



10 Years of Serving Iowa Seniors

Volunteer Connections

SMP Volunteers

When we set out to discover whether any current SMP volunteers had been active for 10 years or more, we encountered quite a challenge. Along with the usual changes in office record keeping that occur over 10 years (paper versus technology!), there've been several changes in who held the state coordinator position plus many changes in the format required by the Administration on Aging for our records and reports.

Through a variety of methods we've determined the following volunteers have spent the last decade helping their communities reduce healthcare fraud and avoid identity theft and financial scams:

- ★ Fran Bohlken, Southeast Iowa AAA, Inc.
- ★ Joyce Dickey, Southeast Iowa AAA, Inc.
- ★ Cleo Hill, Northwest Aging Association
- ★ Ida Kretlow, Elderbridge/Fort Dodge Agency on Aging
- ★ Mabel Mantel, Northwest Aging Association
- ★ LuAnn Simons, Northwest Aging Association
- ★ Richard Tiemeyer, Southeast Iowa AAA, Inc.

These individuals have been presented with personalized, engraved wood ink pens as a token of appreciation for their dedication.

Please note: Our records may not contain all the information we need back to 1999. If you were a volunteer starting in 1999 or earlier and we've not named you here, please contact your local coordinator to let them know. Don't be shy about receiving the recognition you so deserve!

SMP Coordinators

The reason several of our coordinators couldn't recall which volunteers have been with us for 10 years is not many coordinators have been around that long!

We were able to pick these three out pretty easily as their names appeared on the cover of a 1999 newsletter.

Kim Doughty
Elderbridge
Agency on Aging
/Mason City

Brenda Sayre
Southeast Iowa Area
Agency on Aging, Inc.

Donna Smith
Scenic Valley Area
Agency on Aging

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But Who Has Been with Iowa SMP from Day One?????

Many of you probably know this. Of course, it's Shirley Merner. The original coach for **"It's shrewd to be rude!"** Her leadership and enthusiasm are unmatched.

Since 1997, when Congress expanded the original funding from five states to twelve states, including Iowa for the first time, Shirley has trained

★ thousands of volunteers, spoken to innumerable groups, used radio and TV airways to promote vigilance in detecting and reporting healthcare fraud with her dynamo approach to thwarting scam artists.

"The SMP project is a personal source of satisfaction because of the dedicated corps of volunteers, the implementation skills of the AAA coordinators and the leadership of Deb Yankey."



All in a Day's Work for the SMP Hotline Volunteer!

It's not "24/7" but it may feel like it to Barb Hilyard, our volunteer who handles the SMP toll-free phone line. She makes the commitment to handle the inquiries 40 hours per week. No, she's not a hermit; she does get out of the house! If she receives a phone message, she returns the call by the following day at latest.

★ She recently assisted staff at Generations AAA (Davenport) in convincing someone to ignore a sweepstakes/lottery winning letter that was most certainly a scam. A woman in her nineties first talked with a case manager at Generations AAA, who warned her about the letter, which asked her to cash an advance check and wire transfer "fees" before she could claim her prize. It was a textbook scam case. The letter told her to call for instructions; she did so and talked to a very friendly and convincing person who gave her the instructions about wiring the fees.

Peggy Dykes, SMP Coordinator at Generations and the case manager talked with her on several occasions to advise her not to take any action. Finally, Peggy suggested the woman talk with the SMP hotline, explaining that we were very experienced with this type of thing.

★ Barb talked with her and finally convinced her it was "too good to be true." Deb Yankey talked with her later and the woman offered to say that she really found herself falling for the scam but she was finally convinced. This story isn't just about our volunteer Barb; it's about the reliable efforts of everyone involved with SMP – and it took several of us to thwart the scam! However, Barb did seal the deal on this success story.

Thank you, Barb!

Welcome!

