparent Scams** **\$65,000**
- **Home Repair** **\$250,000**
- **Investments/Crypto** **\$2,000,000-plus**

Average Sr. Fraud Loss per NC Victim Continues to Grow – NC AG

• 2008-17	\$8-10,000
• 2018-19	\$17,000
• 2020	\$29,300
• 2021	\$51,500
• 2022	\$59,500
• 2023	\$54,972
• 2024	\$72,000

Source: Stuart (Jeb) Saunders and Megan Fullwood presentation to Osher Lifelong Learning Institute, NC State Univ., Raleigh 2/16/23; Emails from S. Saunders 10-14-24, 6-12-25

In 2023 the average reported loss
for NC Romance Scam victims
was...

...\$53,238.00

In 2024, it was...

...\$72,322.00

Source: Jeb Saunders, Head of NC Atty. General's Elder Fraud Unit.
Emails to David N. Kirkman, Jan. 29, 2024 and June 25, 2025

Imposter Scams Continue to Grow

- **Law Enforcement**
- **Sweepstakes or Lottery Officials**
- **Attorney for Grandchild arrested out of town**
- **Bank officials**
- **Tech support**
- **Fake romantic partner or newfound friend**
- **Lawyers who will help you recover your lost money**

Pitch Techniques - Not Much Change

Excitement!!!



Fear and Alarm!!!



1. Your computer has been hacked!
2. Someone is charging your account!
3. Your Medicare will be cancelled!
4. Your fiancé is in jail overseas!

THREATS

- **Caller: “This is the IRS... We will arrest you if you don’t pay now!”**
- **Fake Jailer: “Your grandchild will be beaten up by the older inmates if you don’t send bail money!”**

They Still Ask You to Pay in an Unusual Way!



Peer-to-Peer (P2P) Payment Apps

- **Zelle, Venmo, several others**
- **Transfers usually instantaneous, irreversible**
- **Only use P2P to pay friends, relatives**

So..., WHAT is new??

