

Charlotte Reporter

The Rotary Club of Charlotte

January 15, 2013

Charter Date December 1, 1916 Club 6006 District 7680
www.charlotterotary.org

Stephanie Bias

Unraveling the Mysteries of Medicare

By: Sheila Bacon

Tom Bartholomy with the BBB set the stage for our guest speaker when he informed the club of the latest Medicare fraud calls where someone would call stating Medicare would be issuing new cards and they wanted to verify their information. He informed Rotarians that no such calls were coming from Medicare.



Stephanie Bias is the North Carolina Senior Medicare Patrol (SMP) Program Coordinator for the Seniors' Health Insurance Information Program (SHIP), North Carolina Department of Insurance. The SMP Program is housed within SHIP and focuses on educating and advising beneficiaries, caregivers and professionals on detecting Medicare and Medicaid fraud, abuse and waste through reading and understanding their statements.

As someone who has recently dealt with the mysteries of Medicare with my Mom during her short illness prior to her death, I was interested in hearing whether or not I had helped her make the right choices for her Medicare plans. A good majority of Charlotte Rotarians will in some way assist in these decisions with their parents and there are a few Charlotte Rotarians that aren't far from having to make those decisions for ourselves soon.

Ms. Bias reported to the club that \$68 billion of taxpayer's dollars is lost annually through Medicare fraud, abuse and waste. She reminded us that we want to protect this valuable program for the future and encouraged club members to make sure they review any statements received. Things to look out for include: 1) an incorrect code for a service that was not provided, 2) charges for someone else, 3) fraud from a doctor's office where you were charged for services not provided. If mistakes are found, report them.

Understanding what is available through Medicare and the various plans is the key to getting the coverage you need. Ms. Bias explained that her organization helps people make the right decisions for the coverage they need. They do this by educating consumers and caregivers on the various programs available. They do not sell or recommend insurance products or services. They provide the information needed so the right choices can be made based on the individual's needs.

There is a nationwide 800 number available to beneficiaries and caregivers. She assured us that when you called, you would get a live person and not a long recording. There are over 800 volunteers in 100 counties within North Carolina. We were advised to call with any question because the Medicare program and plans are a complex system and can even be difficult for the medical profession to understand.

As Ms. Bias shared some of her personal experiences, I understood more fully why during my own Mother's hospital stay, she was being moved from one room to another. Had I known what I know now, Mother would never have been placed under "observation status," it is considered outpatient services and the patient will be

PROGRAM SCHEDULE

2012-2013

Program Chair: Ed Driggs

1Qtr Edwin Peacock

2Qtr Colleen Brannan

3Qtr Bob Freeman

4Qtr Bill Constangy

JANUARY 2013

22nd **Excellence in Leadership Award**
Myers Park Country Club

29th **Beth Wood**
NC State Auditor

FEBRUARY 2013

5th **Congressman Robert Pittenger**

12th **Jack Truong**
CEO, Electrolux USA

12:30 Tuesday

Crowne Plaza – 201 S. McDowell Street

<https://www.facebook.com/groups/42974089870/>

charged. Days spent in “observation status” also do not count toward the three days to qualify you for a skilled nursing facility. Best policy is to “ask questions” and understand that as a Medicare patient, you have rights.

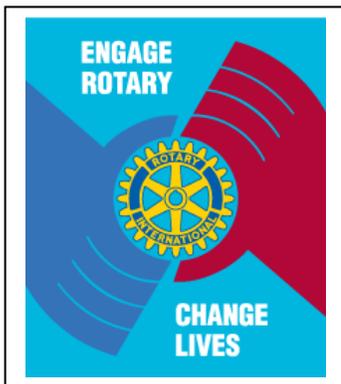
Another experience shared was when she self-administered shots while she was in the hospital. She later discovered that she was charged for each shot that was self-administered because Medicare would not pay for any medication self-administered. Beware and ask questions when in doubt. The number is 1-877-99-NSMP. The organization is federally funded and set up to protect the Medicare program. Do your part by being an informed consumer and by reporting mistakes and suspicion of fraud. And, one good thing to remember is that you don’t have to unravel the mysteries of Medicare alone. There are folks like Stephanie Bias ready to help you. It is as simple as a phone call.

Head Table: Katie Tyler, Pender McElroy, Marilyn Bowler, Robert Freeman, Fred Brown, Karen Bentley; Invocation: Dale LeCount
Visitors & Guests: Don Carmichael; Song: Ed Driggs; Photos: Bert Voswinkel

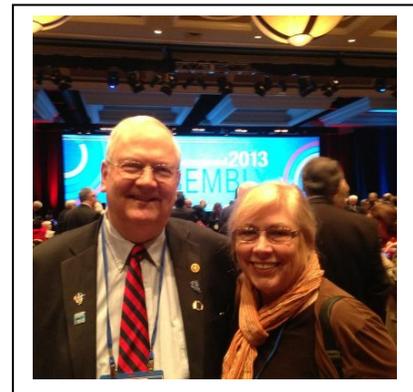
CLUB NEWS

- **Edwin Peacock** introduced his friend **Neal Emmons** as the club’s newest Rotarian. Neal is founder and executive director of Project One Scholarship Fund and can be reached at neal@projectonescholarshipfund.org. Welcome to Charlotte Rotary.
- This week’s timely table card message read with such enthusiasm by **Ed Pickett** – January is Rotary Awareness Month. Are you wearing your Rotary pin today???
- Committee chair **Bill Allen** presented a \$2250 check to Jill Scott, executive director at Classroom Central, which will be used to purchase books and supplies. Bill thanked the volunteers working at Classroom Central on a monthly basis and encouraged others to join in the fun.
- There have been quite a few resignations in the last couple of weeks. Membership chair **Terri DeBoo** reminded everyone of the importance of inviting your friends and associates to a meeting. We are running a bit behind in our numbers and appreciate everyone’s referrals.
- Reminder that you can sign up to help plant trees for the First Canopy Project – a project to plant 22 trees at Southside Park @ Toomey Avenue on February 23 from 9:00 am to Noon – on our website: www.charlotterotary.org.

2013-2014 ROTARY INTERNATIONAL THEME



Governor Elect Luther Moore and Sandra in San Diego this week for extensive Governor’s training.



Attendance	<u>01/15/2013</u>	<u>01/17/2012</u>	Membership	New Members: Neal Emmons
Visitors & Guests	16	19	07/01/2012	316
Club Members	166	167	01/15/2013	312
Total Attendance	182	186	Net Increase	-4
Percentage	58.5%			Resignations: Bill Meanor, Janice Booth, Lee Connellee, Gaby Linscheid, Joel Walters, Jeff Payne
Birthdays January 22-28			Anniversaries January 22-28	
24 Dan Rajkowski		24 Benton Bragg		
24 Chase Saunders		25 Davan Cloninger		
26 Chris France		27 Fae Shaffer		
27 David Laws		28 Bert Voswinkel		