



Beyond the Prescription—A Word of Warning on Insurance Scams

One of the main legal scams that can occur with health insurance is a plan that will cover everything after the first 24 hours of hospitalization. It initially sounds great. They say that even if you are in the hospital for 90 days, they will cover 89 of those days! The reality is if a person winds up in the hospital EVERYTHING happens on the first day. If you have to have your appendix out, they do the lab work, CT scan, ER visit and the surgery in the first 24 hours—\$20,000 in 24 hours. Then you go home the next day. Even if you are admitted for a car accident, you have the ambulance or helicopter transport, ER visit, lab work, extensive CT scans, x-rays and all the specialists' consults in the first 24 hours. After that, you just lay in the hospital to heal up. All the huge expenses were on the first day.

The other type of bad policy is the kind that has a lifetime limit. If a person gets cancer, they can quickly use up their lifetime limit and be left without insurance. Fortunately this type of insurance was outlawed by Obamacare. There is a push with the current administration to allow these types of policies in the future.

The third type of insurance to watch out for on an insurance policy is the providers and facilities that are "in network." If your insurance will only pay for one hospital in Texas, that won't do you much good if you live in Tennessee. If you have a family doctor that you have been seeing for years, before you sign up for insurance, you might want to make sure that your doctor is on that insurance program. Otherwise you might be stuck paying the whole bill.

These are the major things to look for when shopping for an insurance policy. Remember that if you have any other questions or concerns, please talk with our Case Manager, Jessica. She can help!

-Dr. Vance Shaw, MD, FASAM Board Certified by the American Board of Addiction Medicine

Desiderata

Go placidly amid the noise and haste, and remember what peace there may be in silence. As far as possible without surrender be on good terms with all persons. Speak your truth quietly and clearly; and listen to others, even the dull and the ignorant; they too have their story.

Avoid loud and aggressive persons, they are vexations to the spirit. If you compare yourself with others, you may become vain and bitter; for always there will be greater and lesser persons than yourself. Enjoy your achievements as well as your plans. Keep interested in your own career, however humble; it is a real possession in the changing fortunes of time. Exercise caution in your business affairs; for the world is full of trickery. But let this not blind you to what virtue there is; many persons strive for high ideals; and everywhere life is full of heroism.

Be yourself. Especially, do not feign affection. Neither be cynical about love; for in the face of all aridity and disenchantment it is as perennial as the grass. Take kindly the counsel of the years, gracefully surrendering the things of youth. Nurture strength of spirit to shield you in sudden misfortune. But do not distress yourself with dark imaginings. Many fears are born of fatigue and loneliness. Beyond a wholesome discipline, be gentle with yourself.

You are a child of the universe, no less than the trees and the stars; you have a right to be here. And whether or not it is clear to you, no doubt the universe is unfolding as it should.

Therefore be at peace with God, whatever you conceive Him to be, and whatever your labors and aspirations, in the noisy confusion of life keep peace with your soul.

With all its sham, drudgery, and broken dreams, it is still a beautiful world. Be cheerful. Strive to be happy.



Straight from the Director's Pen Memories, Art, & the Desiderata

I love the Desiderata. I have memories from my childhood of my mother taking a copy of the Desiderata, burning the edges with a lighter, and then placing it on a wooden, stained plaque after which she applied layers and layers of Mod Podge. Does anyone remember Mod Podge?? I know Jessica does. So, I'm not sure how or why this wonderful writing entered into my childhood home. All I remember is it began with my dad. I find this very confusing because my dad did not in any way live as the words of the Desiderata suggest you should yet, he loved it. Maybe he wished he could live in that way. I don't know. He actually forced my older brother to memorize it and recite it back to him verbatim. Surprisingly that didn't make me hate it, although I truly didn't appreciate the wisdom found within it until many years later. Since we are talking about scams, pranks, reality versus illusion, etc. this month, I feel the need to quote a portion of the Desiderata here. "Exercise caution in your business affairs; for the world is full of trickery. But let this not blind you to what virtue there is; many persons strive for high ideals; and everywhere, life is full of heroism." Yes, it is important and wise to be aware of the ways you may be tricked but remember the good in the world, those who move about in truth, purity, and a desire to be moved from pure intent rather than not. Rest in knowing that there is goodness in the world and put your focus on that. That's my two cents worth.

