

DENTAL CARE FRAUD



Important information for employees.

The impact of Dental fraud on you

You probably know that dental fraud affects Cigna, but did you know it can also contribute to the cost of your dental coverage and taxes? Additionally, fraud impacts customers who may receive unnecessary procedures or who may become victims of identity theft.

Cigna Special Investigations Unit (SIU)

The Cigna Special Investigations Unit (SIU) defines claims fraud broadly as “intentionally misrepresenting or concealing a material fact(s) in order to obtain money or property, such as health care coverage or benefits.” Fraud takes many forms, but by being aware of the most common types of fraud and taking simple measures, you can help identify and prevent dental fraud.

What you can do to help avoid or prevent dental fraud

1. Protect your dental plan ID card like a credit card. Only share your card when you need dental care. If you lose your card, report it to your Human Resources Department or call Cigna customer service at **800.244.6224**.
2. Understand the services you receive, keep records of your dental care and review your explanation of benefits statements.
3. Use the Cigna network of dental care professionals. The dentists in the Cigna network have been reviewed and have agreed to follow Cigna guidelines.
4. Do not accept money or any other incentives in exchange for use of your ID card or dental care.
5. Beware of “free” offers or incentives. Offers of free dental services, tests or treatments are often fraud schemes.
6. Use your common sense. If the offer seems too good to be true, report it.

Most common types of fraud

- › Dentists billing for services you did not receive
- › Dentists performing procedures you do not need
- › The dentist billing non-covered treatments (i.e., cosmetic procedures) as covered services
- › Offering money or other incentives (i.e., \$100.00) for going to a specific dentist or clinic
- › Offering money or other incentives (i.e., debt forgiveness) for referring coworkers, friends or family members to a specific dentist
- › Waiving customer/patient coinsurance, copays or deductibles (i.e., offering dental services with no customer cost)

To learn more about dental fraud or to report an issue, visit Cigna.com/reportfraud.

Together, all the way.®



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