

UNDERSTANDING HEALTH CARE FRAUD

What do you need to know?

WHAT IS HEALTH CARE FRAUD?

Fraud is committed when a dishonest health care provider or customer intentionally submits, or causes someone else to submit, false or misleading information. This is done in order to obtain more payments for medical expenses than were actually incurred.

Health care fraud can affect all parties... including you. Although only a small percentage of health care providers and customers commit fraud, all parties are disadvantaged in the long run as a result. As a plan member, it could mean a higher co-payment for you, lower coverage limits and increased premiums for your plan. That's why it's important to know what to look out for when it comes to recognising and reporting fraud, so that you can help prevent it. Your employer is fully supportive of this awareness programme.



REPORTING FRAUD

Cigna has a whistleblowing policy in place. If you suspect that a fellow plan member or health care provider has committed fraud or is engaging in committing fraudulent activities, there are several ways you can let us know. Rest assured: we guarantee strict confidentiality and a thorough investigation of all reports we receive.

1. Call our **fraud hotline** on + 32 3 217 68 71
2. Fill in the **fraud report form** on your personal webpages

WHAT ARE THE RISKS?

Fraud is a serious offence and anyone found to have engaged in any form of fraudulent activity could find himself or herself at risk of financial penalties, criminal charges and dismissal from their organisation.

HOW COULD YOU HELP PREVENT FRAUD?

The guidelines below have been put together based on confirmed fraudulent cases detected by Cigna. By following them, you can help Cigna prevent fraud.

- › Check whether the billed amount corresponds to the treatment you received, if you used our direct payment service.
- › Ask your health care provider whenever you do not understand the billed charges, did not receive the billed service or believe the service provided was not medically necessary.
- › Be careful of offers of 'free' medical tests or supplies in exchange for sharing a copy of your membership card.
- › Beware of publicity promising that Cigna will pay for certain care, supplies or equipment.
- › Never sign a blank document.
- › Always keep a copy of any document you sign.
- › Return any medical equipment to the supplier when you no longer need it and make sure you get a return receipt.
- › Never share your membership details or insurance certificate with anyone else.