

Examples of health care fraud

“Free” services – Glen received a “free” hearing test from his doctor, who was advertising his services from a booth at a local shopping mall. In order to receive the “free” hearing test, Glen was asked to complete a survey that included his health insurance information. Later, Glen reviewed his Explanation of Benefits (EOB) form from his health insurance company and discovered that his insurance plan was charged for the “free” hearing test.

Glen has never had any problems with his hearing and would not have taken the test if he had known there would be a charge for the service.

Phantom billing – Marian is a nursing home patient and needed to be transported to the hospital for a minor procedure. The nursing home called for an ambulance to transport Marian to and from the hospital. When Marian reviewed her Explanation of Benefits (EOB) forms, she discovered her insurance company was billed for thirteen additional trips to the hospital that never took place.

Identity theft/swapping identity – A doctor performed surgery on a man she believed to be Mark Peters. During a post-surgical office visit, the doctor’s assistant asked Mark to fill out some patient forms. Mark did not know basic personal information such as his social security number and date of birth. The man had taken a stranger’s insurance card and used it under a false identity.

Help us prevent health care fraud

There are several ways you can protect yourself while helping to curb health care fraud in Kansas:

- **Safeguard your insurance card** by treating it the same as a credit card. Don’t lend your insurance card to others and beware of “shoulder surfers” when you are using your card at a pharmacy or doctor’s office.
- **Beware of “free” services, especially if you’re asked to provide your insurance card.** The service may not be free and could be fraudulently charged to your insurance company.
- **Closely examine your “Explanation of Benefits” or EOB,** which you should receive in the mail following a doctor or hospital visit. Ensure the dates, places and services billed were the ones you received.



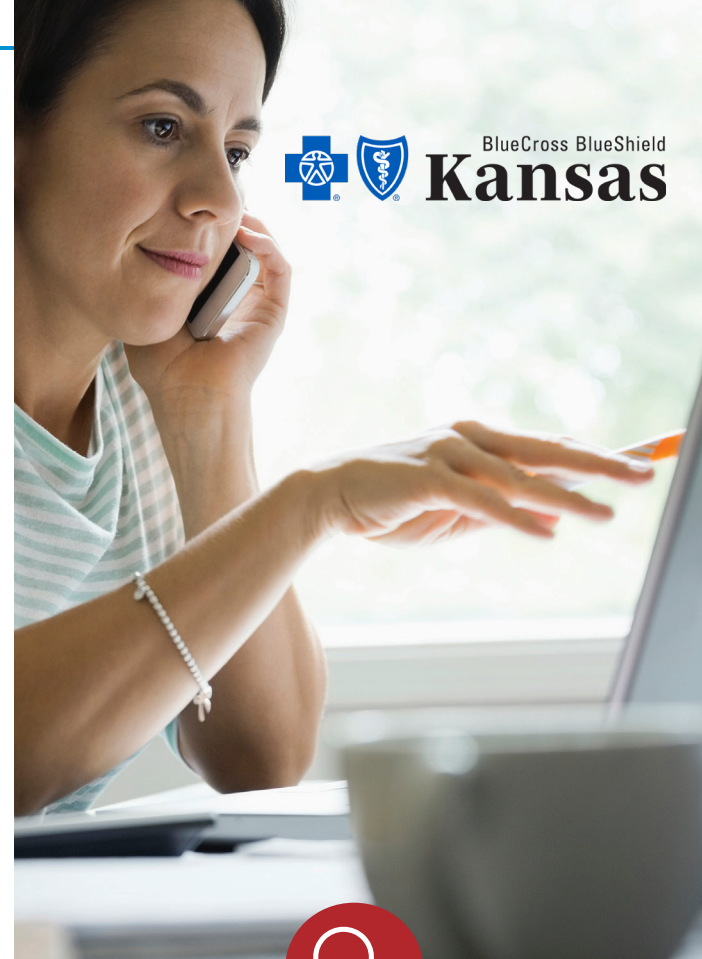
How to report suspected fraud:

Your assistance is vital in helping to identify, investigate, and prosecute fraud. If you think you’ve experienced fraud or suspect fraudulent activity, contact:

800-432-0216, ext. 6400 (toll-free)

785-291-6400 (in Topeka)

suspected.fraud@bcbsks.com



HELP US STOP HEALTH CARE FRAUD

What you need to know to detect and protect yourself against fraud

Blue Cross Blue Shield of Kansas is a member of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield companies.

How health care fraud impacts you

Rampant health care fraud can increase taxes, raise health care premiums, expose you to unnecessary medical procedures, and possibly jeopardize your safety. Here are the facts you need to know to keep you and your family safe.

Tens of billions in health care dollars are lost to fraud every year, resulting in higher insurance premiums and taxes for all Americans. Some schemes expose patients to medical procedures that are not only unnecessary, but unsafe, painful and extremely expensive.

Health care fraud occurs when a person or group of people intentionally deceives the health care system in order to receive unlawful health care benefits or payments. The impact of health care fraud is widespread and affects consumers, patients, communities and businesses within the entire health care system.

WHAT CAN YOU DO?

Blue Cross Blue Shield of Kansas

is committed to preventing fraud in our communities, and has a team of experts in our anti-fraud department who work with local, state and federal law enforcement to detect and prevent health care fraud. That department's biggest ally in the fight against health care fraud is YOU. This pamphlet contains information about fraud types and tips so you can partner with us to help protect yourself, your family and our communities from the dangerous effects of health care fraud.

Types of health care fraud

Health care providers, such as doctors and hospitals, as well as patients and consumers, can commit health care fraud. Below are some of the most common forms of health care fraud:

PROVIDER FRAUD

Phantom billing – Your provider bills for a service, visit or supplies you never received.

Upcoding – Your provider bills for a more expensive service such as a visit to a specialist when the patient actually saw a nurse or an intern, or for a complex office visit or procedure when a basic procedure was performed.

Unbundling – Submitting multiple bills for a single procedure.

NON-PROVIDER FRAUD

Pretending to be a health care professional – Delivering and billing for health care services or equipment without a proper license.

Identity theft – Using another person's health insurance card to obtain health care services or loaning one's ID card to someone who is not entitled to use it.

Doctor shopping – Bouncing from one doctor to another to obtain multiple prescriptions for controlled substances.

Bogus marketers – Misrepresenting the facts, usually by telephone, to illicit information such as one's medical identity number, to bill for non-rendered services, steal one's identity, or enroll someone into a benefit Plan that is fake or inferior to what was represented.

Beware of ACA-Related Scams

The Affordable Care Act (ACA) health care law can be confusing and has scammers devising schemes to prey on people who are new to purchasing insurance.

Follow these four simple tips to protect yourself and your loved ones against ACA-related scams:

- 1. If you have Medicare coverage, beware.**
No one currently on Medicare needs to sign up for new insurance or do anything related to the ACA. If you or a loved one is on Medicare and is contacted by someone about a new "ACA" card, beware of a scam.
- 2. New insurance isn't required for everyone.**
Under the ACA, nearly everyone must have health insurance or pay a penalty. But, Americans who already have insurance coverage generally do not need to do anything, unless they want to purchase a new policy.
- 3. Beware of unsolicited calls or visits.**
Do not give your personal information to anyone who calls or visits to talk about ACA-related health coverage, unless it is in response to an inquiry you made.
- 4. Be a smart shopper.** Make sure the company you are purchasing insurance from is legitimate. If you are unsure about the company or an agent, call your state health insurance department to ensure they are licensed in your state.