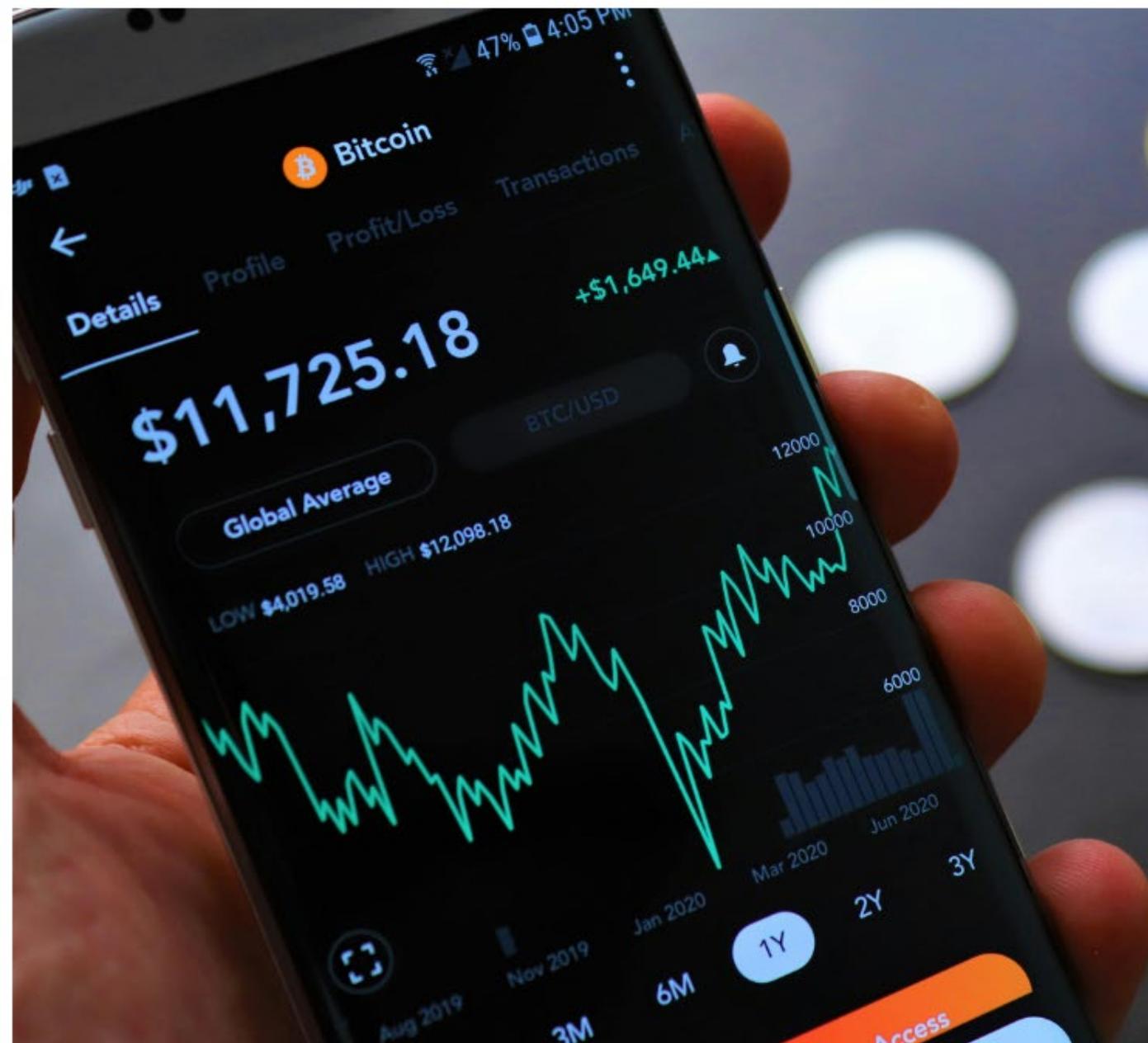


**Artificial
Intelligence
Making All
Scams
More Convincing**



FINANCIAL GROOMING

- **A “Long Game” scam**
- **“Lures” everywhere (Phone messages, texts, Facebook messages...)**
- **A phony friendship or romance is created**
- **Inevitably turns into a crypto investment pitch**
- **Once you have invested all your savings, the axe falls**



In 2024, the average reported loss
for NC Crypto Investment Scam
victims was...

...\$133,376.00

Source: Jeb Saunders, Head of NC Atty. General's Elder Fraud Unit.
Email to David N. Kirkman, June 12, 2025.

“Hello. Is Martha there?”

11:33



+1 (310) 925-8814 >

iMessage
Today 11:11 AM

Why isn't your cell phone working? Are you blocking me?

The sender is not in your contact list.

[Report Junk](#)

10:04



+1 (586) 533-4645 >

Text Message • SMS
Fri, Jul 18 at 10:43 AM

Can I come to a restaurant during your afternoon break? We have something to discuss

The sender is not in your contact list.

[Report Junk](#)



Search



Phoebe K · 3rd

--

United States · [Contact info](#)

380 connections

[Accept](#)
[Ignore](#)
[More](#)

QuidelOrtho
 Macquarie University

Activity

380 followers

Phoebe hasn't posted yet

Recent posts Phoebe shares will be displayed here.

[Show all activity →](#)

Experience

QuidelOrtho
 Full-time · 11 yrs 9 mos

David, explore jobs a
 yc
 QuidelOrtho
 Medical Equ
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More profile

Dale
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 Lead,
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Mark
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 Chief
 Distric
[M](#)

Completely Automated Fraud



AARP Warning re Explosion of Scam Texts



Text Message
Tue 12:23 PM

North Carolina Toll
Services, our records
indicate that your vehicle
has an unpaid toll invoice.

