



WELCOME  
ARE YOU SMARTER  
THAN A  
SCAM ARTIST? 2.0

Brought to you by:  
*Rona McNally and Travis Ford*

*Created by:* Rona McNally, Missouri SMP in cooperation with Travis Ford, DIFP  
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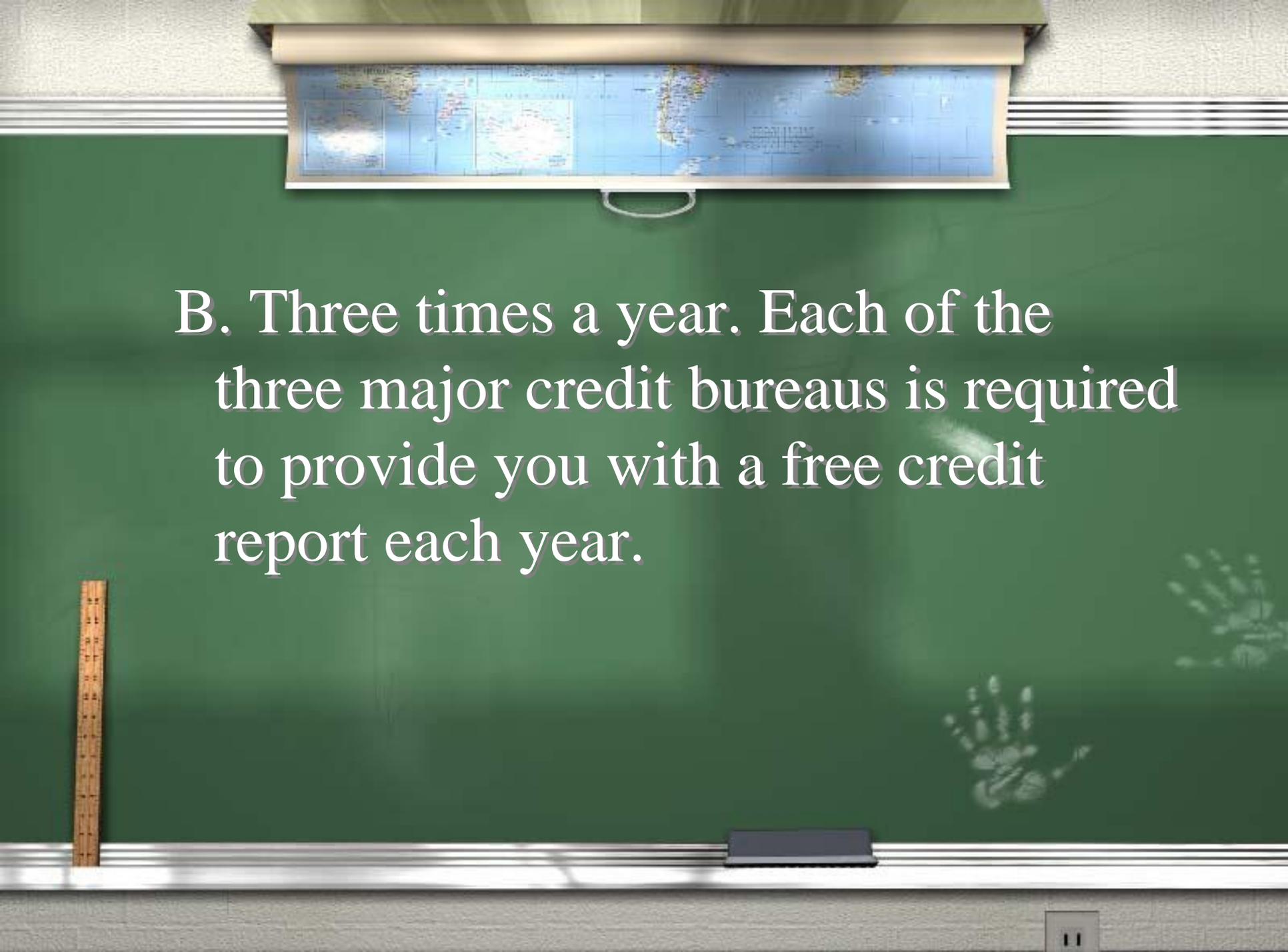


1.



Federal law entitles you to access your credit report for free:

- A. Once a year
  - B. Three times a year
  - C. Once a month
- 
- 



B. Three times a year. Each of the three major credit bureaus is required to provide you with a free credit report each year.

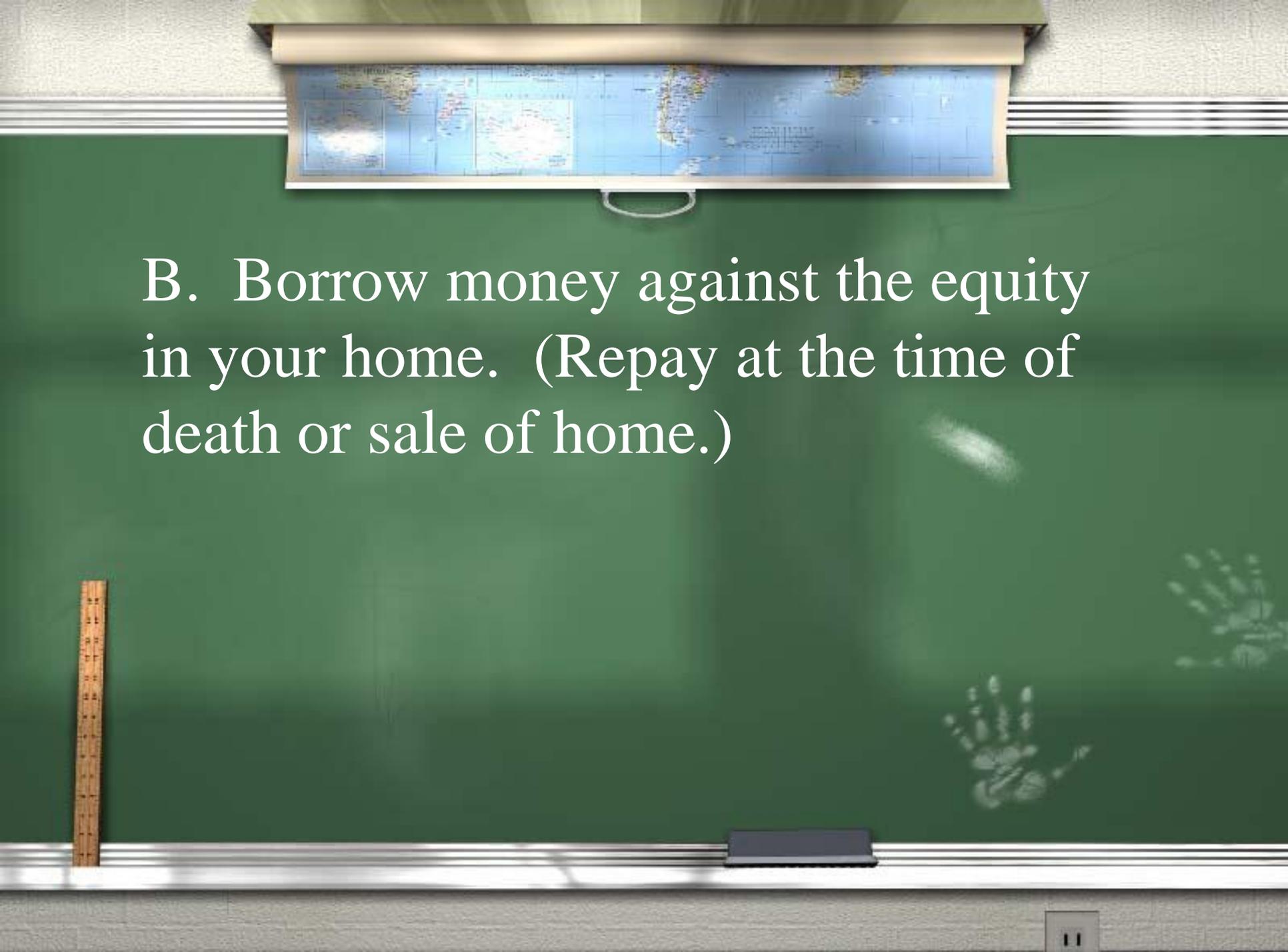
2.



With a reverse mortgage, you:

- A. Cancel your mortgage and get your money back
- B. Borrow money against the equity in your home
- C. Live at the bank, and your banker lives in your house





B. Borrow money against the equity in your home. (Repay at the time of death or sale of home.)

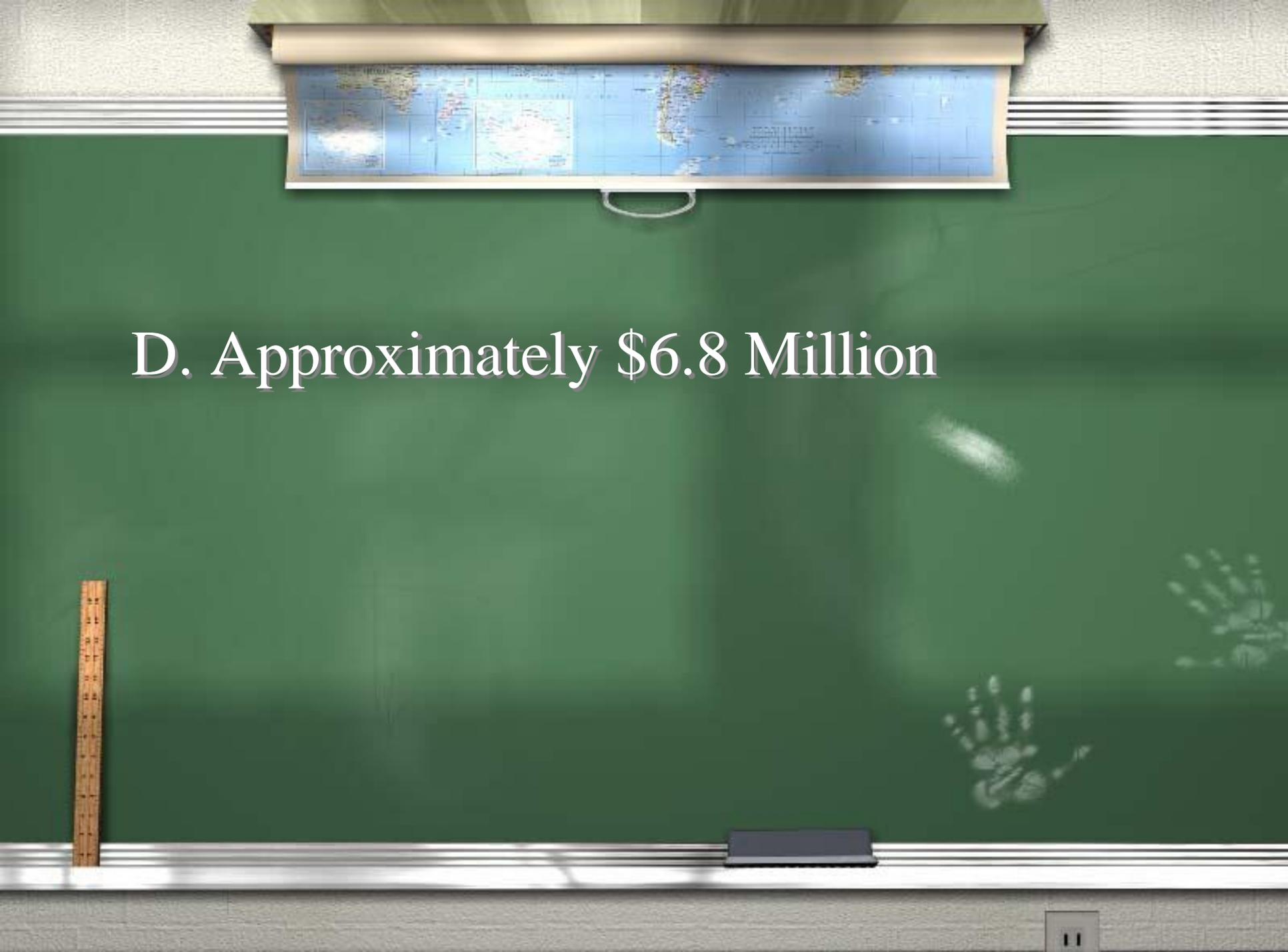
3.



How much money is believed to be lost to Medicare/Medicaid fraud and abuse each hour?

- A. \$5,000
- B. \$50,000
- C. \$100,000
- D. \$6.8 million





D. Approximately \$6.8 Million

4.



Medicare Advantage and drug plans may call and email to market their plans to people with Medicare.

A. True

B. False





A. False. Medicare health and drug plans are not allowed to cold call, visit uninvited, or send emails.



5.



The best way to cut down on pre-approved credit card offers is to:

- A. Respond to each company individually declining further offers.
- B. Opt out of all pre-approved offers.
- C. Stop borrowing money: The companies will get the hint.



B. Opt out of all  
pre-approved offers.

1-888-567-8688

Visit [www.optoutprescreen.com](http://www.optoutprescreen.com)

6.



