

U.S. Administration on Aging

Outstanding Senior Volunteer Awards Ceremony



September 21, 2000



Message from Jeanette C. Takamura,
Assistant Secretary for Aging



The U.S. Administration on Aging (AoA) and the Department of Health and Human Services (HHS) salute the outstanding contributions of thirteen older Americans who represent the thousands of volunteers dedicated to protecting the integrity of the Medicare and Medicaid programs and to better ensure the quality of care provided to older and needy Americans.

Although their backgrounds differ, all of the volunteers we honor possess a number of exceptional traits. They are extraordinarily caring, tireless, dedicated, tenacious, and enthusiastic. They possess a remarkable commitment and willingness to traverse every corner of their communities to donate their time and share their knowledge with older Americans and their families.

Over the past three years, thanks to legislation authored by Senator Tom Harkin, more than 13,000 retired professionals have been trained as community resources and educators to help identify deceptive health care practices, such as overbilling, overcharging, or providing unnecessary or inappropriate health care. Working in partnership with the HHS's Office of Inspector General, the Health Care Financing Administration, the Department of Justice, AARP, and millions of honest health care providers, these efforts are beginning to pay dividends. Over the past three years, improper Medicare payments have been reduced by over 40% and hundreds of thousands of older Americans and their families have been empowered to be better health care consumers.

The success of this program and the outstanding efforts of the volunteers we are recognizing underscores the substantial contributions older Americans continue to make to their communities and to their nation. We at the Administration on Aging commend the exceptional efforts of the senior volunteers we are honoring today, and salute the tens of thousands of older Americans who donate their time on a daily basis to improve the quality of life for people of all ages.

Jeanette C. Takamura

A handwritten signature in black ink that reads "Jeanette C. Takamura". The signature is written in a cursive, flowing style.



Awards Program *Agenda*

902 Hart Senate Office Building
September 21, 2000

5:00 pm

Reception Begins

5:45 pm

Honor Awards Program Introduction

The Honorable Jeanette C. Takamura,
U.S. Assistant Secretary for Aging

Opening Remarks

The Honorable Tom Harkin, U.S. Senate, D - IA
The Honorable Arlen Specter, U.S. Senate, R- PA (invited)

Keynote Address

The Honorable Donna E. Shalala, Secretary
U.S. Department of Health and Human Services

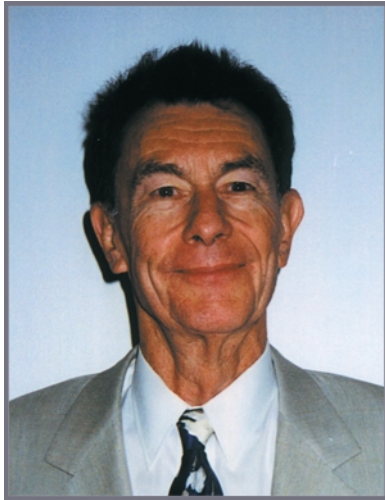
Presentation of Volunteer Recognition Awards

Concluding Remarks

7:00 pm

Reception Ends

The Medicare Patrol Project SCAMS (Senior Counselors Against Medicare Swindlers)



is one of the Administration on Aging's original Senior Medicare Patrol Project grantees. SCAMS is a project of California Health Advocates and is an integral part of the State's Health Insurance Counseling Advocacy Program. We have trained over 500 volunteer counselors and have provided community education to over 70,000 Medicare beneficiaries. Our organization has diligently been seeking to recruit doctors and others from the provider side of the Medicare equation to give our program balance.

