

### 3. Health Scams

#### Home Medical Equipment Scams

*Jose was having problems climbing the stairs in his house, so he called a company that advertised it sold stairlifts. A salesman came to his house and promised to install the stairlift within two weeks, and took a payment of \$2,000 from Jose. However, months passed and the company didn't deliver the stairlift, but kept coming up with excuses. Jose finally sued and got some of his money back.*

There are many reputable and reliable home medical equipment suppliers, but unfortunately there are also those that charge for equipment they never deliver or sell seniors expensive equipment they don't really need. They sometimes imply or promise that Medicare will pay for the equipment when that may not be true, and the senior is stuck with expensive bills. Some examples of tactics the salespeople use are staying in your home for a lengthy period of time, preventing you from asking others' advice, and setting up equipment that is hard to move.

#### **Before buying home medical equipment:**

- Get advice from your doctor, hospital discharge planner, or physical therapist, NOT from a salesperson. They know what your needs are better than a salesperson, and they can likely direct you to honest, reputable sellers of home equipment.
- Check the company's reputation with your health care specialist. Call the Attorney General's Consumer Protection Division at 1-877-765-8388 to see if complaints have been filed against the company.
- Be suspicious if the company does not have a store, showroom, or office you can visit.
- Consult your proper medical authorities to verify when equipment is lauded as a "breakthrough" answer to a common ailment.
- Beware of companies that promote themselves as representatives of Medicare, or send literature having Medicare emblems, leading you to believe Medicare endorses their product or service. Medicare does not solicit by telephone or mail and does not authorize anyone to do so. Medicare does not supply equipment, recommend specific suppliers, or provide beneficiary names to suppliers.
- If the medical equipment is something that needs to be installed in the home, call the Bureau of Commercial Services at 1-517-373-8376, to see if the company is licensed.

## **The Michigan Wheelchair Law**

If you buy or lease a wheelchair, you are protected by the Michigan Wheelchair Law, MCL 445.1081. This law requires the manufacturer of a wheelchair to give the consumer an express warranty, covering everything except the wheelchair's tires and batteries (if applicable) for at least one year for new wheelchairs or 60 days for used, refurbished, or reconditioned wheelchairs. If you report a problem with the wheelchair within that year, the manufacturer must pay to fix the problem, replace the wheelchair, or give you a refund.

## Miracle Cures

*Several Michigan consumers who had life-threatening illnesses bought a product that was marketed as a “miracle cure” in radio commercials and on the Internet. The treatments cost thousands of dollars and did not appear to help anyone.*

According to the Federal Trade Commission, consumers waste billions of dollars on unproven, sometimes useless health care treatments. As a group, older people have more chronic illnesses than younger people and they are more often targets for fraud. Unfortunately, the “cure” is often useless. The victims who fall prey to the scam waste their money, endure painful treatments, and may even forgo traditional medicine that might be able to help them. They can also hinder senior citizens from pursuing valid and needed medical treatments in a timely fashion.

### ***Be skeptical if a product is advertised with these kinds of claims:***

- It’s a “scientific breakthrough” or has a new, secret ingredient that can cure a wide range of ailments;
- The promoter claims the medical establishment or the government has a conspiracy to suppress the product;
- The promoter uses “testimonials” from people who say they experienced amazing results using the product;
- “Natural” or “herbal” does not equal “safe.” Many herbal ingredients are toxic in certain doses, cause allergic reactions, or react with prescription or over-the-counter medications.

If you have a serious illness or condition, the best advice is to always see a doctor. Discuss any products you are considering taking with your doctor. Be suspicious of taking health advice from an advertisement or stranger.

### **For more information:**

Because there is no cure for arthritis, there are many false arthritis cures and remedies. The Arthritis Foundation says that arthritis should be monitored by a doctor because the condition can worsen if it is not properly treated. For a free brochure about unproven remedies, call the Arthritis Foundation toll-free at 1-800-283-7800.

In addition, the Federal Trade Commission (FTC) has created a website which provides helpful information on health care products and services. The website also includes information about common health care-related scams, including Medicare and Medicare Part D Scams, miracle cures, and prescription assistance programs. For more information, please visit the FTC's "Who Cares?" website, at [www.ftc.gov/whocares](http://www.ftc.gov/whocares).