

## Beneficiary Card Sharing

Medicaid fraud affects everyone. One activity that can play a part in Medicaid fraud, sometimes unknowingly, is sharing Medicaid cards or numbers.

Sharing your Medicaid card or number generally means giving your Medicaid card or number to someone other than your doctor, clinic, hospital, or other Medicaid health care professional. This can include sharing your card with someone who really needs care but does not have health care coverage.

Only share your Medicaid card or number with a Medicaid provider who is providing you services. If you share it with anyone else, you may not be able to get the care you need.

### Why Would People Share Their Medicaid Card or Number?

- To help a family member or friend who needs to see a doctor but does not have insurance;
- To sell or trade the card or number for money or goods; and
- To protect themselves from someone who threatens them or their family if they will not share their Medicaid card or number.

### Other Examples of Medicaid Fraud:

- Stealing Medicaid cards or numbers from beneficiaries;
- Buying Medicaid cards or numbers from beneficiaries who need cash;
- Offering free gifts or services to get cards or numbers; and
- Setting up fake medical companies or businesses to bill Medicaid.



## This Could Happen to You

What should you do if someone knocks on your door or calls you on the phone to sell medical goods or services?

- **Be careful** with people or ads offering you free medical goods or services; and
- **Do not share** your Medicaid card, Medicaid number, or other medical information with anyone you do not know. Share this information with **only** your doctor, clinic, hospital, drug store, or other health care professionals that you know.

## Protect Yourself

Sometimes people who say they want to help will ask for your Medicaid information, but they may not be who they say they are. Do not give them your Medicaid card or number. Examples include:

- Door-to-door or telephone sales people who request your Medicaid card or number; and
- Strangers who offer you free medical tests, exams, or other gifts in exchange for your Medicaid card or number.

They may or may not provide you with medical goods or services. They may be identity thieves, wanting your Medicaid number to file false claims and get money from the Medicaid program.

## Protect Your Medicaid Card and Number

- Treat your Medicaid number the way you treat your Social Security number—do not loan or sell it to anyone; and
- Keep your Medicaid card in a safe place like you do your money or checkbook—out of sight of everyone.

## Effects of Medicaid Card Sharing

What might happen if you share your Medicaid card or number?

- Someone else's information could be in your medical records, which are linked to your Medicaid number. This is bad and could lead to mistakes in treating you when you need care. For example:
  - Medicaid may not pay for the care you need if they already paid for the same care for someone using your card;

- You may have a medical problem that conflicts with the person who used your card, and the doctor may order tests and drugs you do not need;
- You may be limited to certain doctors, drug stores, and hospitals—this is called a “lock-in” program;
- You may have to pay money back to Medicaid; and
- You may need to pay a fine of up to \$500,000 and spend up to 10 years in prison if found guilty.[1]

## How Do You Report Fraud?

- Use the Office of Inspector General (OIG) Hotline Operations for tips and complaints at <https://forms.oig.hhs.gov/hotlineoperations/> on the OIG website;
- Call the State Medicaid agency or Medicaid Fraud Control Unit in your State; and
- For more information on who to contact, visit [https://www.cms.gov/Medicare-Medicaid-Coordination/Fraud-Prevention/FraudAbuseforConsumers/Report\\_Fraud\\_and\\_Suspected\\_Fraud.html](https://www.cms.gov/Medicare-Medicaid-Coordination/Fraud-Prevention/FraudAbuseforConsumers/Report_Fraud_and_Suspected_Fraud.html) on the Centers for Medicare & Medicaid Services (CMS) website.

To see the electronic version of this fact sheet and the other products included in the “Beneficiary Card Sharing” Toolkit, visit the Medicaid Program Integrity Education page at <https://www.cms.gov/Medicare-Medicaid-Coordination/Fraud-Prevention/Medicaid-Integrity-Education/edmic-landing.html> on the CMS website.

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## References

1 U.S. Congress. (2015, December 28). Patient Access and Medicare Protection Act. Pub. L. 114-115. Retrieved March 14, 2016, from <https://www.congress.gov/bill/114th-congress/senate-bill/2425/text>

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May 2016

