

# Reporting suspected fraud or plan abuse

With your assistance, we can prevent health care fraud and plan abuse.

If you suspect any potential fraud or plan abuse, or any improprieties which may include fraudulent activity, please contact the Alberta Blue Cross fraud hotline toll free at **1-866-441-8477** or by e-mail to **fraudtips@ab.bluecross.ca**.

All information will be kept strictly confidential, including your identity. Suspicions of fraudulent activity may also be reported anonymously to the address below.

Mail to:  
Fraud Tips  
c/o Audit Services  
Alberta Blue Cross  
10009-108 Street  
Edmonton, AB T5J 3C5



For more information, or to report suspected fraud or plan abuse through our web site, please visit **[www.ab.bluecross.ca/aboutus/fraud-prevention.html](http://www.ab.bluecross.ca/aboutus/fraud-prevention.html)**

For general inquiries about your Alberta Blue Cross benefits, please contact Alberta Blue Cross Customer Services at **780-498-8000** in Edmonton and area, **403-234-9666** in Calgary and area or toll free at **1-800-661-6995**.

If you suspect health care fraud or plan abuse, please call the Alberta Blue Cross health care fraud hotline toll free at **1-866-441-8477**.

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# Your role



in the detection and prevention of health care fraud and benefit plan abuse

# Together we can prevent health care fraud and benefit plan abuse

The overwhelming majority of customers, health service providers and suppliers are honest and ethical in their dealings with Alberta Blue Cross. As a result, health care fraud and benefit plan abuse is rare. Unfortunately, however, it sometimes does occur.

Fraud and plan abuse causes benefit plan costs to rise, which means higher plan premiums for consumers—for Albertans like you. Every dollar of health care fraud and plan abuse must ultimately be paid by individual plan participants and plan sponsors.

At Alberta Blue Cross, we believe every dollar of health care fraud and plan abuse is a dollar too much. For this reason, **Alberta Blue Cross has a policy of zero tolerance toward any fraudulent abuse of the benefit plans we administer on behalf of our customers.** We actively

investigate and pursue all suspected fraudulent activities, and have extensive measures in place to detect and combat fraud. These measures include monitoring of claim patterns, auditing to ensure compliance with plan contracts and agreements, pursuing civil and criminal prosecution where evidence indicates fraudulent activity has occurred, and restitution where warranted. Every year, Alberta Blue Cross recovers thousands of dollars through auditing and fraud and plan abuse control measures—money that is returned to plan sponsors.

**Consumers and health care service providers are often the first line of defense** in battling health care fraud. Whether you're a plan member, plan sponsor or health care service provider, **you** play an important role in helping to combat suspected fraud and plan abuse.

## What is health care fraud or plan abuse?

Types of health care fraud and plan abuse include:

- **Identity theft** – Using another person's health benefits card or identification to obtain products or services or to impersonate that individual
- **False billing** – Claiming for products or services not provided, performed or received
- **Forgery or alteration of documentation** – including, but not limited to, enrolment information or claims information
- **Claiming for a more expensive service** than the service that was actually provided
- **Double doctoring** – Going from one prescriber to another in order to obtain multiple prescriptions for the same product
- **Misrepresenting services** – Performing uncovered services but claiming for different services that are covered
- **Unbundling** – Claiming separately for procedures that are actually part of a single procedure
- **Masquerading as health care professionals** – Delivering health care services without proper licenses

# Protect yourself against health care fraud and plan abuse

Preventing health care fraud and plan abuse starts with **you**. Protect yourself against health care fraud by being a smart consumer of health care services. Do your part to help reduce health care fraud—and you'll be doing your part to help protect the viability of your Alberta Blue Cross benefit plan.

- Be on the lookout for potential plan abuse or improprieties which may include fraud, and if you suspect or observe **any** potential fraudulent activity report it to us immediately.
- Be cautious of co-payment waivers, advertisements stating "covered by insurance," or proposing services because they are covered by insurance rather than based on need.
- Think of your health benefits card as being as valuable as a credit card. If lost or stolen, a health care card could be used for identity theft or to gain access to drugs and services that may permanently appear on your medical history or count toward your annual or lifetime benefit maximums.
- Closely examine your claim statements to ensure all products or services billed to you were the services received when you, or a member of your family, visited a health care provider. If there is any question or discrepancy, contact Alberta Blue Cross immediately.