New Volunteers

Area XIV Agency on Aging
Joy Eden, Casey

Southeast Iowa AAA Inc
Nancy Hodson, Farmington

Generations AAA
Judy Teeple, Davenport

Elderbridge/Fort Dodge
Virgie Andre , Fort Dodge;
Beverly Claude, Clarion
Ruth Davis, Clarion
Selma Ehrhardt, Humboldt

Elderbridge/Mason City:
Leona Buffington, Mason City
Marge Bronus, Lake Mills
Judy Hauser, Charles City

Aging Resources of Central Iowa:
Geneva Partridge, Ankeny

Iowa Center on Health Disparities (UNI)
Quinn Adams

Heritage Area Agency on Aging is Joining Iowa SMP

We are pleased to have Heritage AAA in Cedar Rapids rejoin the SMP program effective June, 2009. They participated in the past and have continued to share important information about healthcare fraud, identity theft and financial scams with seniors in their area. Rejoining SMP will allow them to sponsor “official” SMP volunteers and participate in all the information sharing we conduct around the state. They have retired volunteers who are ready to join up with SMP; we’re excited to have them and will share more information in our next newsletter. The Heritage AAA staff person who is coordinating SMP activities is Linda Dearing; she has many years of SMP experience beginning early in the program. The combination of Linda’s experience and the work of her willing volunteers, will be a great asset to Iowa’s SMP efforts.

and Thank You!



VOLUNTEER TOOLS

Life Long Links: Connecting You to Iowa's Aging and Disability Resources

www.LifeLongLinks.org

A resource to help you think about and plan for your needs, now and in the future.

Many people do not think about what it takes to live well with a disability or age-related concerns until they need help or a crisis occurs. You can prepare for the many transitions that occur in a lifetime by planning. Whether you are responding to a current need or planning for the future LifeLong Links can help you find your way through an array of choices, information, and options. You can make decisions about the services you or your loved one need by using the information on this site. A broad range of services and support is available, even when a person's independence is limited. In the aging

community, these options are sometimes called "long-term care" or "aging in place." In the disability community, these are "community supports" or "supports for independent living." This Web site provides links for both populations.

Iowa SMP is committed to letting Iowans know about this helpful website created by the Aging and Disability Resource Center (ADRC) at the Iowa Department of Elder Affairs. [Please note that the Department will have a new name effective July 1, 2009 -- the Iowa Department on Aging (IDA).]

When you are assisting Iowans in the course of your SMP volunteer work, and they have questions about other services for seniors, please suggest they check information on this website and contact their local Area Agency on Aging.

Note: You will see on the website that the link for SMP is still called "Operation Restore Trust." We have submitted new wording and asked them to update their site.

New Give-away Idea



At our April regional meetings, Andrea Corbino, SMP Coordinator at the Creston AAA, unveiled her clever new SMP give-away. It's a small sewing kit with pre-threaded needles, buttons and safety pins, imprinted like this:

***"SMP
Sewing Up Healthcare Fraud"***

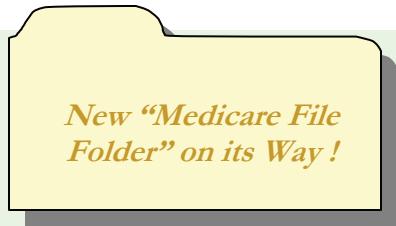
Their AAA toll-free number is printed immediately after the slogan. This is a clever and useful product. Andrea would be happy to give you details on the product; she can be contacted at (641) 782-4040 or arexivort@iowatelecom.net.

VOLUNTEER TOOLS



Those of you who give group presentations likely remember the manila file folder titled, “You Can Stop Medicare Scams” that was produced when we were called Operation Restore Trust of Iowa. We have redesigned the folder and updated it to include:

- the SMP logo (replacing ORT)
- a new title “How to Protect Yourself & Your Medicare Benefits”
- tips on reading the Medicare Summary Notice (MSN)
- examples of how healthcare payment errors and fraud can occur
- a photo of the personal healthcare journal cover
- tips on “when to call SMP”
- other helpful contact information for SHIIP, Iowa Insurance Division, FTC and annual free credit reports
- a space for an adhesive label to include your local AAA contact information



The folders will be available by July 2009. We ask you to use them either at

- 1) group presentations at which you can explain the information and the intended purpose of keeping your MSNs or 2) when you talk with someone one-on-one to explain the folder.

