

BLUE ADVANTAGE BULLETIN

MEDICARE MADE EASY

2021

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DON'T FALL FOR FRAUD!

Fraud is an unfortunate fact of life, but that doesn't mean you have to fall for it. Older adults can be targets for scammers because they are more likely to own a home, have good credit and savings.

Here are some tips you can take to avoid fraud and common scams:

- Be suspicious whenever ANYONE asks you for money or for your personal, financial or healthcare information.
- It's OK to ignore cold calls, emails, text messages, visits or other outreach— especially if someone is making you uncomfortable or pressuring you to act quickly without having time to think about it or talk to others. Hang up, walk away or delete without replying.
- Scammers often try pretending to be someone you know, like a grandchild or other relative. They'll use tactics such as claiming to be stranded in another country or under arrest and will ask you to help them right away. If you get an out-of-the-blue request for money or your financial information, ask questions only the real person could answer to make sure it's really them before you respond.
- Scammers may also claim to be reaching out on behalf of your healthcare provider's office or pharmacy to ask you for health information. Verify any outreach before giving your insurance coverage

or other details, especially if the person is asking about something you've never discussed with your provider or pharmacist.

- Do not accept offers to have pills, creams, devices or other medical supplies sent to you without talking to your healthcare provider. If these items show up at your home and you didn't order them, don't use them.

If you think you've been the victim of fraud, you should report it as soon as possible by calling the Blue Cross Fraud Hotline at **1-800-392-9249** or emailing fraud@bcbsla.com.



Blue Cross and Blue Shield of Louisiana HMO offers Blue Advantage (HMO). Blue Cross and Blue Shield of Louisiana, an independent licensee of the Blue Cross and Blue Shield Association, offers Blue Advantage (PPO).



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Important Blue Advantage information

GET OVER-THE-COUNTER SUPPLIES MAILED DIRECTLY TO YOUR HOME

As a Blue Advantage member, you get 200 credits a year (equal to a retail value of \$200) for over-the-counter supplies. This includes disposable face masks, hand sanitizer, pain relievers, first aid, vitamins, personal care items and more. Best of all, these supplies are mailed directly to your home.



You can order up to 50 credits worth of over-the-counter supplies per quarter (January to March, April to June, July to September and October to December). Credits don't roll over to the next quarter or the following year, so don't forget to place your order each quarter.

We mailed you a copy of the catalog. If you didn't receive it, you can call Customer Service at the number on the back of your ID card to request one. You can also view the catalog at www.bcbsla.com/blueadvantage by selecting **Member** from the top right and then **General Documents**.

To place an order:

- Go to www.BlueAdvantageOTC.com to place an order through your Blue Advantage online account.
- Call **1-866-440-1350 (TTY 711)**, Monday – Friday from 7 a.m. to 6 p.m. to place an order over the phone or if you have questions.