To avoid additional
charges of \$76.00, please
settle your balance of
\$7.60 at [https://
ncquickpasstollservices.-](https://ncquickpasstollservices.-)

/photo/1

8:38



+1 (847) 809-6085 >

Text Message
Today 7:23 AM

1Prime_info,
we're unable to process
your
subscription_payment.
Pleas sign-in and confirm
your details.
[https://www1adjust-
myprimeinvoice.com](https://www1adjust-myprimeinvoice.com)

10:11



+1 (727) 554-7190 >

Text Message
Sun, Dec 11 at 10:58 AM

State Employee Credit
Union:
Did you attempt a
purchase at WALMART
STORE. for \$304.87? If
[YES] reply 1, If [NO] visit
[https://tiny.one/
v8wuhc3z](https://tiny.one/v8wuhc3z) to cancel now

The sender is not in your contact list.

[Report Junk](#)

SIM Swapping

Call/Text Forwarding

Protect Yourself!!



Protect Yourself!

1. **Buy good computer security (e.g., Norton, McAfee...)**
2. **Freeze credit reports!**
3. **Limit personal info on social media (e.g., Facebook)**
4. **Let all calls not from your friends or “contacts” go to voice mail or answering machine**
5. **Get the best call screening features possible from your phone service provider**
6. **Only contact the organization using info on its website. Don't click that link!**

Protect Yourself! (Cont'd)

- **Know all the scams and be alert.**
- **Hang up or click off if anyone requests payment by gift card, P2P, wire, Bitcoin or cash in a FedEx, UPS or US Mail envelope.**
- **“He ain’t real ‘til he hands you flowers!”**
- **Reverse Image Search your new “love”**
- **Only download apps from the iPhone or Android “app store”, never from the Web**

Protect Yourself! (Cont'd)

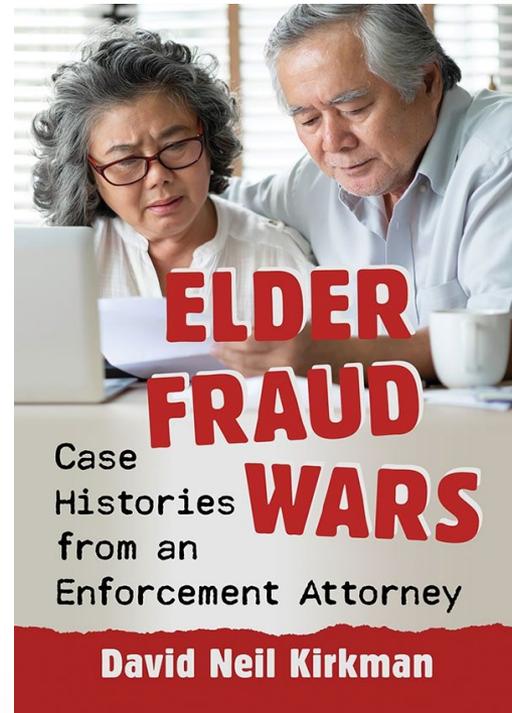
- **Contact your cell service provider ASAP if your phone loses function and you can't get it back**
- **If cell service provider indicates that your SIM has been transferred to a new phone, tell them that you never authorized that, then contact your financial institutions, investment firms.**

Check Out the Pitch

- **NC Attorney General's Office**
919-716-6000 **NCDOJ.gov**
- **Call 2-1-1 (United Way of NC)**
- **AARP Fraud Watch Network**
1-877-908-3360 **AARP.org**
- **Investor Hotline (NC Sec. State)**
1-800-688-4507

Questions?

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Chapel Hill, NC 27517
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North Carolina Senior Medicare Patrol Program (NCSMP)

Your Medicare Benefits: Are They Protected
From Fraud and Scams?