David Armstrong came to SCAMS after retiring from a distinguished 37-year medical practice in Anaheim and Fullerton, California, which had followed extensive training in obstetrics/gynecology and surgical oncology at UCLA and affiliated institutions. He became involved with our organization after seeing a press release that we had forwarded to the American Medical Association for volunteer recruitment. Within his first year of becoming a volunteer, he began to add his physician's perspective as an important new dimension within SCAMS' approach to the counseling process. After

completing the 32-hour training period, he began working with cases immediately. Dr. Armstrong has reviewed dozens of cases and initiated follow-up activities when indicated. He has also been instrumental in building relationships with Medicare and Medicaid contractors and investigators. In addition, he has introduced the California Medical Association to the project's services.

Dr. Armstrong has received many previous honors, including listing among Best Doctors in America 1997 until retirement. Now it is truly an honor for us to claim Dr. Armstrong as a member of our Medicare Fraud Patrol and to nominate him for this special recognition. We should also note that Dr. Armstrong is extending his public service by participating on a grand jury until July 2, 2001.

David Armstrong, M.D.

Senior Counselors Against Medicare Swindlers
Fullerton, California

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The Senior Medicare Patrol project utilizes retired persons as volunteer expert



resources and educators within their communities. The project recruits and trains retired professionals to identify and report instances of waste, fraud, and abuse within the Medicare system. The

program, which is administered by the Georgia Department of Human Resources, Division of Aging Services, has two components: a statewide toll-free service and 12 community-based volunteer programs.

Patricia Barbee joined our program in 1998, continuing her lifelong contributions as a civic-minded volunteer, including work with a local library and the local Organization of Native Americans, as well as service as a national officer in Gold Stars of America. Because of her extensive experience, she was the perfect person to take on another volunteer role in the 1999 start-up of our Senior Fraud Squad program. In this capacity, she has been instrumental in developing an outreach education program in the Pembroke, Georgia, area. Having established a working relationship with the town's mayor, Ms. Barbee was invited to conduct a well-received Fraud Buster's presentation at City Hall. She also forged connections with the mayor

Patricia Barbee

Senior Medicare Patrol Fraud Squad
Georgia Division of Aging Services
Pembroke, Georgia

of Keysville, Georgia, and other town staff by showing them the Fraud Buster's video on deceptive health care practices. She is scheduled to return to Keysville in October to make a presentation to the citizens there.

Overall, Ms. Barbee has worked diligently to build partnerships with local governments and communities so that consumer protection information could be disseminated to Medicare beneficiaries in her area. She exemplifies the hard work demonstrated by all the project's volunteers in getting out the message to identify, prevent, and report health care fraud.

With this recognition ceremony, we pay tribute to Patricia Barbee's contributions to our program. We expect to see the efforts of Yellow Bird on Wing (her Native American name) continue to soar.

Operation Restore Trust of Iowa has been educating Medicare and Medicaid beneficiaries about fraud, waste, and abuse since 1997.



Through this program of the Iowa Department of Elder Affairs, retired senior volunteers are recruited and trained through 13 Area Agencies on Aging to provide community education to beneficiaries, caregivers, and health care providers. Volunteers are active in their local areas, giving presentations to local service clubs, senior centers, and church groups; staffing exhibit booths; and serving as resources to their community.

Michael Carroll had barely retired from his job as a machinist with Bodine Electric Company in 1999 when he became involved with Operation Restore Trust of Iowa as a Community Education Volunteer. His 8 years of military service and his long work history in construction equipped him with a kind of worldly wisdom that has allowed him to easily engage audiences eager to learn about Medicare and Medicaid waste, fraud, and abuse. What many members of his audience remember best is being scammed by Mr. Carroll. He subtly asks his all-too-trusting audiences to take out their Medicare cards for him, and most of them do so without a second thought.

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Michael T. Carroll

Operation Restore
Trust of Iowa
Dubuque, Iowa

He points out how easily he could take advantage of anyone who gives his or her card to him. He continues by teaching people what they can do to protect themselves and their numbers. Mr. Carroll comments, "Until I give a presentation and not one person gives me their Medicare card, my job isn't finished."