A notification letter that says you have won a foreign lottery is:

- A. Sometimes a scam
- B. Always a scam
- C. Never a scam





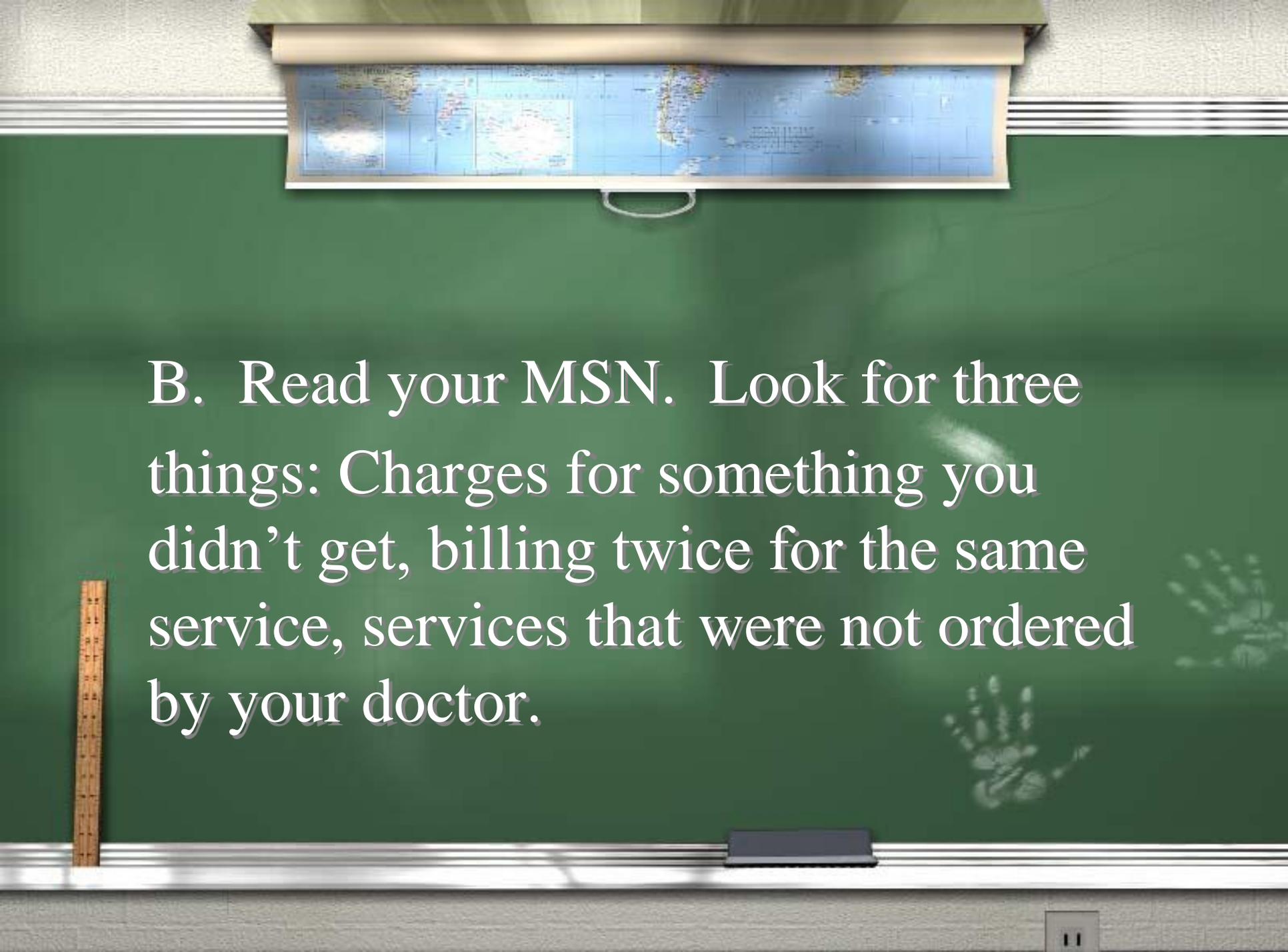
B. Always a scam

7.



How do you know if Medicare has paid for a service you did not receive?

- A. Call Medicare
  - B. Read your Medicare Summary Notice
  - C. Wait for a statement from your doctor.
- 



B. Read your MSN. Look for three things: Charges for something you didn't get, billing twice for the same service, services that were not ordered by your doctor.

8.



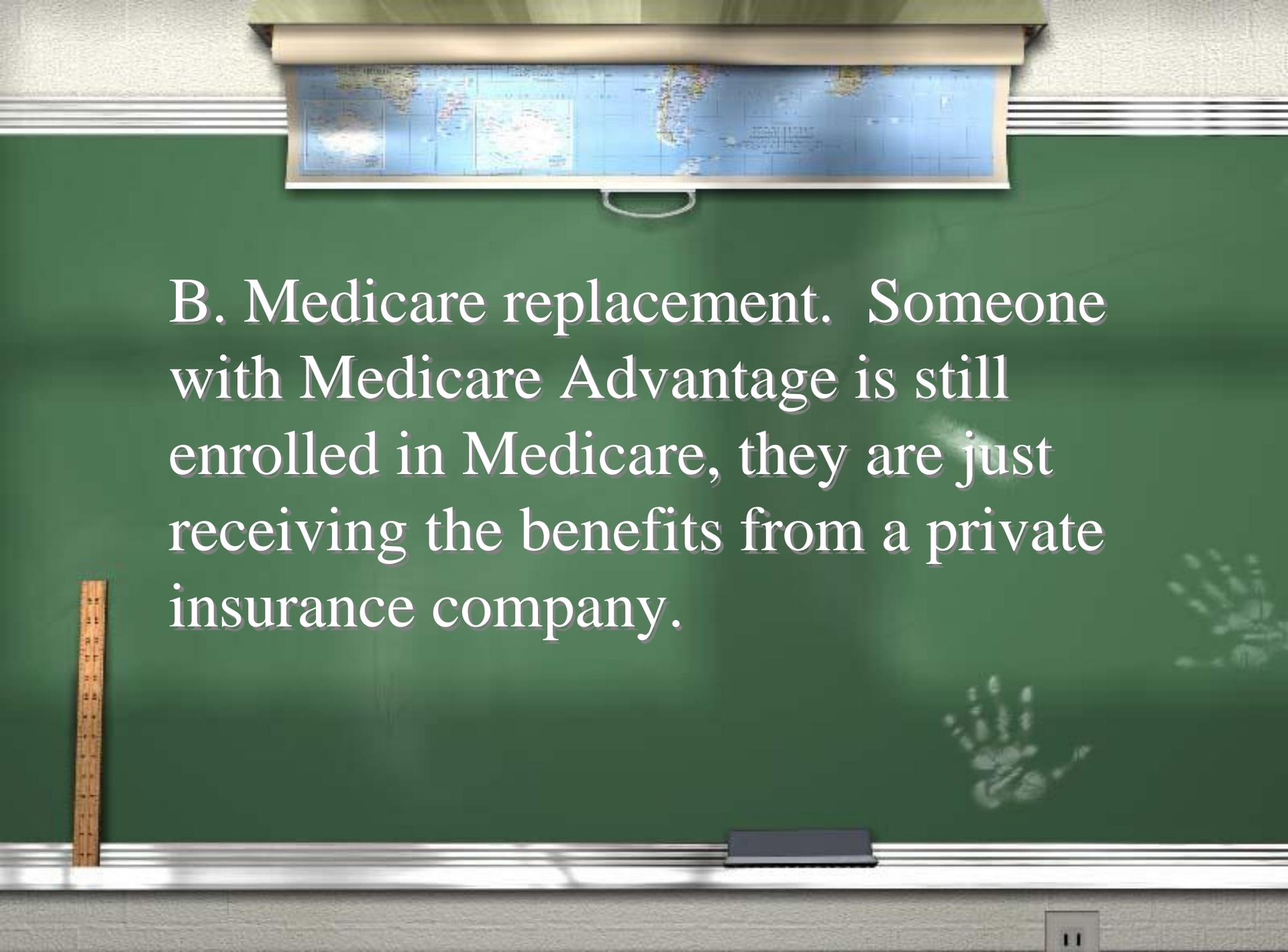
What is Medicare Advantage?

A. Supplement

B. Medicare replacement

C. Something everyone has to have





B. Medicare replacement. Someone with Medicare Advantage is still enrolled in Medicare, they are just receiving the benefits from a private insurance company.

9.

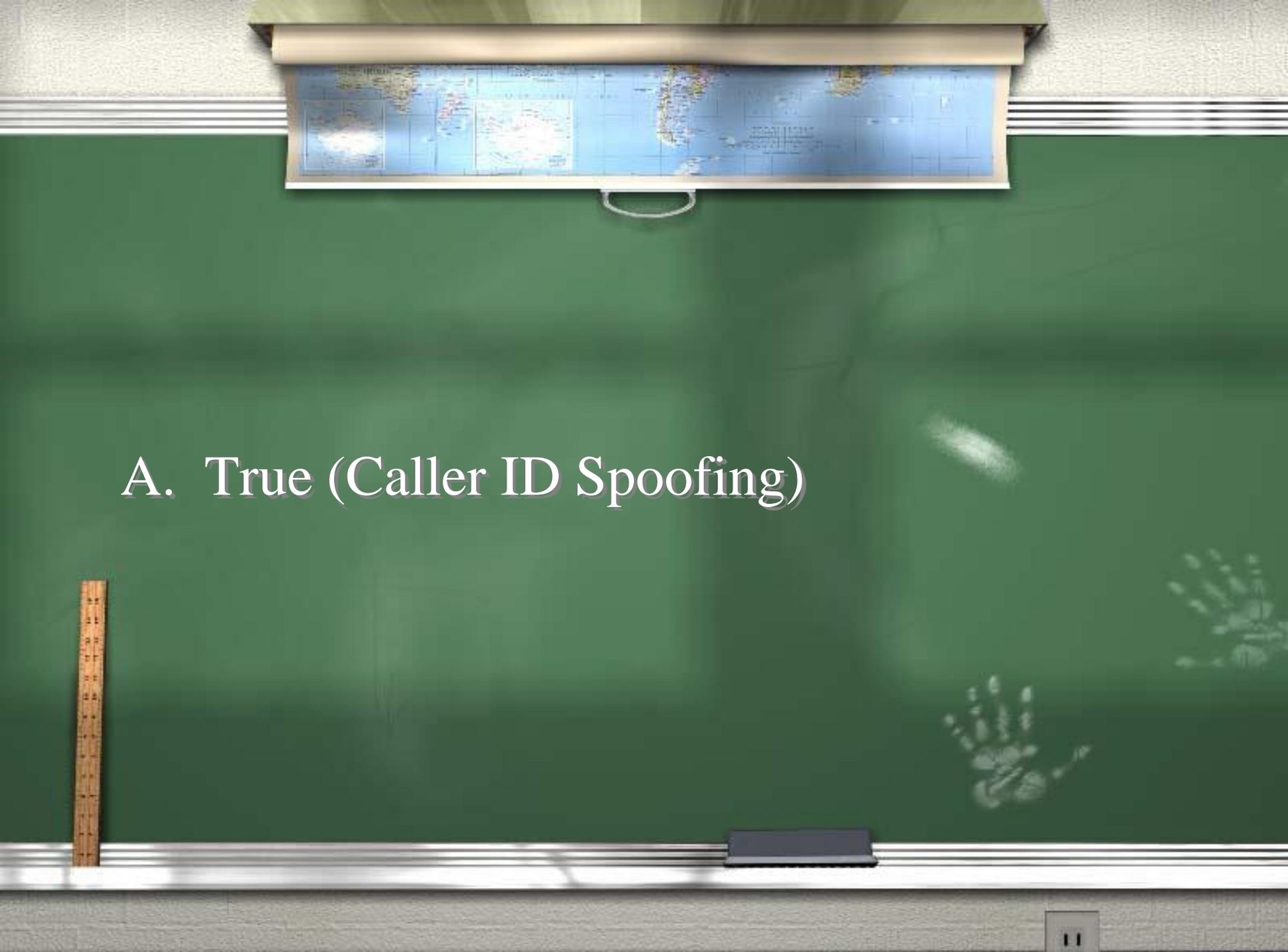


Scam artists can easily make your  
Caller ID show a familiar number, like  
your bank.

