What is Health Care Fraud?

Health care fraud is not an innocent mistake, such as a keystroke error on a medical bill. Rather, Health care fraud is an intentional, unlawful and sometimes repetitive deception. The Blue Cross Blue Shield Association has estimated that billions in Health care dollars are lost to fraud each year and countless people are exposed to harmful or unnecessary care.

Health care fraud takes many forms, including:

- Deliberately submitting or filing false claims.
- Purposely misrepresenting a condition or the type of services provided.
- Intentionally omitting information about a condition, symptoms or services received.
- Using someone else's insurance ID card to receive services.

Health care fraud is committed by a very small number of people. Yet, the impact is costly and significant, leading to distrust among hospitals, doctors and patients. It also has an adverse effect on your Health care premiums and co-payments. In the end, the most potent weapon against Health care fraud is you.

Call **410-998-5480** or **1-800-336-4522** or e-mail **SIU@CareFirst.com** to report any fraudulent activity.

CareFirst BlueCross BlueShield has a dedicated Special Investigation Unit (SIU) staffed by seasoned professionals in Maryland and The District of Columbia. This team provides enhanced Health care fraud prevention, detection and investigation services to all our groups and members throughout our coverage area. CareFirst SIU embraces fraud and abuse awareness as an essential tool in preserving affordable, quality



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Health care. That's why we invest in numerous programs that set the industry standard for Health care fraud protection and why we work with our Sales Associates to offer individual or group fraud protocol and referral consultations.

- SIU works with your providers plus local, state and federal law enforcement agencies and industry organizations like the National Health Care Anti-Fraud Association to protect you from fraud.
- Each independent Blue Cross and Blue Shield company has its own investigative unit that actively pursues fraudulent activities and the recovery of premiums wasted on Health care fraud.
- Our computer systems and software technology help us analyze millions of claims for trends and patterns of suspicious billing activity and fraud.

How can you help and also refer suspected insurance fraud?

There are several ways you can protect yourself while helping to curb fraud:

- Safeguard your insurance ID card and Social Security Number.
- Beware of "free" services, especially if you're asked to provide your insurance ID card. The service may not be free and could be fraudulently charged to you or your insurance company.
- Compare your Explanation of Benefits statements to your medical bills to verify the reasons and the costs of any services you receive.

We're here if you have any questions or if you suspect fraud.

If you suspect fraud, please contact or send referrals to our SIU Director, Doug Mailhot.

Email:
SIU@CareFirst.com

Phone:
410-998-5480
Toll Free at **1-800-336-4522**.

Mail stop:
Maryland—02-745
National Capital Area—DC12-16

Mail to:
CareFirst BlueCross BlueShield,
10455 Mill Run Circle,
Owings Mills, MD 21117-5559

CareFirst

From the CareFirst BlueCross BlueShield family of health care plans.

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