

VA Scam

The Department of Veterans Affairs (VA) is warning veterans not to give credit card numbers over the phone to callers claiming to update VA prescription information.

The latest scam - currently centered in the Midwest - comes from callers who identify themselves as working for the "Patient Care Group." They say VA recently changed their procedure for dispensing prescriptions and ask for the veteran's credit card number.

According to James Nicholson, Secretary of Veterans Affairs, the "VA has not changed its processes for dispensing prescription medications." He adds that the "VA does not call veterans and ask them to disclose personal information over the phone."

Caution on "Free" Drug Programs

An organization called the Free Medicine Foundation www.freemedicinefoundation.com has been recently marketing their services. The Better Business Bureau indicates the Free Medicine Foundation has an unsatisfactory standing with their organization. The BBB points out that this organization is not registered as a "foundation" and they don't actually provide their services for "free." The application process for the Free Medicine Foundation requires that the individual pay them \$5 per medication, in order for them to check on whether you qualify for one of the pharmaceutical companies' patient assistance programs.

There are other organizations that advertise similar services, stating they will attempt to connect individuals with these free or low cost patient assistance programs for a fee. The fee is usually \$5-10 per medication, without a guarantee that they will be successful. Consumers should exercise caution when considering using such a service.

NOTE: Information about these patient assistance programs is available for free through the Partnership for Prescription Assistance www.pparx.org or 1-888-477-2669. They are a reputable organization that does provide this information and referral service for consumers for free ("free" in this context actually meaning no cost to the individual).

The "\$289" Scam

In Nebraska, we have received three reports, in the Fairbury area, from individuals who were contacted by someone identifying themselves as representing Humana. These individuals were told that for a one-time fee of \$289, they could be enrolled in a Medicare Prescription Drug Plan and have all their medication costs covered. The individuals were then asked for their bank account and bank routing numbers.

Healthy Options

Another Nebraska report was received from an individual who was contacted by someone claiming to represent “Healthy Options.” The individual was offered a prescription drug card that would save her 60% off her medications for a year for “free.” After that, she would be charged \$24.95 month. The individual was then asked for her personal bank account information. The phone number provided for this organization was not in effect.

Part D Complaints at the National Level

The following are examples of Part D related complaints, which have been received and are being investigated by the Office of Inspector General (HHS) and the Center for Medicare and Medicaid Services:

- Deceptive marketing practices:
 - Consumers being enrolled in a Medicare Advantage plan, when they think they are enrolling in a stand alone drug plan.
 - Consumers being told their drugs are included in a plan’s formulary when they aren’t.
 - Providers encouraging enrollment in a plan that doesn’t meet the consumer’s needs.
- Individuals or organizations posing as Medicare or Social Security officials in order to obtain personal information.
- Sales representatives coming to an individual’s house uninvited.
- Sales representatives asking for credit card or banking information or asking for payment over the phone.
- False advertisement of drug prices.
- Numerous complaints of the “\$299 scam,” where individuals attempt to pass themselves off as Medicare Prescription Drug Plans, in order to obtain personal information.
- Numerous complaints of overly aggressive Medicare Advantage Plan salespersons, who fail to provide consumers with accurate and complete information regarding this choice and the consequences of enrolling in type of Medicare coverage.