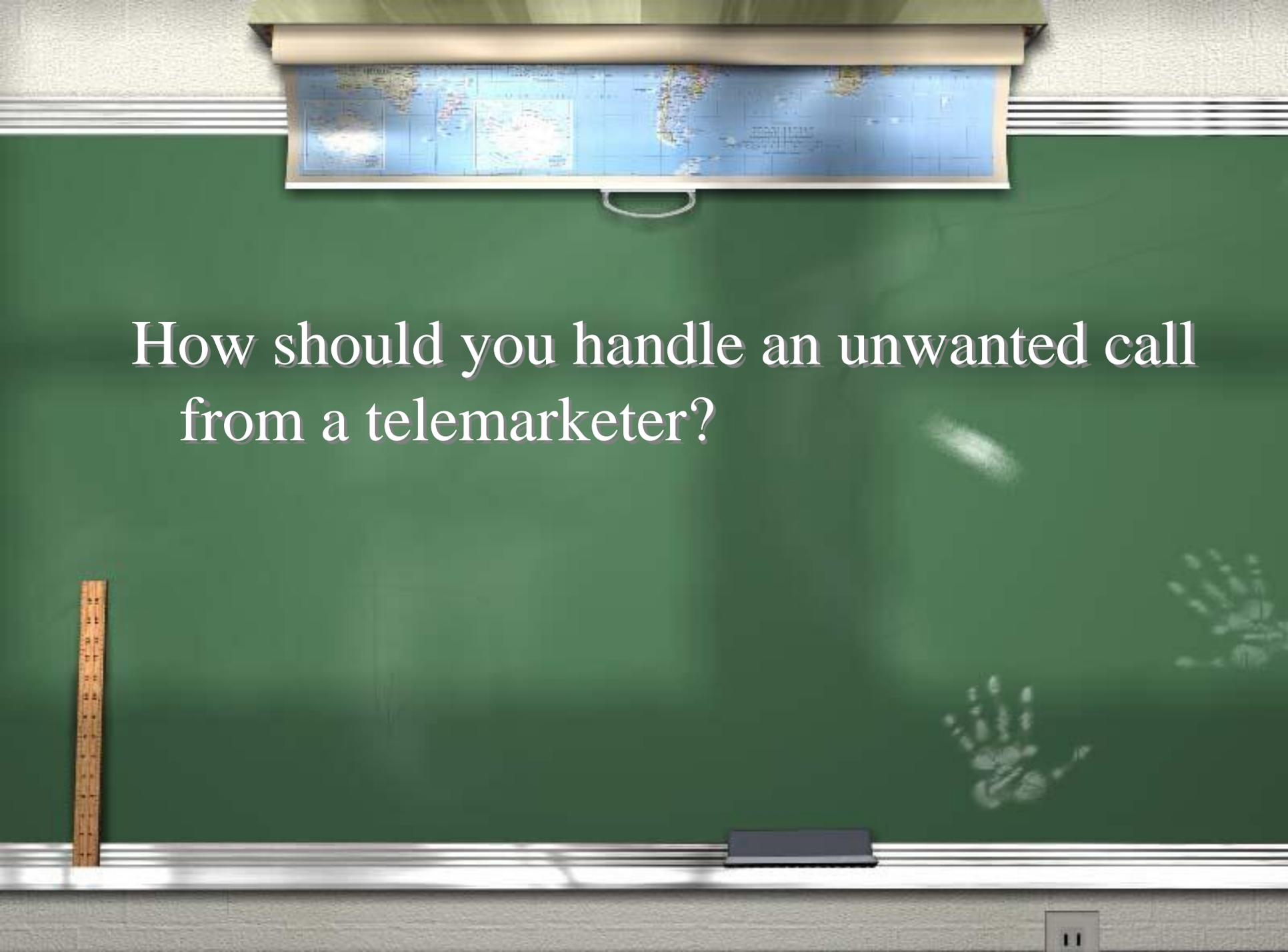
A. True

B. False





A. True (Caller ID Spoofing)



How should you handle an unwanted call from a telemarketer?

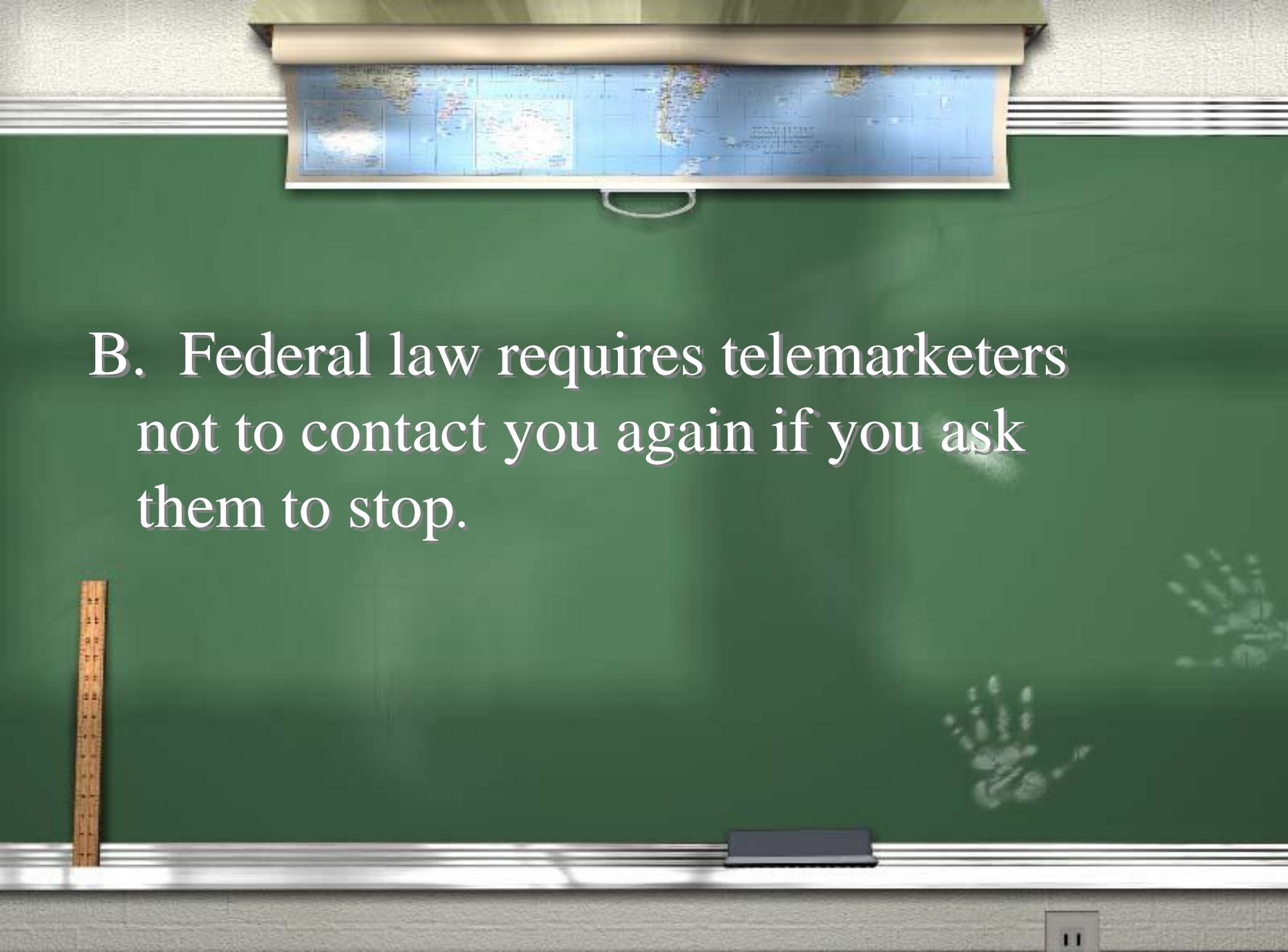


A. Yell and hang up.

B. Find out who's calling, then tell the person to take your name off the company's list.

C. Begin reading the phone book aloud to the telemarketer.



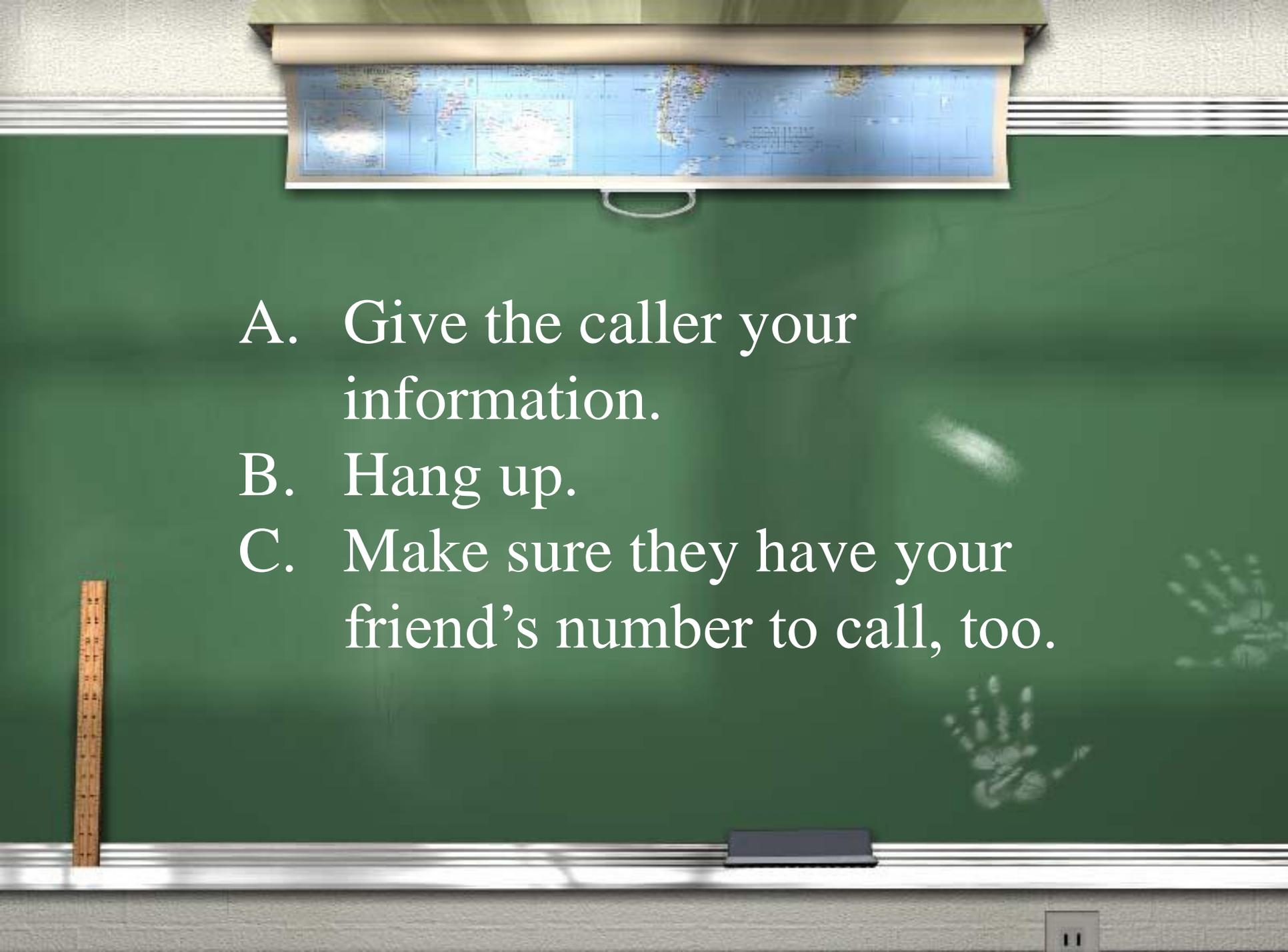
A green chalkboard with a rolled-up map at the top, a wooden ruler on the left, and a chalk eraser at the bottom. The map shows a world map with a grid. The text is written in white with a drop shadow.

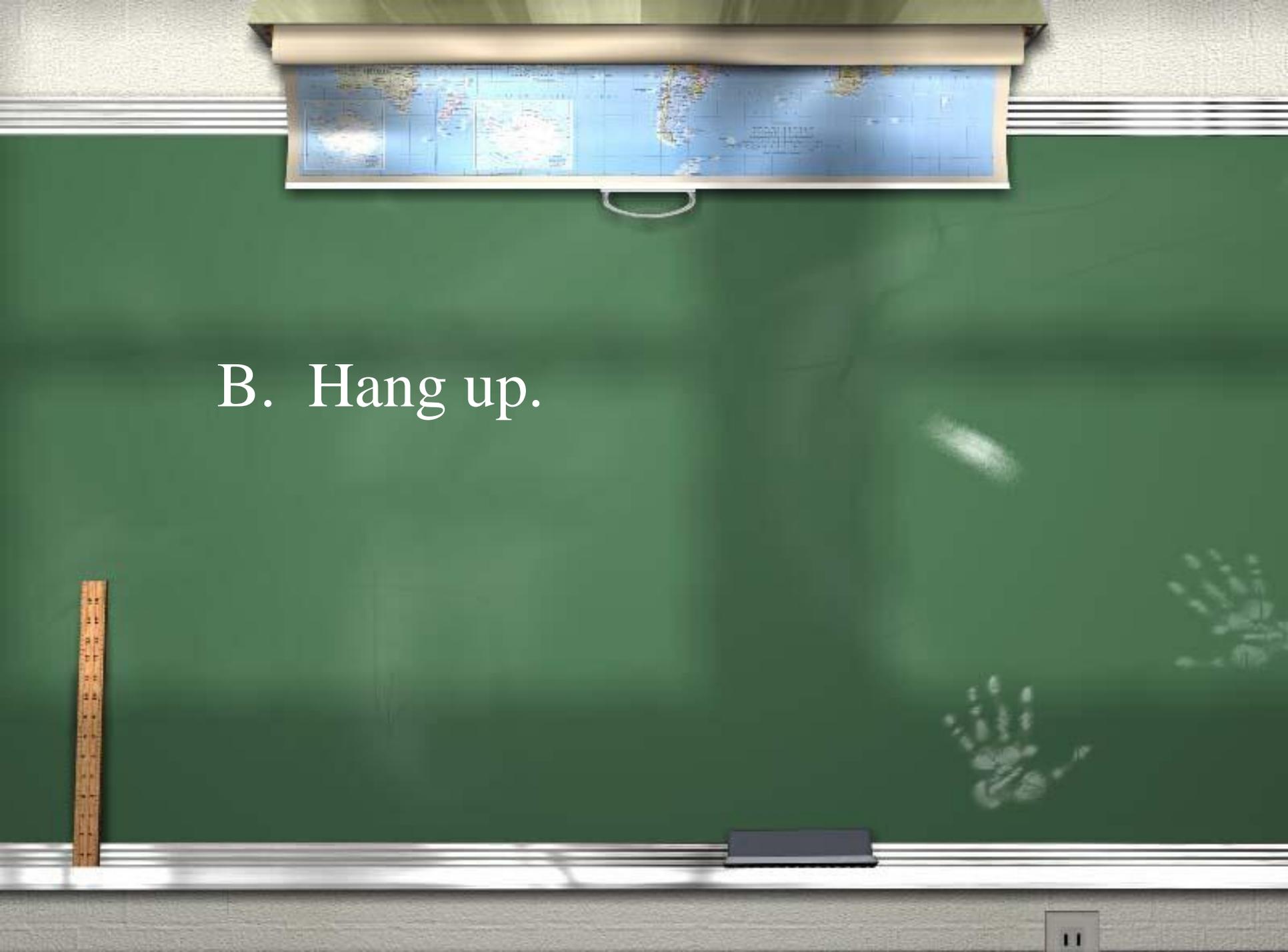
B. Federal law requires telemarketers not to contact you again if you ask them to stop.