We at Operation Restore Trust of Iowa are pleased to single out such a productive and active volunteer for special recognition. Mr. Carroll keeps busy with his woodworking and gardening when he is not volunteering for our organization. He is also active with the St. Anthony's Nights of Columbus and Dubuque American Legion Post #6, of which he is currently Chaplain. He has been married for 43 years and, with his wife, Hannelore, has 10 children, 25 grandchildren, and 6 great grandchildren.

Dr. Joseph Herbison is a Senior Volunteer in the Long Term Care Ombudsman



Program of Suffolk County, New York. An active volunteer for the past eight years, he has made a major contribution to uncovering fraud against mainly elderly residents of nursing

homes, where the average age is more than 85, and in adult homes where many mentally and physically fragile people live. Together with a colleague volunteer, retired Lt. Col. Ernest Boyer, U.S. Air Force Reserve, he has obtained many thousands of dollars of pensions for eligible unmarried veterans in nursing homes, and for their widowed spouses. He urges others throughout the country to support Operation Restore Trust by helping to end fraud against those who have served their country.

Before "retiring" to become a volunteer Senior Ombudsman, Dr. Herbison was for 27 years Director of Music and Performing Arts Education in the Hauppauge, N. Y. school district. He had earned his Doctorate of Musical Arts at the University of Arizona and has performed with such distinguished conductors as Eugene Ormandy and Robert Shaw. As busy as he was, he found time to serve for 15 years as Chairman of the Citizens Advisory Board of the Suffolk County Office of

Dr. Joseph Herbison

Ombudsman Program
Huntington, New York

Cultural Affairs, furthering the cause of music and the arts, and as President of the New York State Council of Administrators of Music Education. He is still President of a large civic association, and a member of the board of directors of his condominium community.

After retiring, Dr. Herbison was living near two nursing homes. His mother had needed nursing home care. He saw a newspaper notice asking for volunteers to improve the quality of life of people in nursing homes. After completing six days of training, Dr. Herbison started his volunteer work. In one case he uncovered fraud against Medicaid in which a family had secretly sold the home of their mother, a nursing home resident, without her permission. The mother was dropped by Medicaid. Dr. Herbison went to work on the case, got money restored to Medicaid, and arranged for the resident to be reinstated with Medicaid. In other cases, he prevented involuntary discharge of residents until new places could be found for them to live.

When he left to become a volunteer Senior Ombudsman in the Suffolk County Ombudservice office, Dr. Herbison was given a royal send-off by the nursing home administrator, staff, and residents, at a special luncheon in his honor.

Aging 2000 is a non-profit, grassroots consumer organization dedicated to educating and empowering Medicare beneficiaries and their families. The Senior Medicare Patrol Project is a natural extension of Aging 2000's efforts and is a collaborative effort among



many state, local, and federal partnerships, including the Rhode Island Office of the Attorney General, AARP, and Blue Cross and Blue Shield of Rhode Island. The Project's most notable successes are in the areas of consumer education and media relations. To date, media hits number 7,548,300 and 17,000 individuals have been reached through a combination of educational forums and community events.

A retired teacher, social worker, and senior center administrator, Ann Hill came to Aging 2000 with a long history of educating and empowering individuals, young and old. Since joining our organization, Ms. Hill has accommodated many independent requests to speak on behalf of the Senior Medicare Patrol Project. She has addressed New England Resident Service Coordinators at their annual Conference and has spoken at the New England Conference of Human Service Professionals. She has also conducted numerous workshops and is a valued member of our Project Steer-

Ann Hill

Aging 2000
Providence, Rhode Island

ing Committee.

Ms. Hill's diligence and forthrightness are a project director's wish come true. She maintains contact, schedules workshops independently, and most importantly, speaks out when issues arise. For example, after her own doctor acknowledged in the local newspaper that he and other physicians routinely changed codes so that Medicare would pay for testing, she explained to him Aging 2000's role in the nationwide effort to reduce billions of dollars improperly billed to Medicare. She also advised him that seniors are being educated to verify billings and report instances that could not be resolved locally.