Due to their cost, we cannot afford to produce enough to use as “give-aways,” for instance, placed on an exhibit table for anyone to pick up as they walk by. (Each year we have 20,000 – 30,000 people stop by SMP exhibits at community events.)

New Task Force to “Turn up the HEAT” on Medicare/Medicaid Fraud

“HEAT” has hit the streets! This is the new **H**ealth Care Fraud Prevention and **E**nforcement **A**ction **T**eam.

In late May, the U.S. Department of Health and Human Services (DHHS) and the Department of Justice (DOJ) announced a new task force to focus attention and resources on detecting and preventing fraud in Medicare and Medicaid. (“Detect” and “prevent” – heard of those ideas somewhere else ??????????) Senior officials from DHHS, DOJ, law enforcement and prosecutors will meet bi-weekly.

A website at www.hhs.gov/stopmedicarefraud has preliminary information about the efforts. I think you will find this information to be interesting. I can find no brochures or other written information yet, so if you don’t have Internet access nor have someone that can

assist you with that, please call your local coordinator or our toll-free number to obtain a printed copy of the information on the website.

How Does This Effect SMP?

We don’t know how or even if SMP will interface with this. You’ll note that the website is ever so similar to Iowa SMP’s URL. And the website mentions plans to “work with Americans to identify fraud via hotlines and Web sites.”

As state coordinator, I suggest you follow the information on the HEAT website, use facts and statistics available there, but continue to encourage people to contact SMP directly for information and assistance. SMP has a unique and vital role in fighting fraud, making **personal contact** with individuals and groups in our communities, providing assistance to them **through you, our volunteers, who are also their friends and neighbors.**



Recent News You Can Use

Identity Theft Study and Tips

The Home & Family Resource Center of the Credit Union National Association summarized results of a 2009 identity theft study on their website. Javelin Strategy & Research found that women were more likely than men to be identity theft victims (28% versus 21%). However they were more likely to change their behavior to protect themselves e.g., shredding documents before disposing of them, traveling with limited personal information. The Credit Union



National Association recommends women not use open handbags (no zipper nor closure), keep your credit and bank cards in the same place in your purse always (so you recognize immediately if one is missing). Also they suggest that if there is a credit card machine at the cash register, but the employee states they have to take your card somewhere else to swipe it (possibly to copy your information), stop them and ask for a manager.

New Rules for Medicare Coverage of Oxygen Equipment

In order to detect possible fraud or abuse by medical equipment suppliers, or find simple errors in Medicare payments, we need to understand what Medicare covers or know where to find that information. Effective January, 2009 Medicare no longer pays for you to “own” oxygen equipment, only “rent” it. There are time limits imposed as well. After 36 months, Medicare will no longer pay rental fees (nor does the beneficiary have to pay any coinsurance for the rental) but the supplier has to continue to maintain the equipment for you. After 36 months, you may still have coinsurance for oxygen tanks and may have to pay for maintenance visits if you use a concentrator. After a total of 5 years, you will have to obtain new oxygen equipment from your current or other supplier. You can obtain a Medicare publication that explains the new rules by calling Medicare or visiting their website and asking for, “**New Rules for How Medicare Pays Suppliers for Oxygen Equipment.**”



FDIC Deposit Insurance Coverage

Last October, Congress increased the amount of FDIC deposit insurance coverage from \$100,000 to \$250,000 through December 31, 2009. In May, Congress extended the \$250,000 coverage through 2013. This is good news for persons who want to use banks for deposits of their savings and investments. This and other useful news appears in the FDIC quarterly publication called “Consumer News” which is available free by calling 1-877-275-3342 or at www.fdic.gov/consumernews. Topics in the spring, 2009 edition included shopping for CDs, frauds tied to economic slowdown and mortgage rescue scams.

