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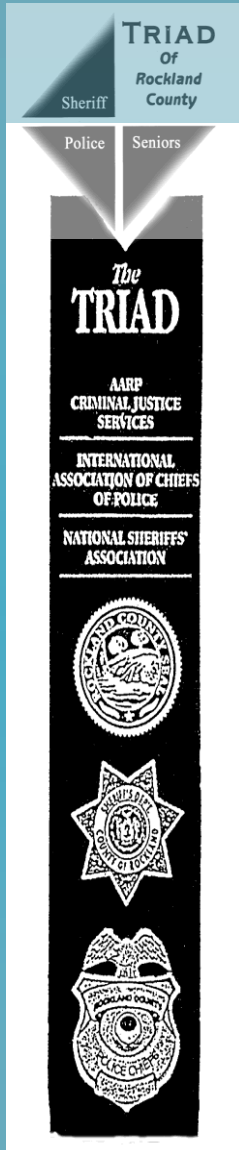
Rockland County TRIAD Program

Reducing Crimes Against Seniors

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Health Insurance Frauds



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Medical Equipment Fraud: Equipment manufacturers offer "free" products to individuals. Insurers are then charged for products that were not needed and/or may not have been delivered.

"Rolling Lab" Schemes: Unnecessary and sometimes fake tests are given to individuals at health clubs, retirement homes, or shopping malls and billed to insurance companies or Medicare.

Services Not Performed: Customers or insurance providers bill insurers for services never rendered by changing bills or submitting fake ones.

Medicare Fraud: Medicare fraud can take the form of any of the health insurance frauds described above. Senior citizens are frequent targets of Medicare schemes, especially by medical equipment manufacturers who offer seniors free medical products in exchange for their Medicare numbers. Because a physician has to sign a form certifying that equipment or testing is needed before Medicare pays for it, con-artists fake signatures or bribe corrupt doctors to sign the forms. Once a signature is in place, the manufacturers bill Medicare for merchandise or service that was not needed, not ordered, or never provided.

Some Tips to Avoiding Health Insurance Frauds

1. Never sign blank insurance claim forms.
2. Never give blanket authorization to a medical provider to bill for services rendered.
3. Ask your medical providers what they will charge and what you will be expected to pay out-of-pocket.
4. Carefully review your insurer's explanation of the benefits statement. Call your insurer and provider if you have questions.
5. Do not do business with door-to-door or telephone salespeople who tell you that services of medical equipment are free.
6. Give your insurance/Medicare identification only to those who have provided you with medical services.
7. Keep accurate records of all health care appointments.
8. Know if your physician ordered equipment for you.

If you have any suspicions or indications of possible health insurance fraud, contact your insurer and let your feelings be known. Most insurers have special units within their company dedicated to investigating the merits of a questionable claim that has been submitted to them.

Counterfeit Prescription Drugs

Some Tips to Avoiding Counterfeit Prescription Drugs

1. Be mindful of appearance. Closely examine the packaging and lot numbers of prescription drugs and be alert of any changes from one prescription to the next.
2. Consult your pharmacist or physician if your prescription drug looks suspicious.
3. Alert your pharmacist and physician immediately if your medication causes adverse side effects or if your condition does not improve.
4. Use caution when purchasing drugs on the Internet. Do not purchase medications from unlicensed online distributors or those who sell medications without a prescription. Reputable online pharmacies will have a seal of approval called the Verified Internet Pharmacy Practice Site (VIPPS), provided by the Association of Boards of Pharmacy in the United States.
5. Product promotions or cost reductions and other "special deals" may be associated with counterfeit product promotion.



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Fraudulent "Anti-Aging" Products

Some Tips to Avoiding Fraudulent "Anti-Aging" Products

1. If it sounds too good to be true, it probably is. Watch out for "Secret Formulas" or "Breakthroughs."
2. Don't be afraid to ask questions about the product. Find out exactly what it should do for you and what it should not.
3. Research a product thoroughly before buying it. Call the Better Business Bureau to find out if other people have complained about the product.
4. Be wary of products that purport to cure a wide variety of illnesses (particularly serious ones) that don't appear to be related.
5. Testimonials and/or celebrity endorsements are often misleading.
6. Be very careful of products that are marketed as having no side effects.
7. Products that are advertised as making visits to a physician unnecessary should be questioned.
8. Always consult your doctor before taking any dietary or nutritional supplement.

BE AWARE!



BE ALERT!