We are exceptionally pleased to nominate Ann Hill for this public recognition of her volunteerism, which has also been manifested in her key roles within the Providence School Committee, Rhode Island Hospital, Rhode Island Housing Corporation, Black Heritage Society, and National Caucus on Black Aged. We also take pleasure in noting that she has been married for 50 years and is the mother of two children and the proud grandmother of three.

The Virginia Association of Area Agencies on Aging, a private nonprofit organization established in 1976, provides advocacy, education and training, and comprehensive liaison services for Virginia's older citizens. The Association is the lead agency for the Virginia Elder Rights Coalition and manages the State's Long-Term Care Ombudsman Program. Building upon the past 3 years' experience in administering the Operation Restore Trust project, we are proud to operate the Senior Medicare/Medicaid Patrol project through our membership of 25 Area Agencies on Aging across Virginia. The Patrol recruits, trains, and manages retired/senior volunteers to provide presentations on Medicare/Medicaid fraud, waste, and abuse in their local communities.



Frank W. Huppert, of Danville, Virginia, came to our program after a decorated military career and as a part of an active retirement working in his church and community. As a Patrol volunteer, he has willingly traveled many miles through the sparsely populated countryside and mountainous roads of southern and southwestern Virginia to deliver the message of the Senior Medicare/Medicaid Patrol to beneficiaries in areas often described as "hard to reach." Mr. Huppert completed his Patrol training

on December 15, 1999, and was actively delivering the message on January 2, 2000. He has educated 477 beneficiaries to date.

At the present time, we at the Virginia Senior Medicare/Medicaid Patrol want to recognize this special volunteer, whose enthusiasm, time, and efforts continue to promote the fight against Medicare/Medicaid fraud, waste, and abuse. Through his long-standing service to his community and church, he has enriched the lives of many. The Southern Area Agency on Aging in Martinsville is one such entity privileged to have received Mr. Huppert's assistance on a variety of projects. He has also served as Chairman of that organization's Board of Directors. Mr. Huppert is the father of four children and the grandfather of eight grandchildren, and has been the husband of a supportive wife, Faye, for 53 years.

Frank W. Huppert

Virginia Association of
Area Agencies on Aging
Danville, Virginia

A recipient of the Administration on Aging's initial anti-fraud, waste and



abuse grant in 1997, New Hampshire formed a unique partnership to protect its elderly citizens. NH's Operation Restore Trust project, known as Protecting Quality

Health Care, combines the skills, experience, knowledge and technology of three community partnerships: NH's State Health Insurance Program, called HICEAS (Health Insurance Counseling Education Assistance Service), NH Help Line, a 24 hour, toll-free, statewide network and the Division of Elderly and Adult Services, the designated State Unit on Aging. Since the beginning of the demonstration grant, over 311 volunteers, 50% of whom are retired professionals, have received 4,000 + complaints that have resulted in 34 fraud referrals. When NH Help Line receives inquiries concerning questionable medical practices, health insurance, or quality of care issues, the calls are immediately elevated to a specially trained HICEAS counselor for quick and confidential resolution. In addition to offering private consultations, HICEAS counselors also conduct on-site educational presentations at congregate meal sites, senior centers, etc. to assist beneficiaries in understanding Medicare policies and changes, to be smart health care consumers, and thereby protect themselves

Jody M. Michaud

New Hampshire Operation
Restore Trust
Salem, New Hampshire

from fraudulent or abusive practices.

Jody Michaud, who has worked 18 years in a busy medical practice, knows firsthand how rapidly changing health care and insurance issues can be confusing and hard to understand for the average person, especially older Medicare patients. That's why, when she read a quarterly Medicare newsletter, she learned about HICEAS. In 1996 she officially joined the program, extending her insurance expertise to volunteer work with the elderly population. And in 1997, she was excited to hear about the Medicare Fraud and Abuse project, and was one of the first volunteers to sign up, becoming the Regional Coordinator. As Jody says: "many times, I have seen the elderly patients pay for something that they did not understand. I enjoy helping them and I feel the need is tremendously in demand".

