



## Health Care Fraud Prevention

Health care fraud is costly. Fraud increases the cost of health care for everyone and increases your Federal Employees Health Benefits Program premium. Even a small amount of health care fraud can raise the cost of health care benefits for everyone. See how you can help avoid and prevent health care fraud.

### What is Health Care Fraud?

Health care fraud is a crime. It's committed when a dishonest provider or consumer intentionally submits, or causes someone else to submit, false or misleading information for use in determining the amount of health care benefits payable.

Some examples of health care fraud are:

#### **Providers**

- Billing for services not actually performed
- Upcoding – billing for a more costly service than the one actually performed
- Unbundling – billing each stage of a procedure as if it were a separate procedure
- Waiving patient co-pays or deductibles and over-billing the insurance carrier or benefit plan
- Misrepresenting procedures performed to obtain payment for non-covered services, such as cosmetic surgery
- Accepting kickbacks for patient referrals
- Falsifying a patient's diagnosis to justify tests, surgeries or other procedures that aren't medically necessary

#### **Members**

- Forging or altering bills or receipts
- Filing claims for services or medications not received
- Using someone else's coverage or insurance ID card
- Adding an ineligible person to a policy (like an overage dependent)





### Help Avoid and Prevent Health Care Fraud

Here are some easy ways you can protect yourself from health care fraud, and keep health care costs down for everyone:

- Ask questions about the services you receive, such as: Why are they needed? What do they cost?
- Fill out, sign and date one claim form at a time.
- Question advertisements or promotions that offer free tests, treatment or services – especially when the provider requests your insurance information or a copy of your SAMBA ID Card.
- In general, be careful about disclosing your insurance information. Protect your Cigna HealthCare ID card. It represents your benefits.
- Compare your Explanation of Benefits (EOB) and/or your medical bills with your records. Are the dates of service correct? Were the services actually performed?
- Let us know if a provider has a practice of waiving copayments or deductibles.

## How to Report Health Care Fraud

SAMBA, OPM, along with our partners Cigna and Express Scripts, allow members to report suspected fraud through various methods. **If you suspect fraud, please contact SAMBA immediately.**

	<b>Fraud Hot Line</b> <b>Online Reporting</b> <b>Write to</b>	800-638-6589 <a href="https://www.sambaplans.com/contact-us/">https://www.sambaplans.com/contact-us/</a> SAMBA Fraud Control Unit 11301 Old Georgetown Road Rockville, MD 20852
	<b>Fraud Hot Line</b> <b>Online Reporting</b> <b>Write to</b>	800-667-7145 <a href="mailto:specialinvestigations@cigna.com">specialinvestigations@cigna.com</a> Cigna Special Investigations 900 Cottage Grove Road W3SIU Hartford, CT 06152
	<b>Fraud Hot Line</b> <b>Online Reporting</b> <b>Write to</b>	866-216-7096 <a href="mailto:fraudtip@express-scripts.com">fraudtip@express-scripts.com</a> Express Scripts 1 Express Way Attention: Fraud Tip Hotline St. Louis, MO 63121
	<b>Fraud Hot Line</b> <b>Online Reporting</b> <b>Write to</b>	877-499-7295 <a href="https://www.opm.gov/our-inspector-general/hotline-to-report-fraud-waste-or-abuse/complaint-form/">https://www.opm.gov/our-inspector-general/hotline-to-report-fraud-waste-or-abuse/complaint-form/</a> US Office of Personnel Management Office of the inspector General Fraud Hotline 1900 E Street, NW, Room 6400 Washington, DC 20415-1100