

## The Kitchen Table Kit

From *Medicare Survival Guide 2027: For Patients. For Families.* by Daniel Allen • [medicaresurvival.org](http://medicaresurvival.org)

Print these three pages. Use them at the kitchen table. Share them with anyone who needs them. They are free.

## Page 1 — The Six-Question Plan Test

Ask yourself these six questions every September, before Annual Enrollment opens October 15. Ten minutes, kitchen counter.

- 1. Did your health change in the last twelve months?**  YES  NO New diagnosis, new prescription, new mobility issue, new caregiving responsibility.
- 2. Did your plan change?**  YES  NO Open the Annual Notice of Change. Look past page one: premium, deductible, copays, drug list, out-of-pocket maximum, network.
- 3. Did your doctors change?**  YES  NO Anyone leave your network? Practice bought by a hospital system or private equity?
- 4. Did your prescriptions change?**  YES  NO New drug, higher tier, dropped from the list, or new “step therapy” rules.
- 5. Did your travel pattern change?**  YES  NO Snowbird? Months with the grandkids? Original Medicare travels with you. Most Medicare Advantage plans don’t.
- 6. Did your income change?**  YES  NO A spouse’s death, a pension that stopped, a move. You may now qualify for Extra Help or a Medicare Savings Program.

**Score it:** Any ONE yes: compare plans this year. TWO or more: call SHIP at **1-877-839-2675** this week. Free. No commission. Every state.

## Page 2 — The Porch Protocol

A package of medical equipment or supplies you never ordered is not a gift. It is a receipt for a claim filed in your name. Run these steps, in order.

- 1. Don't pay, don't panic, don't toss it.** You owe nothing, including return shipping. Unordered merchandise is yours to keep by federal rule.
- 2. Photograph everything.** Box, label, supplier name and phone number, contents.
- 3. Don't call only the number on the label.** Call YOUR OWN doctor's office: "Did anyone here order equipment or supplies for me?"
- 4. Pull your Medicare statement.** Find the charge that matches the box. Circle it. Watch the next two statements too.
- 5. Report the harvest, not just the box.** Senior Medicare Patrol: **1-877-808-2468**. Ask 1-800-MEDICARE if other suppliers are billing your number.
- 6. Refuse future deliveries.** Tell your mail carrier you refuse packages from that supplier.
- 7. Watch the three rental tells.** Medicare rents most equipment 13 months, then you own it. Circle rental charges that continue past month 13, after a return, or during a hospital stay.
- 8. Hold the wound care line.** Before anyone applies anything to a wound: "Has my treating physician ordered this, and may I see the order?" No order, no application.
- 9. Family: be the second reader.** Co-review one statement a month. The fraud's whole design assumes nobody close to the patient is looking.

## Page 3 — The Fridge Sheet

Tape this where the family can see it.

### The four rails (every scam runs on them)

**URGENCY · SECRECY · AUTHORITY · A WEIRD WAY TO PAY**

One rail: slow down. Two rails: it's a scam. No government agency or real bank takes gift cards, crypto, or sends a courier for cash. Ever.

### The nine words that kill a scam call

**“I’m going to hang up and call you back at your real number.”**

Set a family code word. If the voice on the phone can't say it, it isn't them, no matter what it sounds like.

### The free numbers

**SHIP** (free Medicare counseling, no commission): **1-877-839-2675**

**Senior Medicare Patrol** (report fraud and errors): **1-877-808-2468**

**Medicare**: **1-800-MEDICARE** (1-800-633-4227)

**Eldercare Locator** (your Area Agency on Aging): **1-800-677-1116**

**HHS Inspector General fraud hotline**: **1-800-HHS-TIPS** (1-800-447-8477)

**FTC scam reporting**: [reportfraud.ftc.gov](https://reportfraud.ftc.gov)

*From Medicare Survival Guide 2027 by Daniel Allen. Every claim in the book is sourced.  
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