Jody and her husband Pete of 27 years live in Salem NH. They have three children and two new grandchildren. When Jody isn't volunteering with the HICEAS program, she enjoys visiting and caring for her mother.

CARIE, the Center for Advocacy for the Rights and Interests of the Elderly, is a



private non-profit organization dedicated to improving the well-being, rights, and autonomy of older adults through advocacy, education, and action. Since our inception in 1977, we have provided

outreach, consultation, and advocacy for older adults, their caregivers, and service providers. CARIE's Health Care Fraud Education Project is leading a collective effort to increase public awareness of the problem in Pennsylvania. Project volunteers receive training from experts on health care fraud, detection, and prevention. They then educate Medicare beneficiaries about health care fraud and ways to report it. Through its strategic outreach and communication plan, the project has informed thousands of individuals in the Philadelphia metropolitan area about health care fraud.

Now retired, Cecelia Okuri brought to CARIE a wealth of experience after having worked with children in the roles of registered nurse and substitute teacher, as well as psychotherapist at Temple University. She started advocating for older people in 1992 as an APPRISE health insurance counselor. Educating her peers about health care fraud became a natural extension of the advocacy work she was already doing. In 1997, when

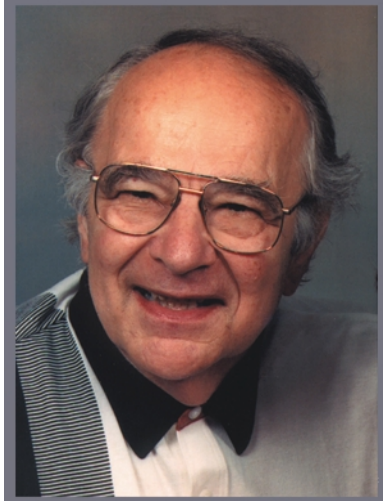
Cecelia Okuri

Center for Advocacy for the Rights and Interests of the Elderly
Philadelphia, Pennsylvania

the Health Care Fraud Education Project began, she became one of the project's first volunteer educators as she traveled to local senior centers. Shortly thereafter, Ms. Okuri made her film debut in the 1998 CARIE's video "Who Pays? You Pay." The video showcases Ms. Okuri in an inspirational presentation that cleverly depicts Medicare fraud issues using a garden theme as a metaphor. Finally, because of her outstanding and consistent work and her true dedication to our program, she was chosen this year as the consumer representative to CARIE's Board of Directors.

For these many accomplishments, we wish to salute Cecelia Okuri at the National Conference. Her dedication has been tireless and has resulted in the education of hundreds of Medicare beneficiaries. As our project grows and faces new challenges, we look forward to receiving insightful input from this valued member of our team.

As an initiative of the Minnesota Board of Aging, the Southeastern Minnesota



Medicare For Your Information Program (FYI) provides individuals in the community opportunities to educate a wide variety of audiences about Medicare fraud and abuse. Our volunteers

provide both counseling and referrals to local residents regarding Medicare and insurance.

As a former hospital, nursing home, and home health care administrator, Earl Schillo has brought a wealth of knowledge and experience to our agency. Because he began his professional career the year Medicare was inaugurated, he has encountered all the changes in the program firsthand. Drawing on his practice-based familiarity with the system, he began working with us 2 years ago as a Health Insurance Counseling Program Volunteer. In December 1999, he accepted additional responsibility for implementing the Medicare FYI initiative. This new responsibility dovetails very nicely with his career-long passion for educating seniors about the Federal program.

