

Top 10 Things to Know About Healthcare Fraud

NewsUSA

(NU) - Did you know healthcare fraud costs American consumers as much as \$1 out of every \$7 spent on healthcare?

The National Healthcare Anti-Fraud Association estimates fraud costs Americans about \$33 billion to \$55 billion annually. That's about 3 percent to 5 percent of the nation's healthcare spending.

Blue Cross and Blue Shield Plans saved nearly \$250 million last year through aggressive healthcare fraud investigations, improved coordination and increased information sharing between private and public law officials.

In order to help consumers combat this problem, Blue Cross and Blue Shield Association is educating the public with a booklet about healthcare fraud. In it, Blue Cross and Blue Shield Association notes that the majority of people who work in the healthcare system are honest. However, consumers should be aware of some common schemes, including:

- **Phantom billing.** Charging for services never performed or using real patient names and health insurance information as the basis for fabricating claims.

- **Upcoding.** Charging for a more expensive service such as a visit to a physician when the patient actually saw a nurse or a physician assistant.

- **Doctor shopping.** Bouncing from one doctor to another in order to obtain multiple prescriptions for controlled substances.

- **Providing unnecessary care.** This includes unnecessary tests, surgeries and other procedures.

- **Misrepresenting services.** Performing uncovered services, but billing insurance companies for different services that are covered.

- **Unbundling.** Charging separately for procedures that are actually part of a single procedure.

- **Masquerading as healthcare professionals.** Delivering healthcare services when they are not licensed to do so.

Here are some tips on what consumers can do if they suspect healthcare fraud:

- **Recognize healthcare scams.** When it sounds "too good to be true," it probably is. Consumers should be cautious of free medical exams, co-payment waivers or advertisements stating "covered by insurance."

- **Treat your healthcare card like your credit card.** If lost or stolen, a healthcare card could be used to gain access to prescriptions and services that may permanently appear on your medical history.

- **Closely examine your "Explanation of Benefits" from your health insurer.** Be sure the service billed was the service received when you or a member of your family visited a healthcare provider. If there is a discrepancy, call the provider first since in most cases it is a clerical error. However, if you are unable to resolve the matter, contact your health plan immediately.

Many Blue Cross and Blue Shield Plans have established fraud hotlines for consumers to report suspected fraud. Just visit www.bcbs.com to link to Web sites for Blue Cross and Blue Shield Plans nationwide.