You receive a phone call from someone claiming to be Medicare. The caller states that a refund is due to you and you only need to give them your Medicare number and bank account information to receive the refund. You should . . .



- 
- A. Give the caller your information.
- B. Hang up.
- C. Make sure they have your friend's number to call, too.

A green chalkboard with a world map hanging from the top. The map is blue and shows continents and oceans. A wooden ruler is on the left side, and a chalk eraser is on the bottom right. The text "B. Hang up." is written in white on the board.

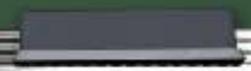
B. Hang up.

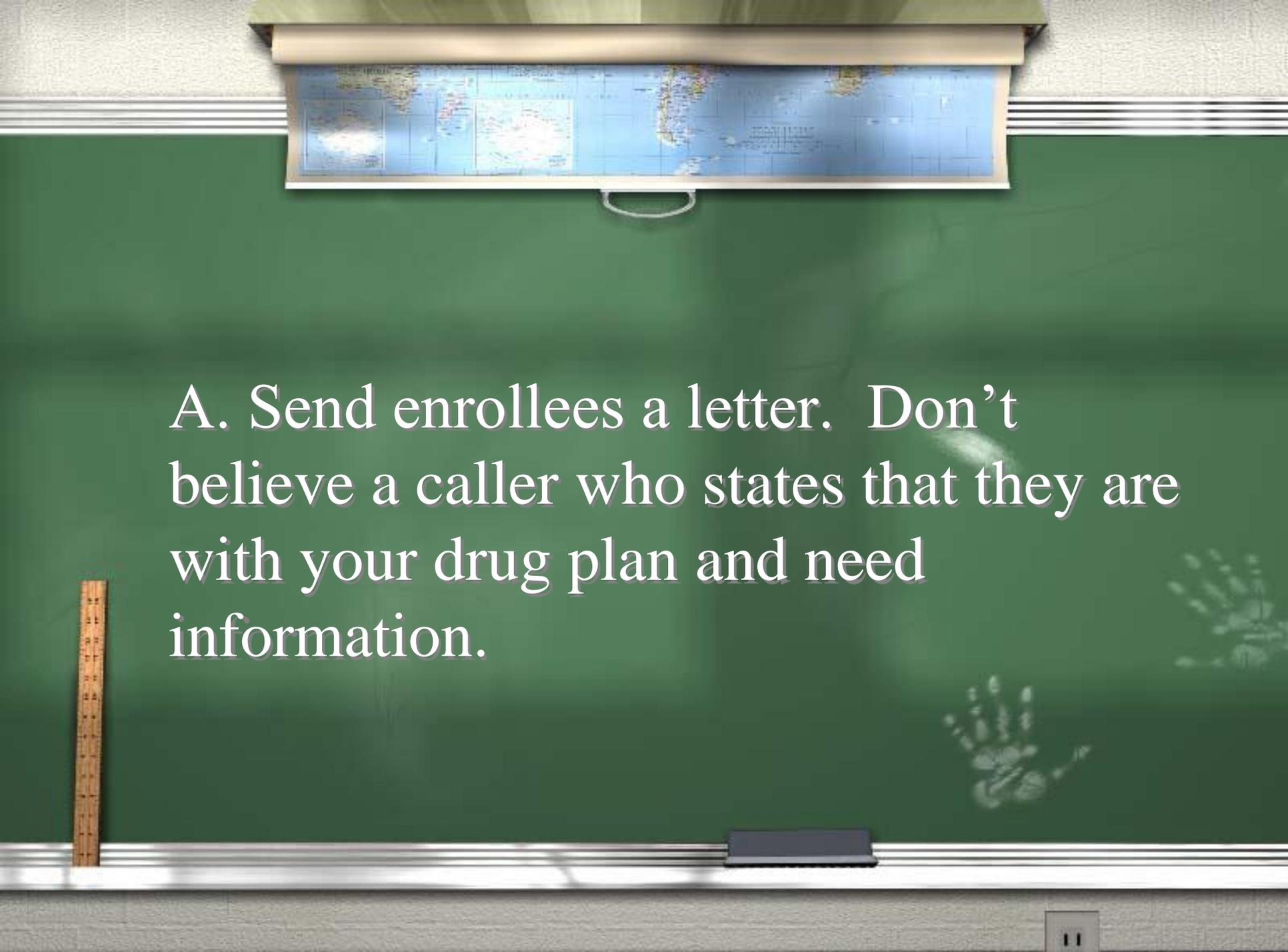
12.



If a Medicare prescription drug plan leaves the program they will?

- A. Send enrollees a letter
- B. Call all enrollees to offer a different plan
- C. Enrollees won't know until they try to get their medicine





A. Send enrollees a letter. Don't believe a caller who states that they are with your drug plan and need information.

13.

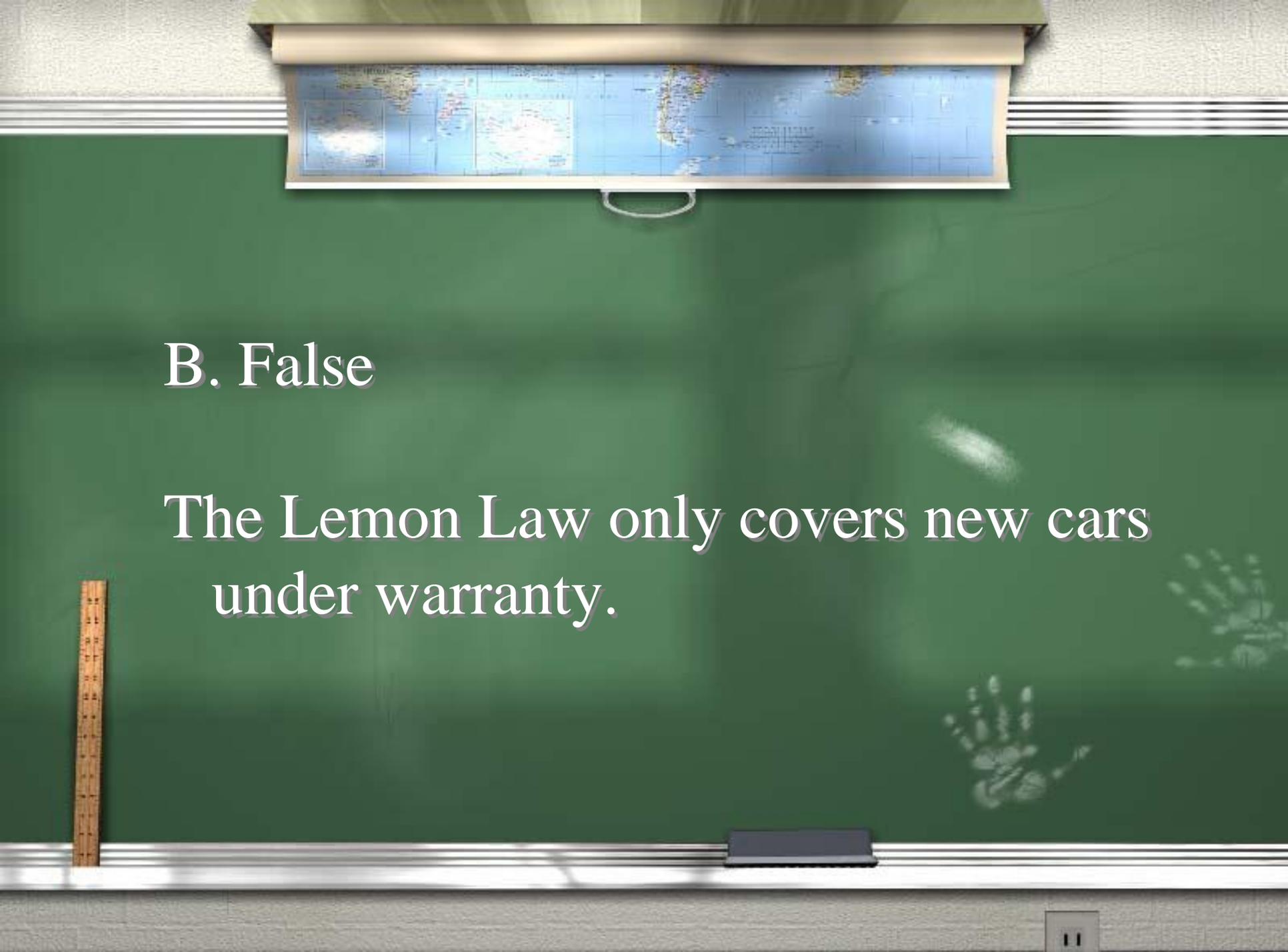


Missouri's Lemon Law allows you to return a used car if it's defective.

A. True

B. False





B. False

The Lemon Law only covers new cars under warranty.

14.



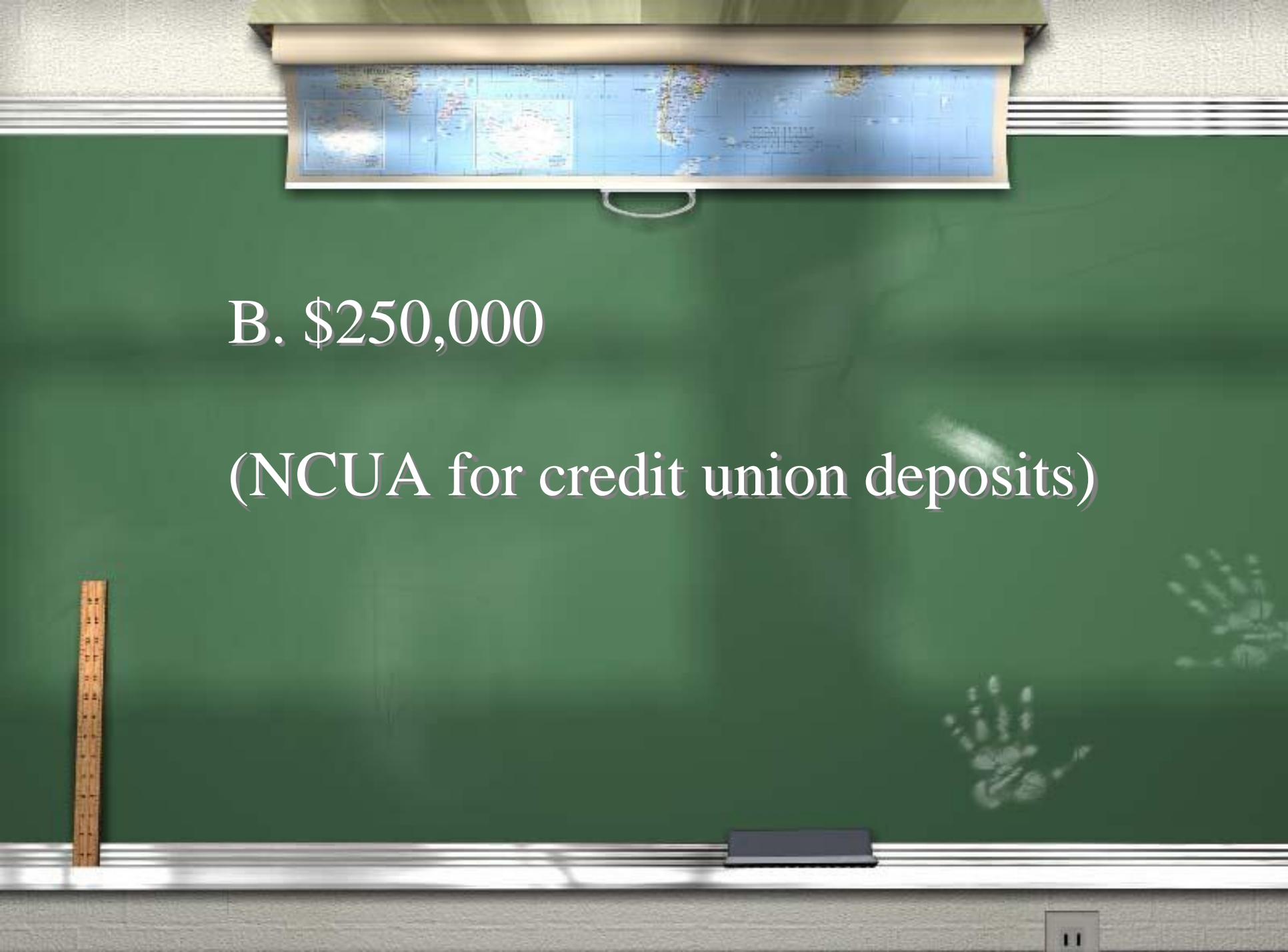
The FDIC insures your bank deposits up to this amount:

A. \$100,000

B. \$250,000

C. \$10,000





B. \$250,000

(NCUA for credit union deposits)

15.