Mr. Schillo has distinguished himself by speaking to numerous senior organizations, church groups, service clubs, professional organizations, and other vol-

Earl Schillo

Minnesota Board of Aging
Rochester, Minnesota

unteers. Initially scheduled to offer 20 presentations, he made over 40 in just 7 months. He is not only energetic but adept at reading his audiences and tailoring his presentations accordingly. In addition, he has been able to provide on-the-spot counseling and referrals to individuals regarding Medicare and insurance.

With these accomplishments to his credit, we can enthusiastically recommend him for special honors during this ceremony. Our only regret is that we do not have 10 more Earls who can do as great a job as he has done these past 2 years.

The Atlanta Senior Watch Program began in 1999 as a Senior Medicare Patrol project. The



Atlanta Regional Commission, as the Area Agency on Aging for the 10-county metropolitan area, sponsors this program and has served as the local health insurance counseling

program for the past 8 years. Currently, 50 volunteers educate the public on ways to recognize, prevent, and report waste and abuse in Medicare and Medicaid.

Our present nominee, Sonya Smith, is a registered nurse who retired in 1988. She became involved in the AARP Health Advocacy Program and served as a national volunteer consultant and lead volunteer during the health care reform debate. Her initiative led to the first local health insurance counseling program. Many volunteers that she recruited early on continue to be active now. She was instrumental in attracting volunteers for Operation Red Flag, a project to inform professionals about Medicare and Medicaid fraud. Ms. Smith has recruited and coordinated a core of other Senior Patrol volunteers who make presentations throughout Atlanta. She has conducted hundreds of presentations herself in the community. These vary from small group information sessions to panels for statewide workshops and conferences.

Sonya P. Smith, R.N., B.S.N.

Atlanta Senior Watch Program
Atlanta, Georgia

In addition to her skills as an organizer and recruiter, Ms. Smith has played other important roles, such as hosting a weekly segment on the televised Older Adults Connection Program, including a series on Medicare fraud. She has also served on the national board of OWL—The Voice of Mid-Life and Older Women—for the past 4 years and been its local president for the past 3. In addition, she is a Home Care Technical Advisor for the Joint Commission on Accreditation of Hospitals.

We pay tribute to Sonya Smith today because her extensive contribution in the fight against Medicare and Medicare fraud has been a tremendous asset to the program and an invaluable resource to the older adults we serve. She has proven her commitment as a powerful advocate for older adults and as a community leader. She is also, we might note, a leader in the Stephen Ministry of her church and a Sunday school teacher as well.

The Medicare Patrol Project SCAMS (Senior Counselors Against Medicare Swindlers) is



one of the original Senior Medicare Patrol Project grantees. SCAMS is a project of California Health Advocates and is an integral part of the State's Health Insurance Counseling Advocacy Program (HICAP). We

have trained over 500 volunteer counselors and provided community education to over 70,000 Medicare beneficiaries. SCAMS' prevention program against fraud and abuse against the Medicare program has been extremely effective in conveying the message of detecting, reporting, and combating such abuse. One-to-one counseling services, as well as group education, are available through our programs.

A past employee of the Orange Unified School District, Evelyn Suskin has been a HICAP volunteer for the past 4 years and a SCAMS volunteer since the beginning of the program in 1997. She learned the ropes while struggling for the health care rights of her husband, a victim of Parkinson's disease. For 6 months after his death, a supply company continued to bill Medicare for his equipment. Her persistent challenge to this practice returned \$17,000 to the Medicare program in 1998 and led to coverage of SCAMS on ABC national news.

Evelyn Suskin

Senior Counselors Against
Medicare Swindlers
Laguna Hills, California

A talented thespian, Ms. Suskin helped create a skit-based presentation on fraud. This type of outreach has been not only entertaining, but also effective in demonstrating the pervasiveness of fraud in the community. Evelyn has taken her presentation on the road throughout Orange County, California.