SENIORS' HEALTH INSURANCE INFORMATION PROGRAM

NORTH CAROLINA DEPARTMENT OF INSURANCE | MIKE CAUSEY, COMMISSIONER

North Carolina Senior Medicare Patrol Program

- The Senior Medicare Patrol (SMP) Program has been housed at NCDOI in the SHIIP Division since September 2003.
 - Receive federal grant funds from the Administration for Community Living (ACL)
 - 54 Programs nationwide
- Goal of SMP is to empower seniors to prevent health care fraud, waste and abuse through education and outreach.
- In North Carolina, all SHIIP Volunteers are cross-trained and considered to be NCSMP Volunteers.
- Services are free! There is no cost to the consumer.



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SMP Facts

- 60 billion dollars was lost last year to Medicare fraud nationally...This equals **\$164,383,564.64** A DAY.
- The role of SMP is to empower Medicare beneficiaries to prevent healthcare fraud through education, outreach and counseling endeavors
- Through these efforts, Medicare beneficiaries become “good stewards” of their benefits



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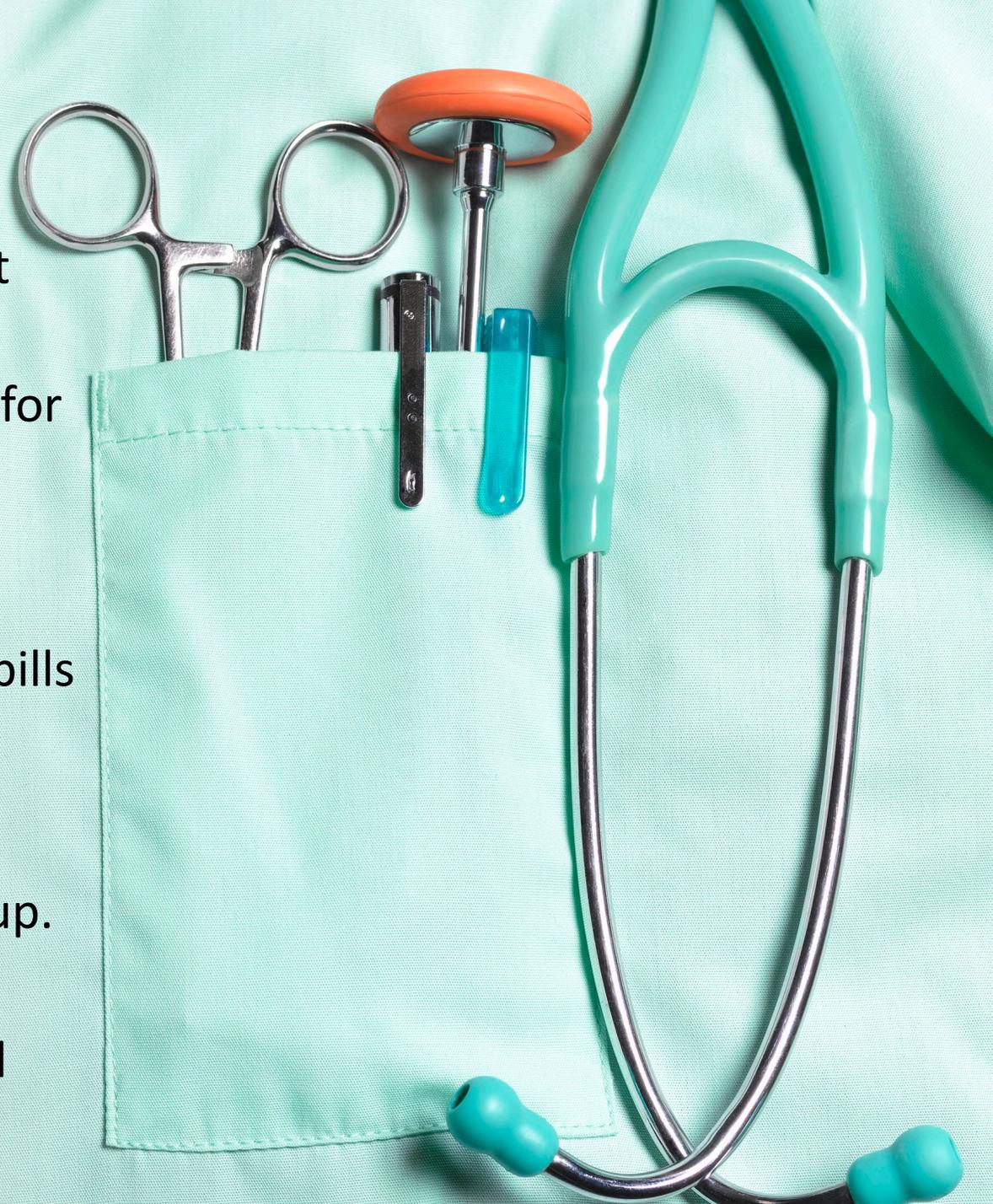
Recognizing Medicare Fraud