SMP Grant Awarded for Three More Years!

Hawkeye Valley Area Agency on Aging (HVAAA) received approval from the Administration on Aging (AoA) to continue coordinating the SMP program for Iowa from June, 2009 through May, 2012. Every three years AoA requests applications from any organization that wishes to conduct statewide SMP activities. HVAAA must compete with any other applicants in order to receive the grant funding. So, we came out on top and will continue working with the Area Agencies on Aging around Iowa, just as we have been for twelve years.

[Now is a great time for all of us, staff and volunteers alike, to seek more volunteers for our program.](#) You may want to consider this successful volunteer recruitment technique that would easily apply to SMP. A person who has recovered from being a victim of healthcare fraud, identity theft or a financial scam may be a very enthusiastic and motivated volunteer. We often hear people's stories during questions and answers after an

SMP presentation, or when someone seeks us out individually after a meeting. We receive phone calls from individuals who've been targets of scams. After we assist these individuals, it's a prime time to ask if they'd like to learn more about volunteer opportunities that would give them the chance to:

- help others in their communities avoid becoming fraud victims or
- help someone resolve problems after they've become a victim.

Let's keep aiming high for the numbers of older Iowans and their caregivers we reach through group presentations and community fairs/exhibits. Let's keep giving out the toll free phone number for persons who may have future questions. Let's keep telling people the website address so they can read the updates posted there. More and more people are becoming eligible for Medicare every day so there are always new people to educate and assist.

Iowa SMP Receives Additional Help to Investigate Complex Issues

With the recent approval of our next three year grant for SMP activity, our new budget includes approximately three hours per week for a Hawkeye Valley Area Agency on Aging staff person to assist Deb Yankey, State Coordinator, with complex issues.

Jo Grover works part-time for HVAAA on a variety of projects including updating the data base for information, referral and advocacy services. She retired from the Iowa Department of Human Services, working many years in income maintenance (including Medicaid), and is SHIP trained, as well. She has a wealth of technical knowledge and experience in all aspects of healthcare payments.

No changes will occur in how you refer cases for investigation. Volunteers should contact their local coordinator, who will in turn contact Deb by phone or e-mail to describe the details of the situation. Jo will assist in gathering documentation for cases that need to be referred to authorities. She may contact local coordinators during the course of gathering evidence. We expect her help to move us more quickly through the work that precedes referring potential fraud or correcting errors in healthcare payments. **Welcome to Jo Grover!**

Information From April, 2009 Volunteer Meetings

Iowa SMP hosts an annual statewide meeting for volunteers. In the past that has occurred during the annual Governor's Conference on Aging in Des Moines. Even before the Iowa Department of Elder Affairs decided to cancel the conference this year, we were planning a new SMP meeting location in an attempt to shorten driving time for persons in the four corners of the state. So we hosted an "eastern" meeting in Cedar Rapids and a "western" meeting in Carroll in late April. The combined attendance was 59, which was excellent. We had 32 volunteers attend and every one of the AAA local coordinators.

As you read in this newsletter, we were privileged to honor volunteers and coordinators who've worked in SMP 10 years. In addition, all volunteers who participated in any activity in 2008 or 2009 to date, received a portfolio notepad with the SMP logo.

Shirley Merner, Iowa SMP Grant Director, spoke at each meeting about our 10 years of accomplishments. She reminded us that SMP is a truly unique partnership between the federal government and our citizens – a community-based, volunteer driven fraud detection program. There is none other like it.