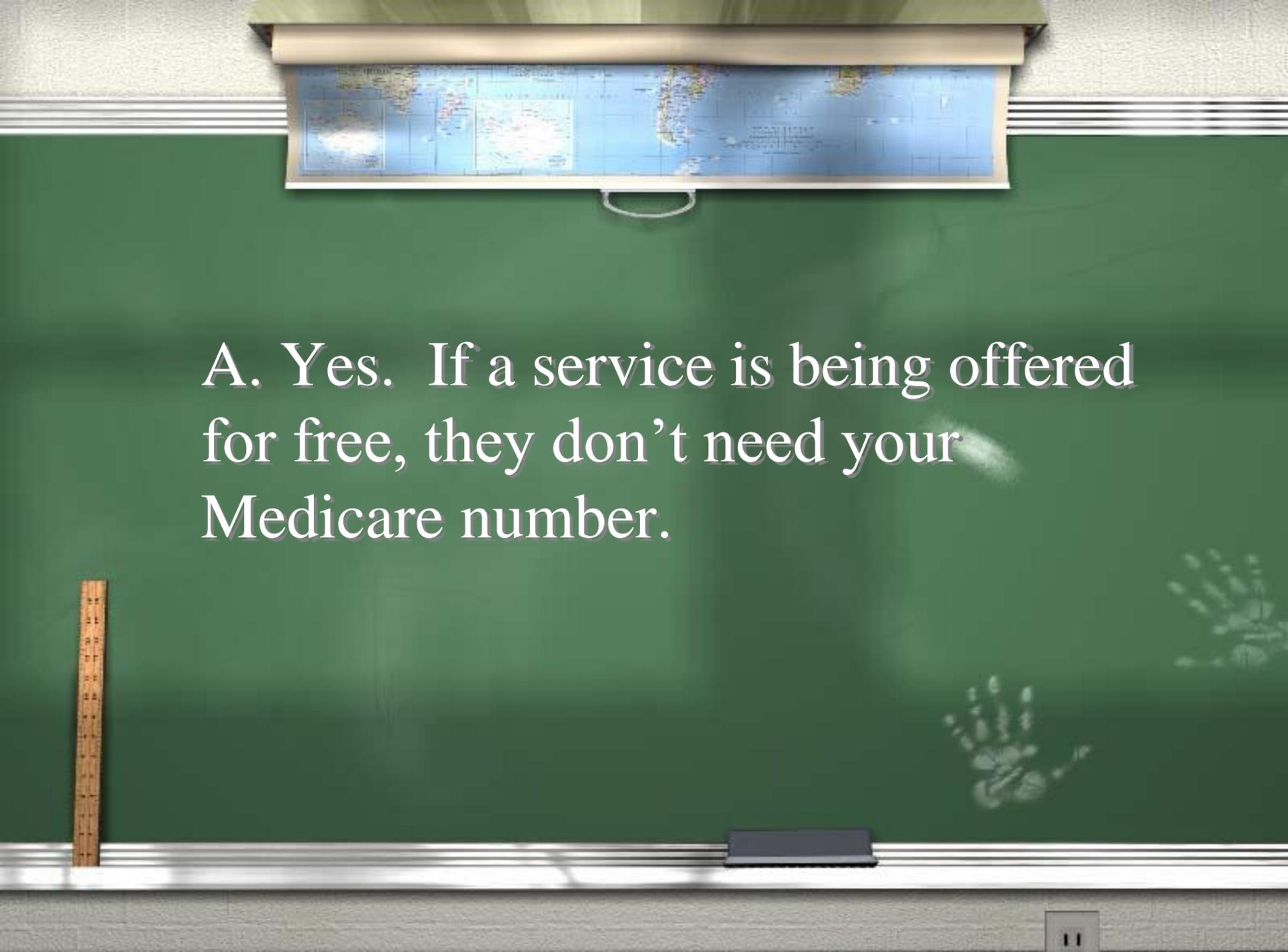


“Free” blood pressure screenings are offered at a mall. When you arrive, they ask for your Medicare number. Should you be suspicious?



A. Yes

B. No



A. Yes. If a service is being offered for free, they don't need your Medicare number.

16.

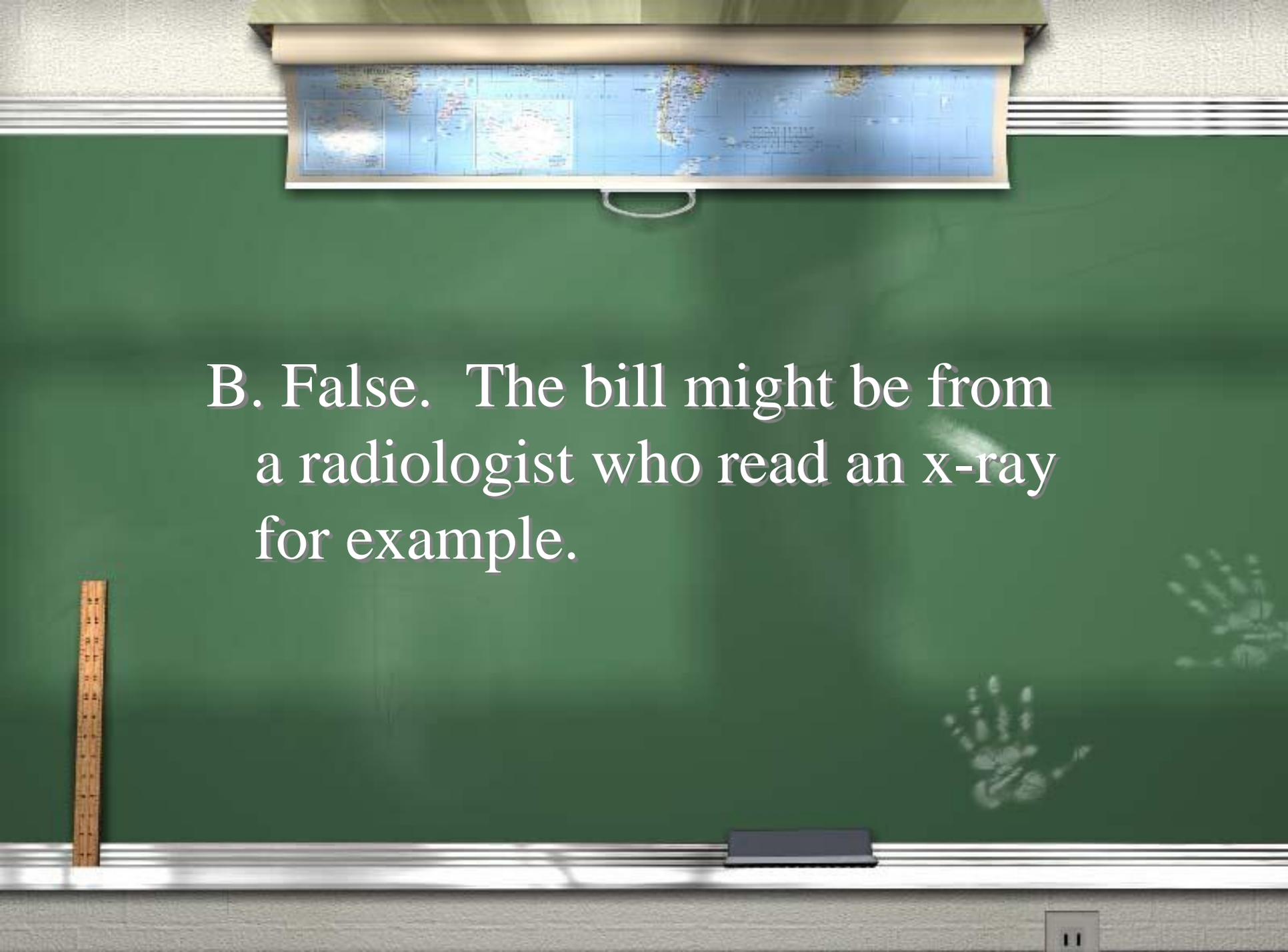


You receive a bill from a physician that you have never seen. This is definitely fraud.

A. True

B. False





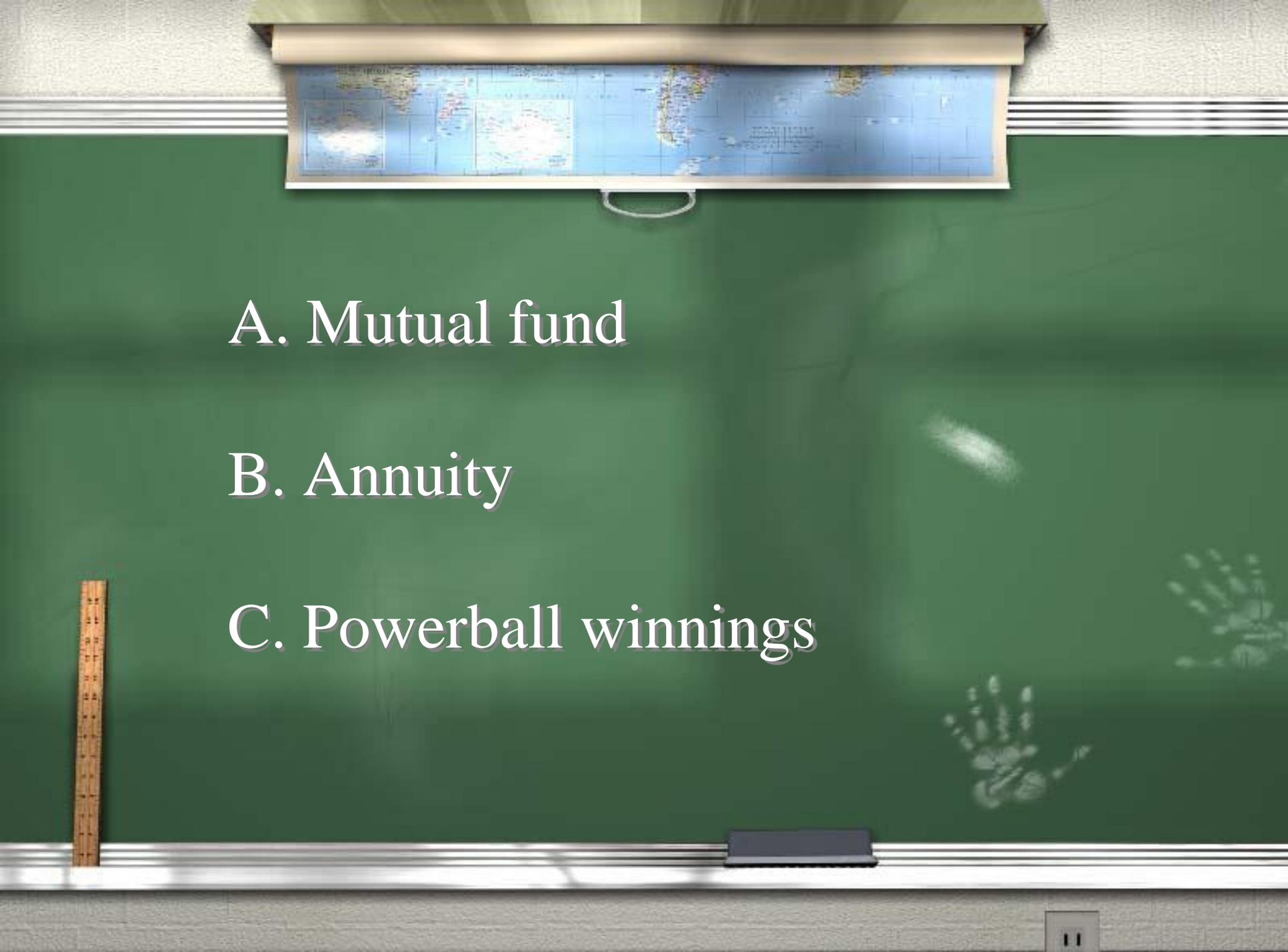
B. False. The bill might be from a radiologist who read an x-ray for example.

17.



Life insurance covers you if you die sooner than expected. What insurance covers you if you live longer than expected?

