



The Guardian Watch



VIGILANCE FOR THE ONES WE LOVE • EST. MMXXVI

SCAM ALERT: MEDICARE FRAUD

A Guardian Watch Special Report

Nurse Billed Medicare \$906 Million, Much of It in the Names of the Dying

Federal agents say she charged about a million dollars per patient for grafts many never needed, then bought a Ferrari and a diamond necklace. Every scheme like it runs on one thing: a Medicare number.

BY THE GUARDIAN WATCH STAFF

It reads like a crime novel, but the indictment is real. In June 2026, prosecutors charged a Las Vegas nurse practitioner who ran four wound-care clinics with billing Medicare and the military health program more than nine hundred six million dollars for skin grafts that were not medically necessary.

About two hundred ninety-seven million was paid before the scheme was stopped. Many patients were elderly and in hospice. Some had wounds already healed or infected,

some did not qualify, and some died within days of the procedure.

Records were falsified to make the grafts look necessary, and kickbacks kept the referrals coming. The money funded a Ferrari, an eight-hundred-sixty-five-thousand-dollar necklace, and a resort overseas.

It was one of four hundred fifty-five cases in this year's national takedown, more than six and a half billion dollars in all. Nearly every scheme needs one thing to bill against: your Medicare number.

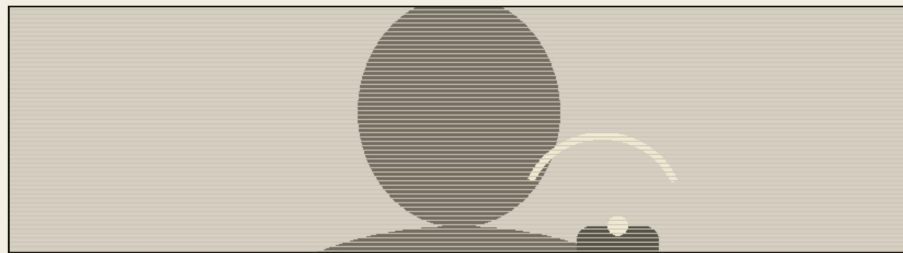


Illustration. These schemes bill Medicare in a patient's name; no real person is shown.

ALSO ON THE WATCH

The 'Free' Test That Costs You Your Number

At health fairs, in parking lots, and over the phone, scammers offer a free cancer or DNA cheek-swab test, 'fully covered by Medicare.' They want one thing in return: your Medicare number.

A lab then bills Medicare thousands of dollars for tests you never needed, ordered by a doctor you never met. Genetic tests alone made up forty-three percent of all Medicare lab billing in one recent year.

\$2.4 BILLION — reported fraud losses by Americans 60 and older in 2024, up nearly 300 percent in four years. (Federal Trade Commission)

\$60 BILLION

lost to Medicare fraud every year, by federal estimates. It begins with stolen and misused beneficiary numbers.

IN BRIEF — HOW THEY GET IN

THE FAKE NEW CARD. Callers claim Medicare is sending a 'new chip card' and must 'verify' your number. There is no chip card, and a real replacement is always free.

FREE BRACES AND KITS. Offers of free knee braces, back braces, or catheters are bait to bill Medicare in your name. If your doctor did not order it, refuse it.

THE CANCELLATION THREAT. 'Your benefits end unless you confirm your number.' Medicare never calls out of the blue to threaten coverage. Hang up and call them yourself.





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THE GUARDIAN'S RULE

What Bella & Winston Want You To Remember

Guard Your Medicare Number Like Cash. Read Every Statement.

Medicare will not call you out of the blue. The number on your red, white, and blue card is the key to the treasury. Protect it, and check what is billed in your name.

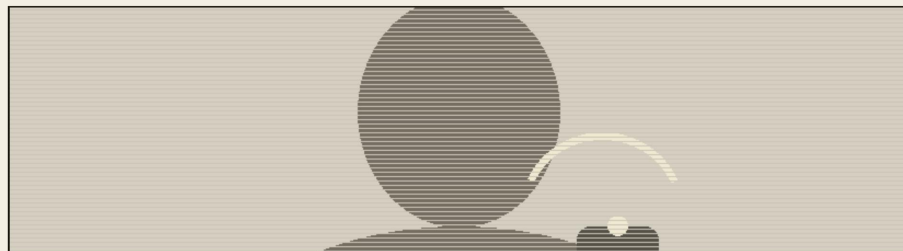
BY THE GUARDIAN WATCH STAFF

Start with one truth: Medicare and Social Security do not call, email, or text you out of the blue to ask for your number, offer free equipment, or threaten your coverage. If someone does, it is a scam. Hang up.

Only your own treating doctor orders your tests. A free screening from a booth, a parking lot, or a stranger on the phone is not a kindness. It is bait to bill your number.

Never accept free medical equipment you did not order, and never give your Medicare number to anyone who contacts you first. Treat that number the way you would treat a credit card.

The single strongest habit: read your Medicare Summary Notice every time it arrives. A charge, a test, or a device you never received is fraud wearing your name. Report it, and tell someone you love to check theirs too.



Your Medicare card is as sensitive as a credit card. Treat it that way.

THE STAKES

One Call Can Stop a Theft Already in Progress.

A Senior Medicare Patrol counselor will read your Medicare statements with you, for free, and help you report anything that looks wrong. It costs nothing and it is built for exactly this.

Catching one charge you do not recognize can unravel an entire scheme billed in your name. You do not have to be an expert. You only have to look, and to ask.

REMEMBER: Your own doctor. Your own statements. Your own phone call to a number you look up. Every time.

\$1 MILLION

the amount prosecutors say that nurse billed Medicare per patient, using beneficiaries' coverage. Your number is the target.

WHERE TO GET HELP — KEEP THESE BY THE PHONE

1-800-MEDICARE

Verify any call
(1-800-633-4227)

877-808-2468

Senior Medicare Patrol (SMP)

1-800-HHS-TIPS

Report fraud (1-800-447-8477)

833-372-8311

National Elder Fraud Hotline