Rene' Shaw



Don't be Hoodwinked

Scam-: a fraudulent or deceptive act or operation

Hoodwinked-: to be deceived, scammed

Every day, scammers target people in our communities. In this issue of our newsletter, we will talk about what scams are and what to do if you get scammed. Below are a few rules to follow:

- **Fact Check-** If someone asks you for personal information such as full name, social security number, confirming account numbers, etc., don't give it to them unless you know for a fact they are who they claim to be. Most of the time you have no way of knowing for sure. A good rule of thumb is to confirm their story by calling the main number for whatever company they claim to be with. Example: "Hello, I'm with Sprint and would like to update your account information." The first thing you should do is get their name and phone number and then let them know you are going to call them back. Then call the number that is on your Sprint bill or look up the number for Sprint. Most businesses will never ask for personal information to be confirmed over the phone, they should already have that. If someone claims to be with a business and asks, you should be suspicious. If they are legitimate, they won't mind if you want to check your facts before calling them back.
- **Timing-** You should never feel rushed to make a decision. If someone calls and needs you to act now, chances are it's a scam. Take time to talk with someone you trust before you decide.
- **Ask around-** The best way to avoid scams is by talking about them. If you have any suspicions of a scam, or if something just doesn't feel right, talk with someone about it. Do your research before proceeding.
- **Always Report-** Make sure that any time you spot a scam or someone tries to scam you, you make a report. This could save the next victim from being scammed.

There are so many scams out there! Here are some of the basic, most often encountered types of scams:

- **Health Care-** Anything that promises a quick fix, miraculous cure, no-risk, money-back guarantee should set off red flags.
- **Telemarketing/Internet-** These scams happen over the phone or internet and can be things such as winning a prize, a free vacation, or claiming that you need to send money right now. Scammers can use the information that you give them to drain your bank account or create false accounts in your name. Never pay for services before you actually receive them, and you should never have to wire money or pay in gift cards. If the caller says it's a limited time offer or that you need to act now, it's probably a scam. **You can add your number to the DO NOT CALL list by going to this website <https://www.donotcall.gov> or you can call 1-888-382-1222.**
- **Identify Theft-** This occurs when someone takes your personal information and uses it as if it was their own, usually to open an account or make other financial purchases. Never share your personal, identifying information (social security number, full name, date of birth, etc.). This type of scam can happen in many ways including the ones listed above. Sometimes these scams are even done by someone close to you. You should shred all your receipts and any mail that has your information on them.
- **Job Scams-** Sometimes scammers might offer you a job, lots of money, or jobs that you can do from home. The key here is to know that legitimate offers will NOT require you to pay them before they will help you. Never pay in advance for someone to tell you about a job. Be suspicious of work from home jobs and always do your homework on them.

What to do if you have been a victim of a scam:

With so many kinds of scams and fraud, it's hard to figure out where to report each type. If you find yourself a victim of any fraudulent scheme the first thing to do is file a report with your local police department. You can also report certain types of scams and fraud to federal enforcement agencies. Federal agencies usually can't act on your behalf, but they can use complaints to record patterns of abuse. This helps them take action against a company or industry.

- **Common scams and fraud** - Contact the Federal Trade Commission (FTC) at <https://ftc.gov/complaint>.
- **Identity theft or data breaches** - Report identity theft (when someone steals your personal information to apply for credit, file taxes, and/or commit other fraudulent acts) to [IdentityTheft.gov](https://www.identitytheft.gov). This service can also help you develop a recovery plan.
- **Internet fraud** - Submit a complaint to the Internet Crime Complaint Center (IC3) about phishing or spoofing (when a scammer uses fake email, text messages, or copycat websites to try to steal your identity or personal information). You can also report malware, dangerous software designed to disable computers and computer systems. Go to <https://www.ic3.gov/complaint>.
- **IRS and other government imposter scams** - Report someone pretending to be from the IRS to the Treasury Inspector General for Tax Administration (TIGTA) (www.tigta.gov). You can file a complaint using the FTC Complaint Assistant; choose "Other" and then "Impostor Scams.") or by [calling 1-800-366-4484](tel:1-800-366-4484). File a complaint about other government imposter scams with the Federal Trade Commission.
- **Telephone scams** - Submit a complaint to the Federal Communications Commission about mysterious charges on your bill (cramming), an illegal switch of your service (slamming), or other unwanted calls including telemarketing at <https://www.donotcall.gov/>.

- Jessica Carey, Case Manager

DON'T BELIEVE EVERYTHING YOU THINK — are these photos real? Illusions? Tricks?



A - Window into into another world?



B - Are they really all different heights?



C - Floating platform?



D - Wound cover up?



E - A giant Monarch butterfly?