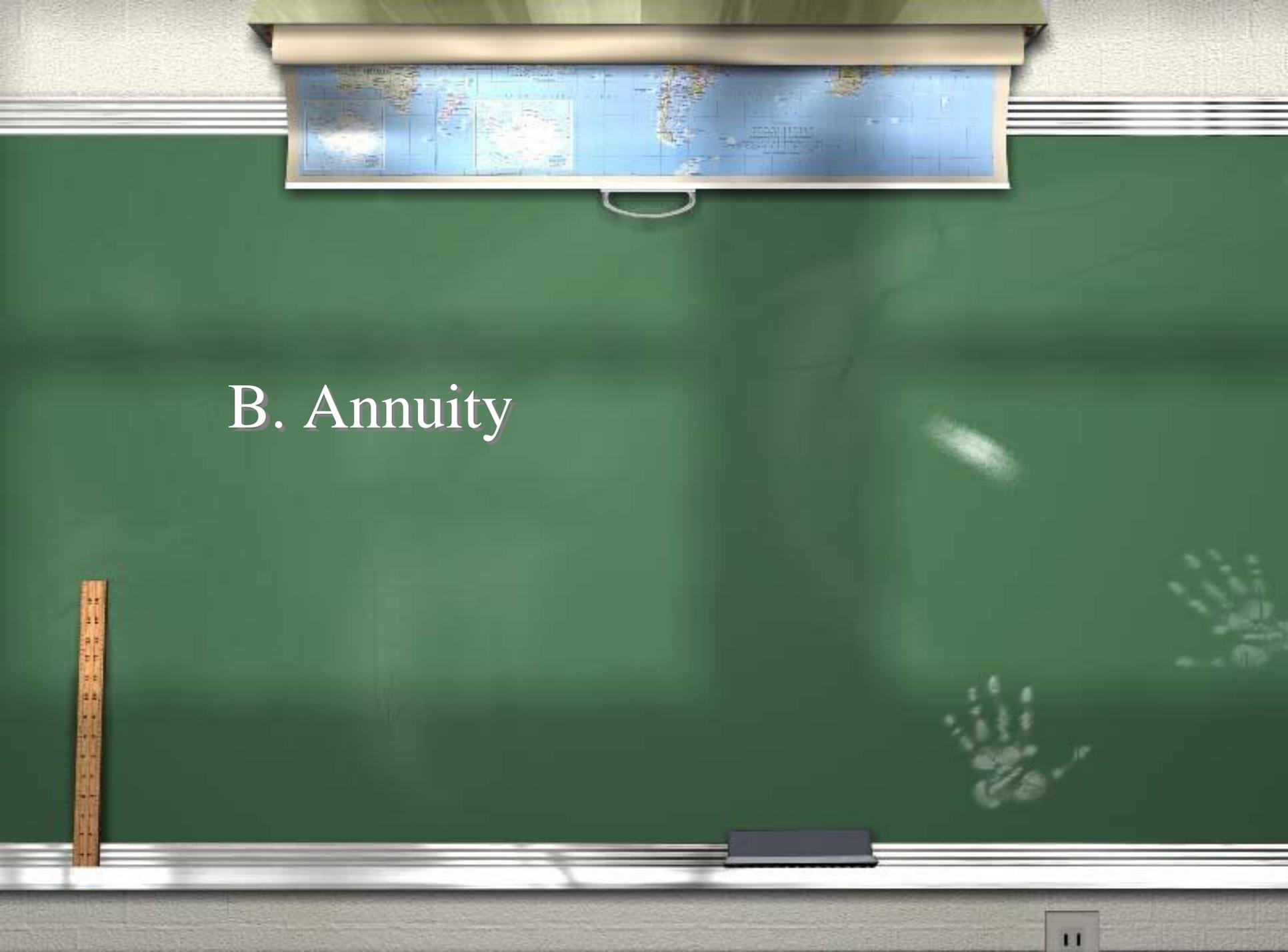




A. Mutual fund

B. Annuity

C. Powerball winnings



## B. Annuity

18.



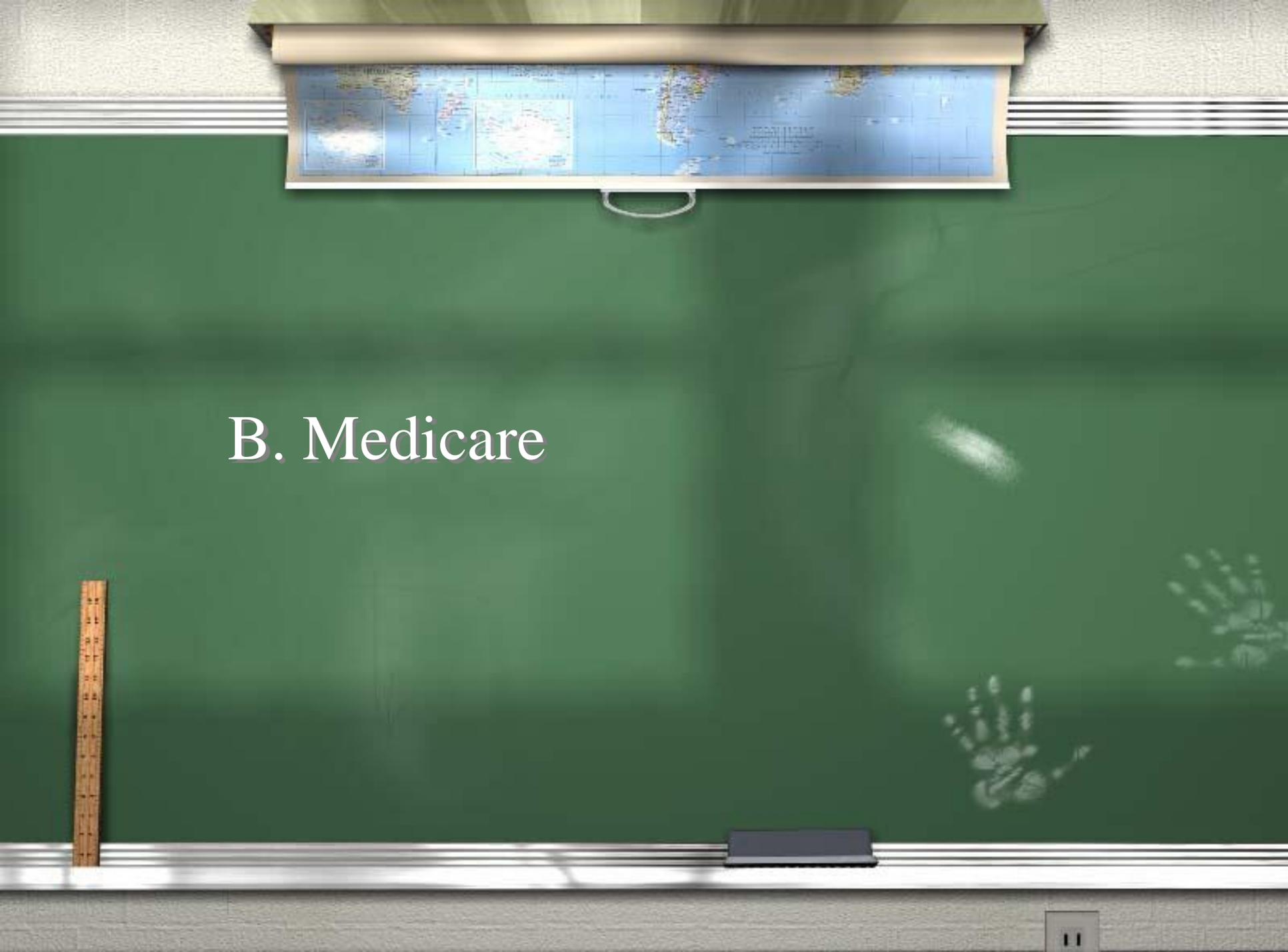
Which of these programs does not cover long-term care expenses?

A. Medicaid

B. Medicare

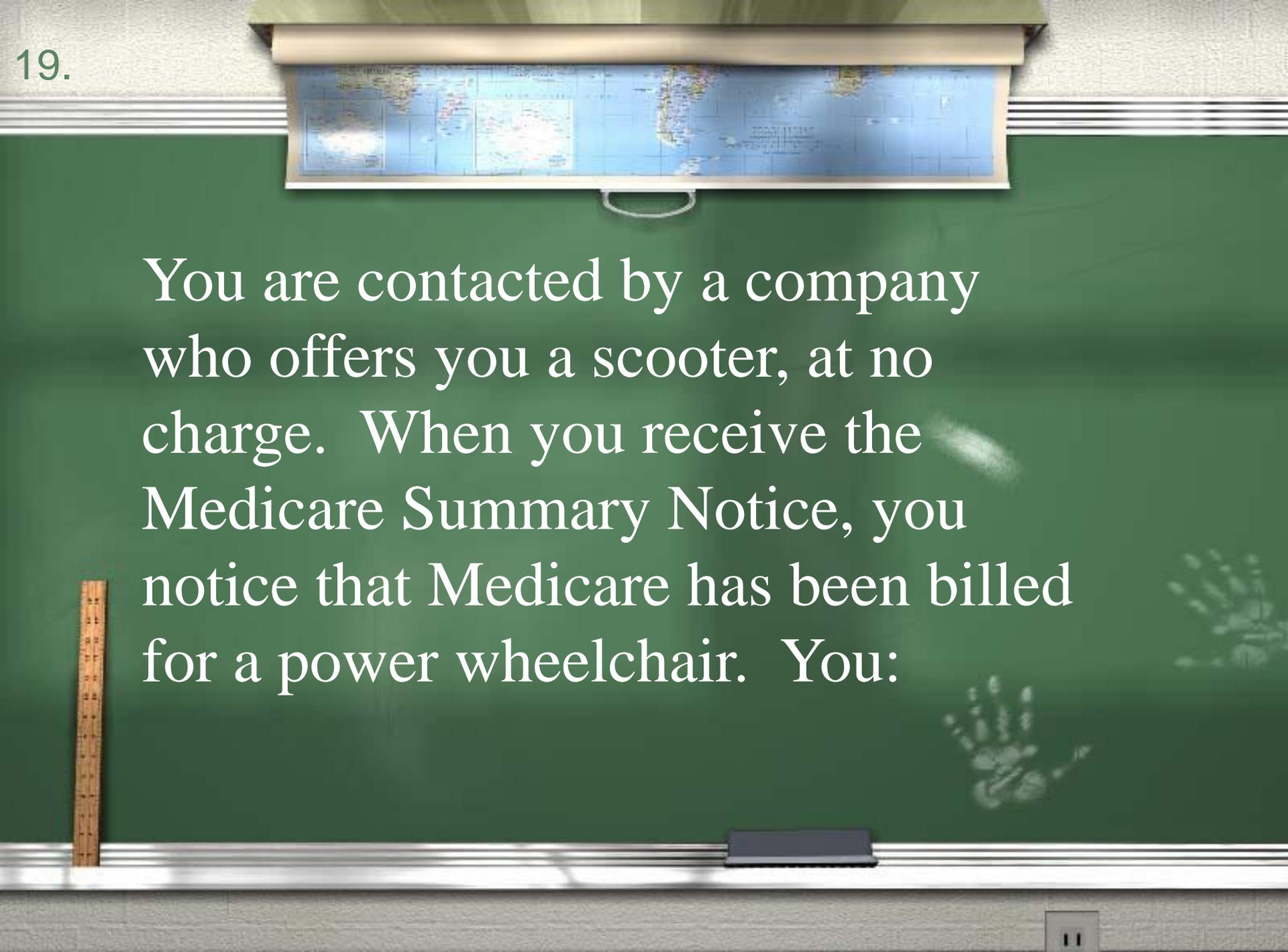
C. Long-term care insurance



A green chalkboard with a map of the United States at the top, a wooden ruler on the left, and a chalk eraser at the bottom.

## B. Medicare

19.



You are contacted by a company who offers you a scooter, at no charge. When you receive the Medicare Summary Notice, you notice that Medicare has been billed for a power wheelchair. You:



- A. Do nothing. Medicare considers scooters power wheelchairs.
- B. Report the concern because Medicare was billed for more than you received.
- C. Ignore it. They'll work it out.