Deb Yankey, Iowa SMP State Coordinator, highlighted the following:

- SMP wants to keep looking for new audiences to receive our message, to supplement the great base of groups that already rely upon us for information;
- Continuing to seek new volunteers, including persons who have bi-lingual skills, will keep SMP strong, effective, and allow us to help more people;
- SMP will be working with Iowa home health agencies to reach those healthcare professionals and their clients;
- Administration on Aging will begin providing volunteer training materials to all states later this year (previously, each state developed their own training program).

Robert Butler, Assistant U.S. Attorney for the Northern District of Iowa and Kory Ihnken, Special Agent for the Office of Investigations, Office of Inspector General spoke at the Cedar Rapids meeting about civil and criminal investigations of healthcare fraud. Mr. Butler informed us that the False Claims Act of 1863 is used to prosecute healthcare fraud. Many states have their own false claims act, however Iowa does not and this means the U.S.

Attorney's office has to perform all those prosecutions and civil actions in Iowa. He said our federal and state systems have traditionally been "chasing fraud" instead of dedicating enough resources to "preventing fraud." Another challenge is that criminals often choose this type of fraud to make money since even if they are caught, fines and sentences are less severe because the crime is not violent and not drug-related. He said that there are healthcare fraud "schools" in foreign countries to train criminals how to defraud the U.S. system.

Mr. Ihnken explained that his investigative work in Iowa differs from other areas of the country, in a positive way. Iowans are very vigilant, know their community, can recognize when an activity is suspicious. He said Iowans communicate with each other, share information, care for their neighbors and friends and know to ask questions.

Amy Miller, Medicare Operations Coordinator for IntegriGuard, Omaha, spoke in Carroll about the work of the “Program Safeguard Contractor (PSC).” PSCs have a contract with the Centers for Medicare and Medicaid Services, to investigate potential fraud or abuse in Medicare payments. They analyze the billing patterns of providers, compare diagnosis codes to see if they match with procedures that are done, and have many other techniques for detecting fraud. Ms. Miller also works closely with law enforcement officials and SMP in several Midwest states. She described an example of provider fraud involving a St. Louis doctor who hired nurses to make visits to patients at home and in nursing homes, and billed Medicare as if he had made the visits. Since Iowa does not have any large metropolitan areas, she said we don’t hear much about healthcare fraud because there is less publicity due to smaller dollar amounts involved.

However, she said we certainly have our share of fraud and abuse that needs to be discovered and investigated.

Here is a brief summary of some of the discussions at the meetings:

- How to reach potential volunteers – contact other volunteer organizations that use retired volunteers, advertise in media, connect with RSVP and SHIIP, recruit AAA board members and persons who volunteer in other programs at AAAs, tell persons who contact the AAA for assistance about SMP volunteer opportunity
- Problems that healthcare consumers need to tackle -- providers (especially hospitals) are reluctant to provide itemized bills that you can compare to your MSN, quality of care in long term care facilities
- Audiences we need to reach -- caregivers, paid caregivers (e.g. Consumer Directed Attendant Care [CDAC] providers) and unpaid caregivers (family, friends)

A hearty thank you to Kim Barker, SMP Coordinator at Elderbridge in Carroll and Linda Dearing, SMP Coordinator at Heritage in Cedar Rapids for all their help with the logistics of the meeting locations. And we are grateful to Heritage AAA and Swan House Assisted Living, Carroll for the donation of meeting facilities.



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We're on the WEB

Hawkeye Valley Area
Agency on Aging
P.O. Box 388
Waterloo, Iowa 50704—0388
Phone 800-423-2449



CALENDAR

June 15, 2009	AAA reports due
July 10, 2009	AAA reports due
July 14, 2009	Quarterly conference call for SMP Coordinators
July 20-22, 2009	State Coordinator out of office for conference
July 27-31, 2009	State Coordinator out of office for vacation
July 31, 2009	OIG (Office of Inspector General) report due for January – June 2009, filed by State Coordinator
Augusts 10, 2009	AAA reports due
August 18-20, 2009	National SMP Conference for State Coordinators Washington, D.C. (State Coordinator out of office)