From the Office of Inspector General (OIG), U.S. Department of Health & Human Services

For Medicare beneficiaries to be eligible for home health care services, they must be under the care of a physician. The physician must certify that the beneficiary needs one or more of the following: physical therapy, occupational therapy, speech language therapy, or intermittent skilled nursing care. Additionally, beneficiaries must be "home bound," which means that due to their condition, leaving them home is not recommended and requires special transportation, or can only be done with a taxing effort.

How the Scam Works

In the common home health care fraud scheme, no actual home health therapy is provided. The beneficiary is asked to sign forms that verify a nurse or therapist showed up at her home and provided services.

To justify charging for a nurse, a fraudulent physician who is not the beneficiary's primary doctor may falsely certify that the beneficiary is an insulin-dependent diabetic and cannot inject himself.

Unscrupulous physicians may also fraudulently certify that a beneficiary is home bound. In exchange, the beneficiary will be offered cash on a monthly basis or provided a home health aide that only prepares meals or cleans.

How to Fight Back

Billing Medicare for services not provided is highly illegal and you should report this immediately if you are approached for this scam.

Be cautious when you are offered money or "free" services in exchange for your Medicare card number.

Reject the services of unscrupulous Medicare providers that use these fraudulent tactics to obtain your Medicare number and personal information. They intend to use it for fraudulent billing.