SCAMS is pleased to recognize Evelyn Suskin as a fraud fighter/Medicare advocate in every sense of the term. An outstanding member of our SCAMS advisory board, she is an inspiration to all who meet her. Her thirst for knowledge is unending, which undoubtedly explains why she is an avid traveler and participant in Elder hostel programs.

The Coalition of Wisconsin Aging Groups (CWAG), a nonprofit grassroots



advocacy organization, was awarded 1 of the 12 original Senior Medicare Patrol grants in 1997. Over 400 retired senior volunteers were recruited and trained to be Fraud Spotters. Ap-

proximately 150 of those individuals continued in the program for the full 3 years as counselors and public educators. We also created and aired a national award-winning public service announcement that reached over 1 million individuals. A companion radio PSA aired over 54 stations statewide. This collaborative project involved partnerships with both Part A and Part B Medicare Contractors, the Eastern and Western District Offices of the U.S. Attorneys, the Wisconsin Attorney General's Office, the Medicaid Fraud Investigation Unit, the Office of Inspector General, the Bureau of Aging and Long Term Care Resources, and the Board on Aging and Long Term Care (State Ombudsman).

Ruth Swanson came to us as a retired registered nurse, having spent 22 enriching years in a family practice unit. She was our first volunteer, signing on before we even had the training ready to go. A veteran Medicare Helper trained under the AARP program, she is now working in the Golden Care Program of

Ruth Swanson, R.N.

Coalition of Wisconsin
Aging Groups
Oregon, Wisconsin

St. Mary's Hospital. As a former nurse, she understands the importance of finding and reporting suspected fraud, waste, and abuse in both Medicare and Medicaid. She appeared with our governor and attorney general at the governor's press conference announcing the awarding of the original grant. Her comments on that occasion emphasized how important it is for older people to learn how to monitor their own medical bills and to serve as peer trainers and counselors. In addition, she was one of the first volunteers to recognize problems with a mail order diabetic supply company and helped to gather information on one firm that resulted in a refund to one of the individuals whom she was counseling.

We are pleased on this occasion to honor Ruth Swanson. She and her husband of 46 years have 5 adult children and 16 grandchildren. She volunteers in her community and church, serving the elderly and the young through committees and the senior center.

Elders in Action is a nonprofit agency providing advocacy for older adults by



developing new services and resources and offering public education to benefit its constituency in greater Portland. It was formed in 1997 after operating as the Portland Multnomah Commission

on Aging for over 30 years. Today, our programs encompass comprehensive ombudsman services for housing, health care, and victims of elder crime and abuse. The Elder Friendly Certification staff inspects and certifies area businesses for their responsiveness to older consumers. Elders in Action formed the Medicare Fraud Squad in July 1999 to promote awareness and reporting of suspected Medicare fraud. The Fraud Squad joined several other community education projects, including a Senior Computer Learning Center, Aging Awareness Training, and Senior Scams and Frauds.

A retired elementary school teacher, Geraldine Trost joined our Fraud Squad with the first group of volunteers in January 2000. On her first speaking assignment for the project, she encountered a woman who had been unable to convince her insurance company that her husband's inoperable wheelchair was covered under their Medicare contract. Ms. Trost followed up by directing the

Geraldine Trost

Elders in Action Medicare
Fraud Squad
Oregon City, Oregon

woman to the Durable Medicare Equipment Regional Carrier. The representative gave assurances that the repairs would be covered and provided information needed to arrange them. In the end, the wife managed to have the wheelchair appropriately serviced. Ms. Trost thus recognized one of the classic abuses of Medicare managed care, underutilization, and was able to help one beneficiary successfully navigate the system to gain access to covered services.

In this conference, we publicly acknowledge the resourcefulness of Geraldine Trost, as well as her public spiritedness. She has volunteered at a migrant shelter, set up a school for homeless children, and tutored in rural Kentucky and at a nearby community college. She is a past-President of her AARP chapter and served on the Advisory Board for her local senior center. A widow, she is the mother of three and grandmother of three.