WELLFLEET

Most healthcare claims are not fraudulent but a few health care providers, third parties, or even members cannot resist the urge to attempt to commit healthcare fraud.  It represents a serious threat to you.

**WHAT IS HEALTHCARE FRAUD?**
Healthcare fraud is the intentional deception or misrepresentation of a healthcare transaction by a provider, member or another party in a transaction for the sake of receiving an unauthorized benefit or financial gain.  Any person who knowingly presents a false or fraudulent healthcare claim for payment of a benefit or of a loss, or knowingly presents false information in an application for insurance, is guilty of a crime and may be subject to fines and confinement in prison.

**HEALTHCARE FRAUD IS NOT A VICTIMLESS CRIME**
Healthcare provider fraud can cause you to pay for treatments you never needed, or possibly never received.  This in turn will lead to increased premiums and can even jeopardize your credit rating.  Healthcare fraud such as identity theft may cap the treatment you receive or even result in the creation of incorrect medical diagnosis - - false records that may impact your care for years to come (e.g., bogus mental health diagnosis, STD test results, etc.).

**COMMON TYPES OF HEALTHCARE FRAUD**
- Healthcare fraud committed by a provider include:
  - Billing for services that were never rendered
  - Providing medically unnecessary services
  - Falsifying a diagnosis to justify additional tests
  - Balance-billing you, beyond a rate previously agreed to
  - Waiving copays with the intent of inflating the rate charged to a carrier

- Identity Theft Include:
  - Using another member's coverage or insurance fraud
  - Filing claims for services or medications never received

**HOW TO REPORT A CONCERN**
Please email your concerns at: fraud@wellfleetinsurance.com

**HOW CAN YOU HELP PREVENT HEALTHCARE FRAUD?**
- Protect your member ID
- Protect your medical information
- Be skeptical of "free" services you see being advertised by people or companies you do not know
- Read your explanation of benefit statement
- Report suspected instances of healthcare fraud

Learn more about healthcare fraud at the National Health Care Anti-Fraud Association (NHCAA).