

# Educate yourself on health care fraud, waste and abuse

## What is it and how can you prevent it?

Health care fraud is a crime. **Fraud** is generally defined as knowingly and willfully executing, or attempting to execute, a scheme or deceit to defraud a health care or dental insurance or benefit program, or to obtain by fraudulent means any benefit or payment from the program.

Examples of provider health care fraud include:

- Billing for services that were never rendered
- Misrepresenting who provided the services
- Altering claim forms, electronic claim records or medical documentation
- Falsifying a patient's diagnosis to justify tests, surgeries or other procedures that are not medically necessary

Examples of consumer health care fraud include:

- Filing claims for services or medications not received
- Forging or altering bills or receipts
- Using someone else's coverage or insurance card
- Including ineligible dependents on your plan

**Waste** is over-utilization of services or other practices that results in unnecessary costs to the health care system. It is usually not caused by criminally negligent actions, but the misuse of resources.

Examples of waste include:

- Performing a large number of laboratory tests on a patient when the standard of care indicates that only a few tests were sufficient for treatment and/or diagnosis
- Medication and prescription refill errors

**Abuse** involves payment for items or services when there is no legal entitlement to that payment and the individual or provider has not knowingly and/or intentionally misrepresented facts to obtain payment.

Examples of abuse include:

- Misusing procedure or diagnosis codes on the claim (i.e., the way the service is coded on the claim does not comply with national or local coding guidelines or is not billed as rendered)
- Waiving patient copays, coinsurance or deductibles and over-billing the Federal Employees Health Benefits (FEHB) program carrier
- Billing for items or services that should not be paid for by the FEHB program such as never events (i.e., events that should never happen and are preventable)

## Help avoid and prevent health care fraud

Here are some easy ways you can protect yourself from health care fraud and keep medical and dental costs down for everyone.

- **Protect your health insurance ID card like a credit card.** In the wrong hands, a health insurance card is a license to steal. Don't give out policy numbers to door-to-door salespeople, telephone solicitors or over the internet. Be careful about disclosing your insurance information. If you lose your insurance ID card, report it to G.E.H.A immediately by calling the Fraud Hotline at **1-800-356-5803**. Additionally, go to [identitytheft.gov](https://www.identitytheft.gov) and follow the steps on the website to report the situation; contact local law enforcement regarding additional actions required.
- **Be informed.** Pay attention to the health care services you receive, keep good records of your medical care and closely review all medical bills you receive.
- **Read your policy and benefits statements.** Take time to read your policy, explanation of benefits statements and any paperwork you receive from your insurance company. Make sure you actually received the treatments for which your insurance was charged and question suspicious expenses. Are the dates of service documented on the forms correct? Were the services identified and billed for actually performed?
- **Beware of "free" offers.** Is it too good to be true? Offers of free health care services, tests or treatments are often fraud schemes designed to bill you and your insurance company illegally for thousands of dollars of treatments you never received.
- **Report fraud.** Call G.E.H.A's Fraud Hotline at **1-800-356-5803** immediately if you suspect you may be a victim of health care fraud.