- Fraud is when someone knowingly deceives, conceals, or misrepresents to obtain money or property from any health care benefit program.
- Providers, suppliers, insurance brokers, pharmacists, companies, even Medicare beneficiaries can commit fraud.

Provider Medicare Fraud

- Billing for doctor visits and services that were not provided or medically necessary.
- Upcoding a service – provider charged Medicare for a more expensive service than was provided.
 - Billing for surgery when only a bandage was placed over a cut.
- Unbundling services – provider submit separate bills for lab services that combine three or four tests intended to be billed as one service.
 - Medicare pays the provider more for each service than if the service was billed as a group.
- Billing non-covered services as covered services.
 - Billing a routine toenail clipping (non-covered services) as foot surgery (covered service).





Medical Supplier Fraud

- Billing for DME (wheelchairs, diabetic supplies, incontinence supplies) without a doctor's prescription.
- Billing for home medical equipment after it is returned.

Other Medicare Fraud

- Agents or brokers enrolling a beneficiary into a Medicare plan without their consent.
- Insurance companies not following Medicare marketing rules.
 - Sending out advertisements with the Medicare logo on it.
- Beneficiaries letting someone else use their Medicare card.
- Beneficiaries selling their Medicare number to someone who bills Medicare for services not received.



How Can We Medicare Fraud?



Do not give out your Medicare number to anyone other than your doctor or health care provider.

