



# FRAUD PREVENTION TIPS

## March is International Fraud Prevention Month

You play an active role in protecting your benefit plan and in preventing benefit fraud and abuse. As an Alberta Blue Cross plan member, there are some responsibilities you should be aware of when visiting health care providers as you may unwittingly participate in fraudulent activity.

### Why should you care?

Increased premiums and reduced benefit levels are just two of the eventual costs of benefit fraud and plan abuse that you may experience. Don't allow benefit fraud and abuse to affect the value and range of benefits you currently receive.

If a health provider is found to be committing fraudulent claiming practices, Alberta Blue Cross has the right to **withhold direct billing privileges**. This means if you continue to see that provider, you would have to pay out-of-pocket in full. In some cases, we will suspend a provider from conducting business with Alberta Blue Cross and not allow payment of any claims from the provider as he/she is committing a breach of ethical practice.

It's important that you do not play a role—even unknowingly—in fraud and plan abuse. If you are found complicit in fraudulent activity, you may face charges along with the provider.

### What can you do to help?

- **Never give friends or strangers your policy numbers** or other information about your benefits plan, especially if they offer you cash or some other incentive.
- **Never sign a blank claim form** before or after visiting a health care provider and report those that ask you to do so. A claim form should always be completed before you sign it. Always ask for a copy.
- **Review anything you do sign.** Check to make sure the service provider information, the date of service on your claim and the patient's name listed are correct, the amount billed to the insurance company is the amount you paid and the service billed is the treatment, product or service you received.
- **Ask for copies of any form you sign.** Your signature is our legal assurance that the patient received the services appearing on the claim form, so be confident in anything you apply your signature to.
- **Never allow a claim to be submitted on your behalf prior to receiving the medical treatment, service or product.** For example, do not allow medical equipment or supplies to be charged to your benefit plan before you actually receive them.
- **Never accept credit for services or products you have not yet received.** For example, do not allow a massage therapist to claim for multiple treatments and state your account will have a credit for upcoming visits.

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- **Check your receipts.** Ensure your receipts are correct and reflect the service or treatment you actually received. If your health provider submits claims electronically for you, cross-check your copy of this information with the claims acknowledgement statement from Alberta Blue Cross. You should always receive a record or statement of your claim details from your health care provider, even if the payment was made automatically (as is the case when using your pay-direct drug card). Make sure these accurately reflect what was received. If there is a difference, report it!
- **Keep receipts.** It is important that you keep your receipts (both for services you paid and those submitted electronically) for two years. Alberta Blue Cross may request additional information from you regarding the services or products you received. Please respond to these requests so we can ensure the payment of your claim is correct.
- **Keep records of appointments, treatments and dates** so you have a personal medical history that you can refer to if you have to compare your records with a health provider's records.
- **Don't substitute products or services.** If a service provider suggests substituting one covered product or service for something that isn't covered under your benefits plan, or provides a receipt in the name of a family member who did not receive services, decline the offer. Otherwise, if audited, you would be found complicit of fraud.
- **Beware of "too good to be true" offers.** Find out why a provider is waiving your deductible or co-pay and don't take "free gifts" as an exchange.
- **Speak to your health care providers** about the services and products you receive. Are they necessary? Would the same treatment be used or product recommended if you didn't have benefit coverage?

### You are accountable

You play a role in protecting your benefit plan. Alberta Blue Cross has comprehensive measures in place to detect and prosecute fraud and plan abuse. If it's found through review that you knowingly participated in fraudulent activity, you may face charges.

### Report it!

If you are suspicious of any activity, offer or request from a health provider or medical equipment supplier—such as actions that provide little or no benefit to you but maximize payments to that particular provider or supplier based on your plan coverage—please call the Alberta Blue Cross Fraud Hotline toll free at 1-866-441-8477 or email [fraudtips@ab.bluecross.ca](mailto:fraudtips@ab.bluecross.ca). All information will be kept strictly confidential, including your identity. Suspicions of fraudulent activity may also be reported anonymously.

Take fraud and abuse seriously. People who commit fraud are in essence stealing from your plan. Don't allow inattention or a corrupt health service provider to undermine your benefits plan.