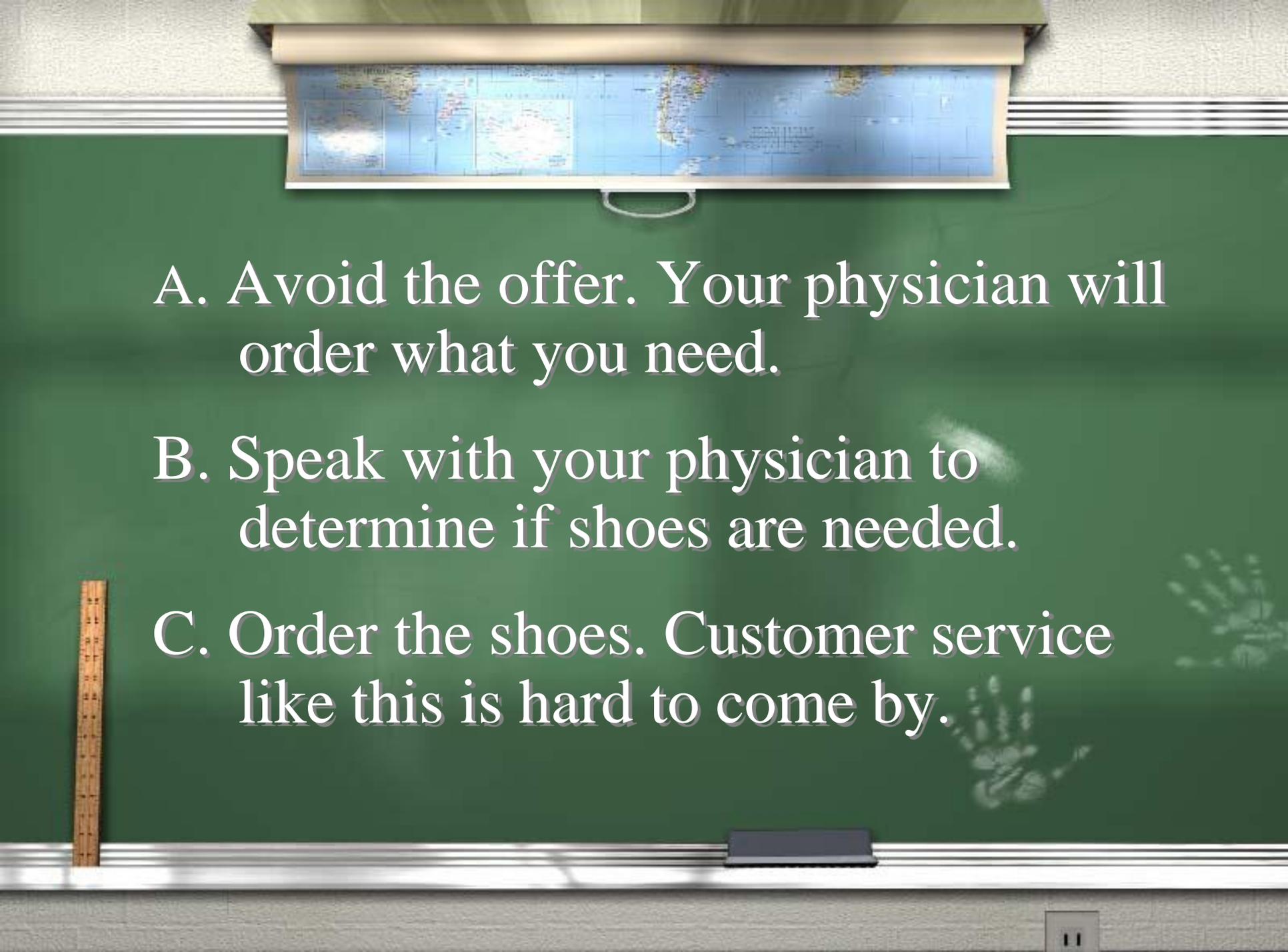
B. Report the concern. Your physician must prescribe mobility equipment for you. A company should not be contacting you. Also, power wheelchairs are paid for by Medicare at a much higher rate than scooters.

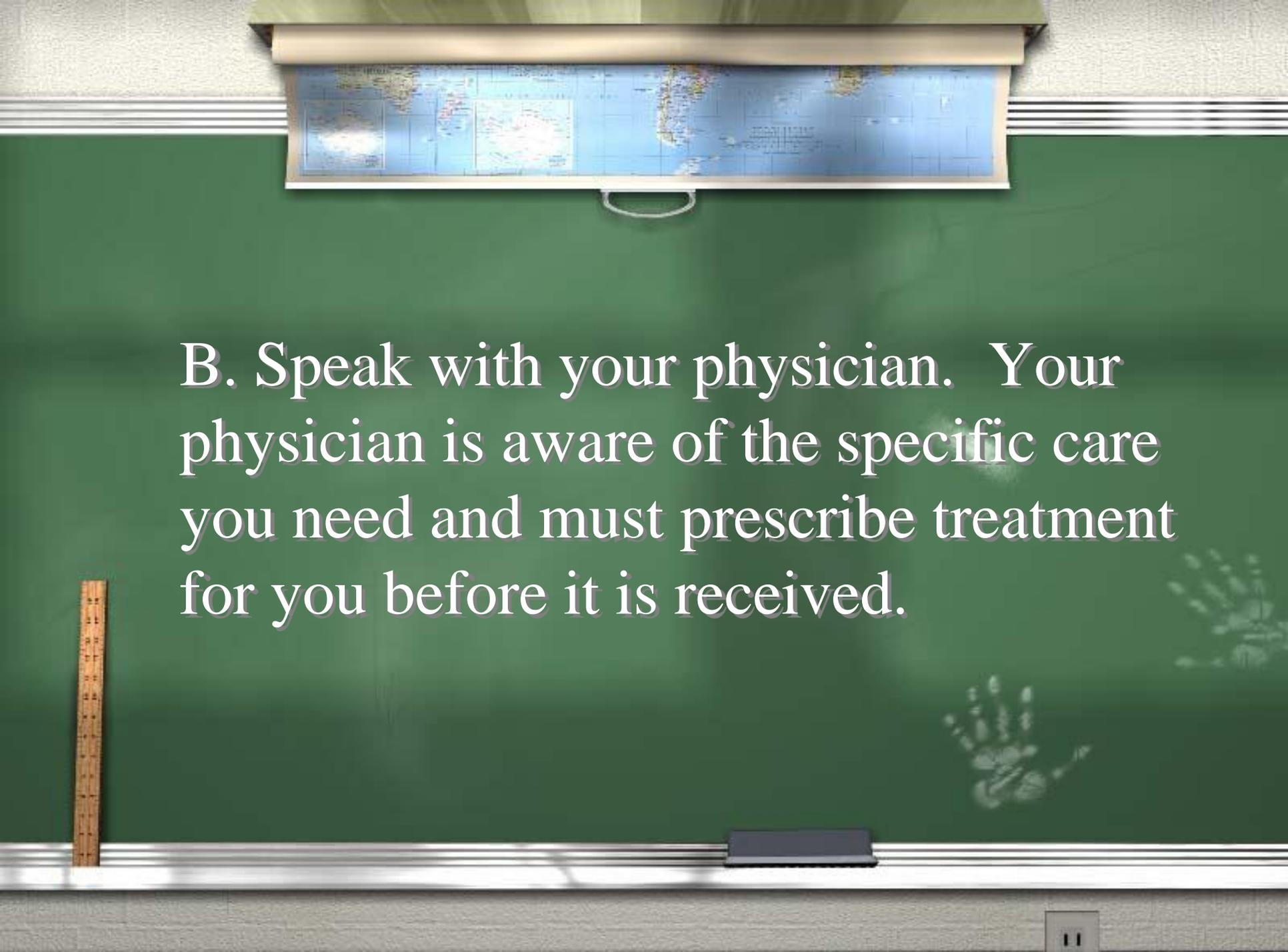




You attend a diabetes education seminar. At the seminar, you are offered free diabetic shoes. The speaker states that he will take care of all of the paperwork for you. You should:



- 
- A. Avoid the offer. Your physician will order what you need.
- B. Speak with your physician to determine if shoes are needed.
- C. Order the shoes. Customer service like this is hard to come by.



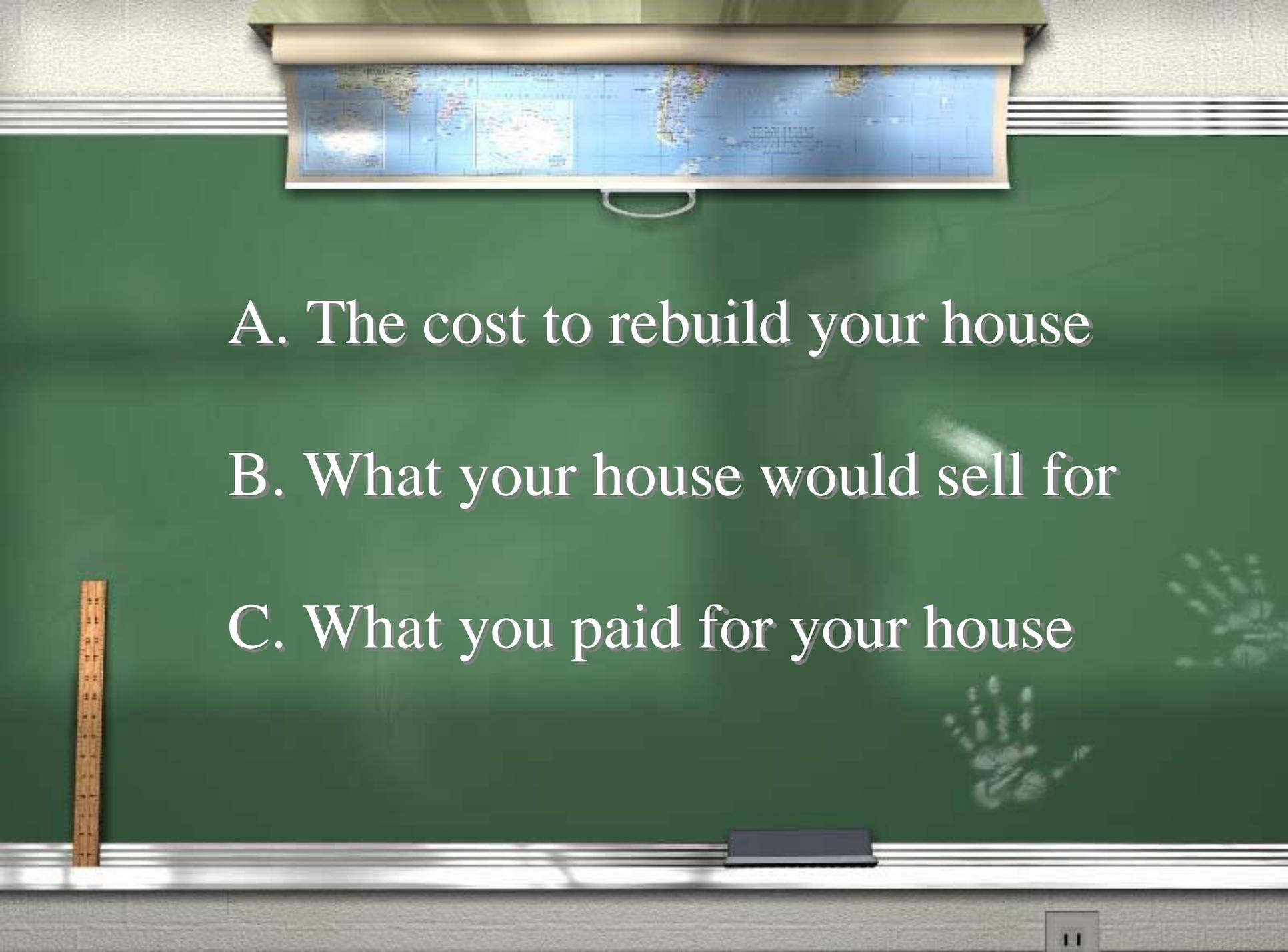
B. Speak with your physician. Your physician is aware of the specific care you need and must prescribe treatment for you before it is received.

21.



The amount of homeowners insurance  
you buy should equal:

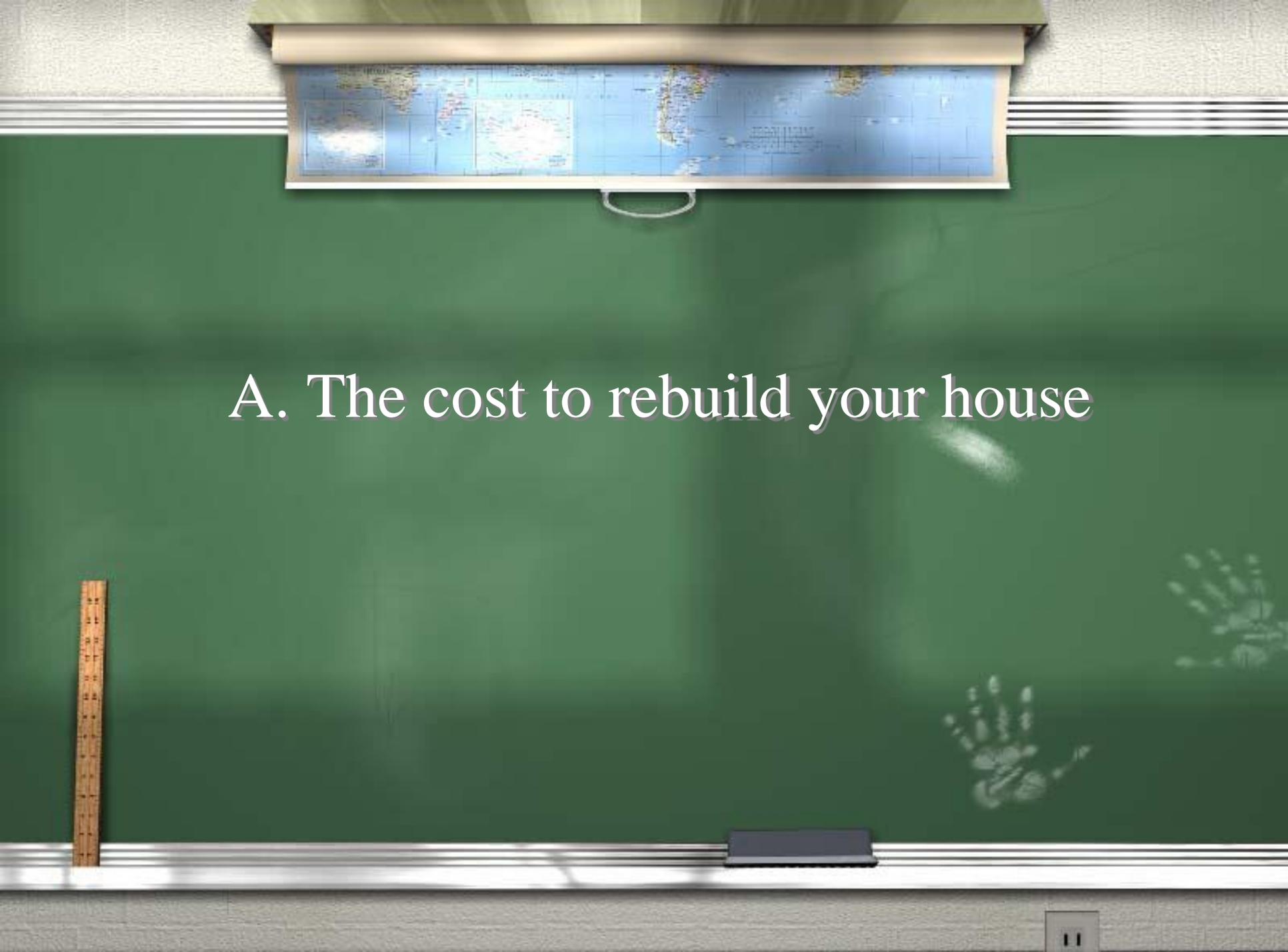




A. The cost to rebuild your house

B. What your house would sell for

C. What you paid for your house



A. The cost to rebuild your house

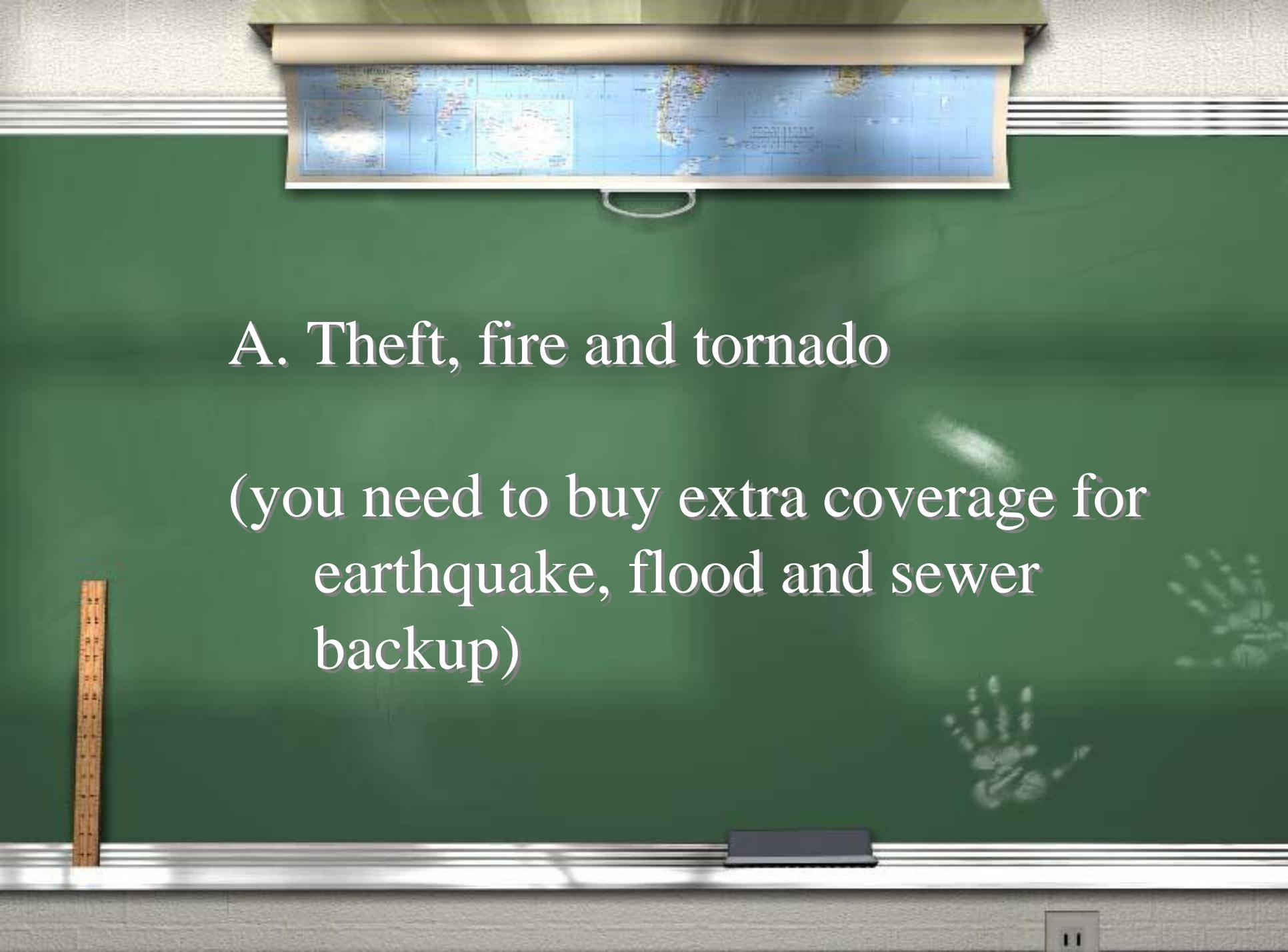


A standard homeowners policy covers:

A. Theft, fire and tornado

B. Earthquake, flood and sewer backup





## A. Theft, fire and tornado

(you need to buy extra coverage for earthquake, flood and sewer backup)



What should you carry in your billfold in case you need emergency care?

- A. Social Security Card
- B. In Case of Emergency Card
- C. Medicare Card





## B. In Case of Emergency Card



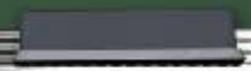


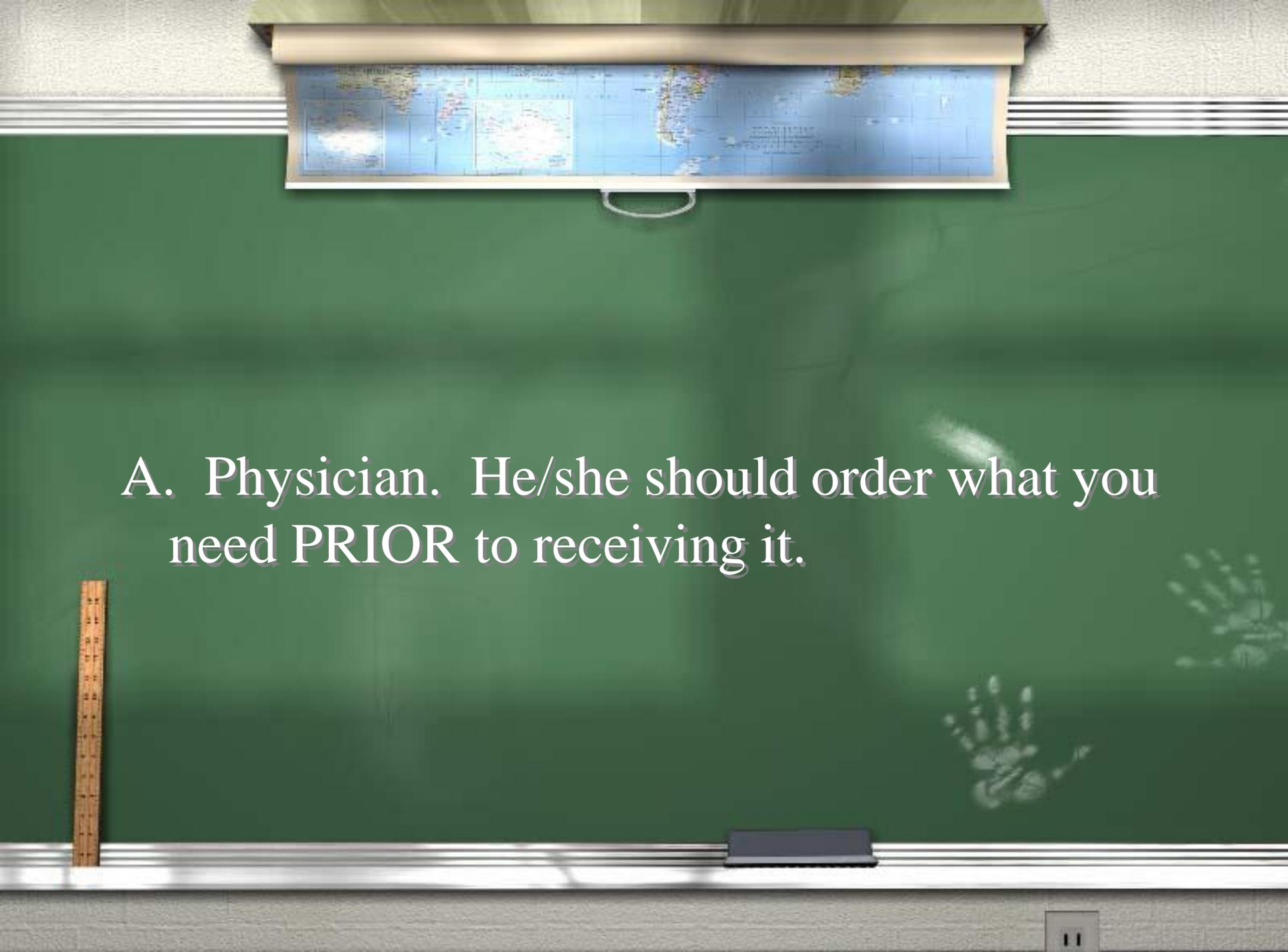
If you need healthcare services, ask your:

A. Physician

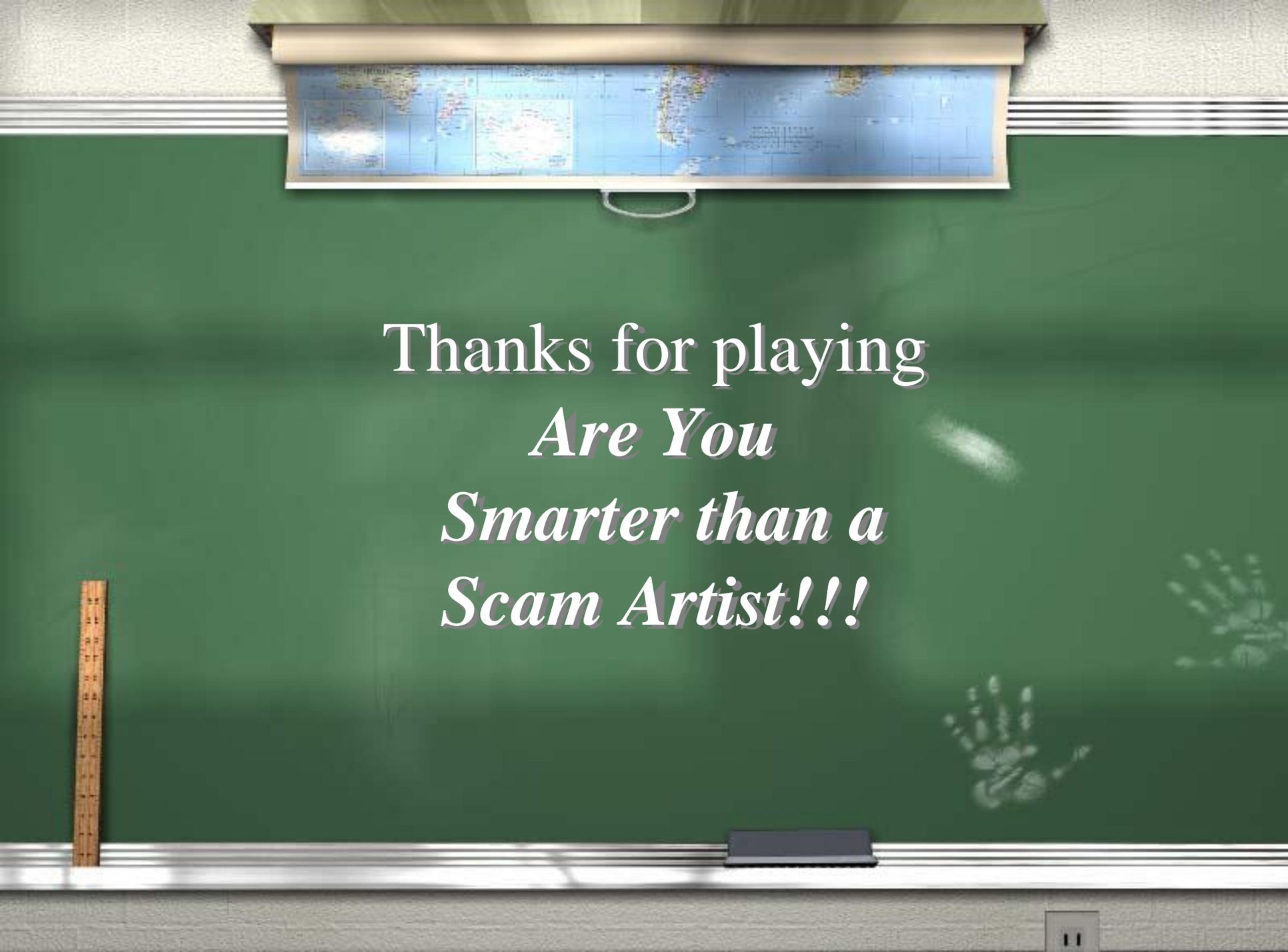
B. Pharmacist

C. Durable Medical Equipment Supplier





A. Physician. He/she should order what you need **PRIOR** to receiving it.



Thanks for playing  
*Are You  
Smarter than a  
Scam Artist!!!*