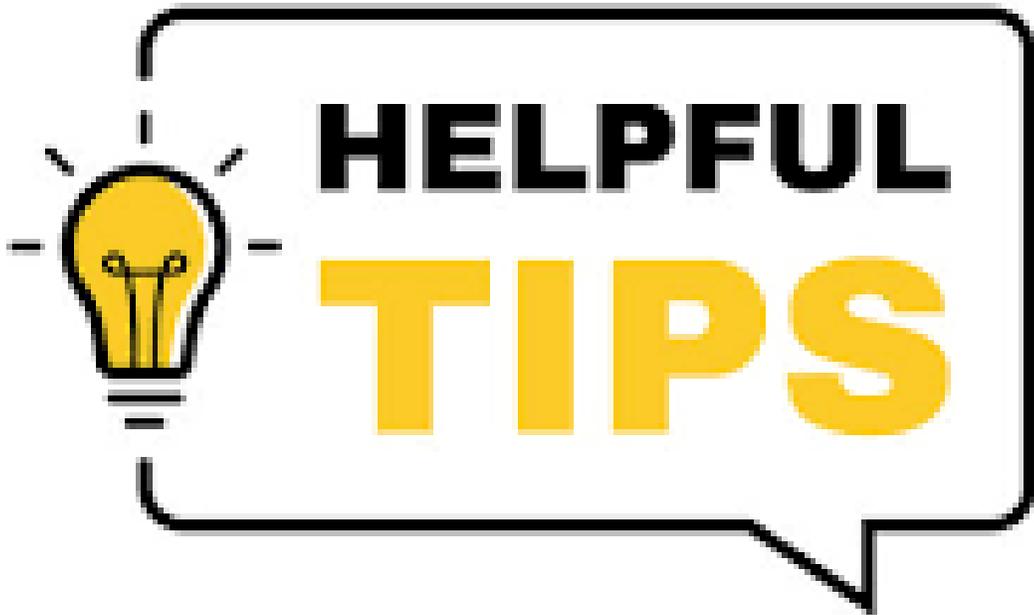


Protect your Medicare number and treat your Medicare card like a credit card.



Never provide your Medicare number to anyone who contacts you through unsolicited calls, texts or emails.

The Most Important Tips on How to Stop Medicare Fraud



- **READ** your Medicare Summary Notices
- Keep a health care journal
- Ask questions if you are not sure of something
- File an appeal using your Medicare Summary Notices if you suspect fraud
- Call the Senior Medicare Patrol Program at SHIP if you need assistance – 855-408-1212

Current SCAMS include...

- **Medicare** is not going door to door
- **Medicare** will not call you unsolicited
- Catheter supplies
- Durable Medical Equipment
- Telemarketing...know who you are talking to
- **Plastic Medicare Cards – THIS IS A SCAM!!!!**

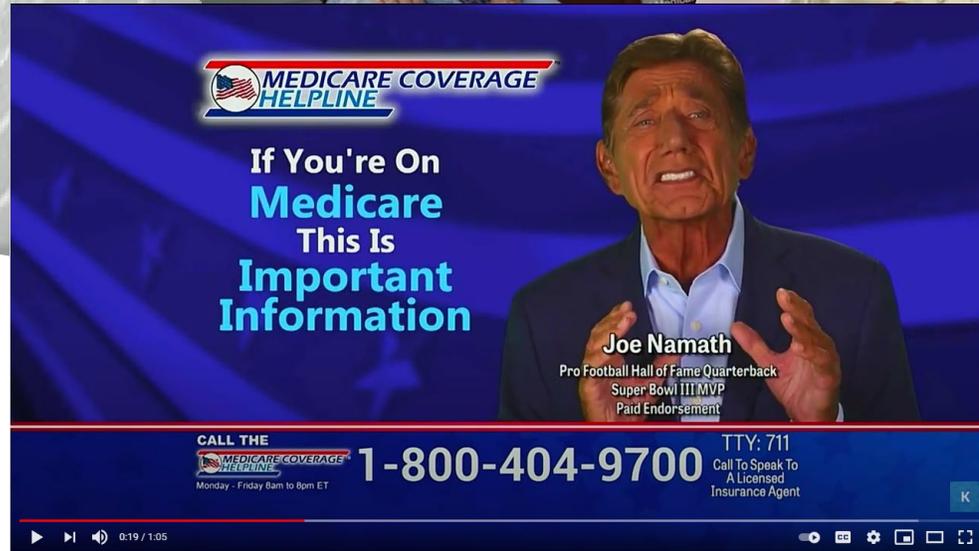


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Get the benefits you deserve!

Even Home Delivered Meals!



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North Carolina Partnership to Address Adult Abuse

www.ncp3a.org

Vision: This vision of The Partnership is the elimination of abuse, neglect and exploitation of older adults and adults with disabilities.

Mission: The mission of the North Carolina Partnership to Address Adult Abuse is to promote safe communities for older adults and adults with disabilities in North Carolina through prevention, recognition, protection and prosecution of abuse, neglect and exploitation.

Purpose: Awareness, Education and Advocacy



SENIORS' HEALTH INSURANCE INFORMATION PROGRAM

NORTH CAROLINA DEPARTMENT OF INSURANCE | MIKE CAUSEY, COMMISSIONER



**If you hear of any Medicare scams
happening...**

**give us a call
1-855-408-1212**

www.ncshiip.com



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