

Help Stop Health Care Fraud

The National Health Care Anti-Fraud Association estimates health care fraud costs Americans about \$60 billion annually. That's at least 3 percent of the nation's health care spending.

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

The great majority of people who work in the health care system are honest. However, consumers should be aware of some common schemes:

- **Phantom billing.** Charging for services never performed or using real patient names and health insurance information for false claims.
- **Upcoding.** Charging for a more expensive service than what was delivered, such as a visit to a physician when the patient actually saw a nurse or a physician's 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 health care professionals.** Health care services being delivered by people who are not licensed to do so.

What can consumers do if they suspect health care fraud?

- **Recognize health care scams.** When it sounds "too good to be true," it probably is. Consumers should be cautious of free medical exams, copayment waivers, or advertisements stating "covered by insurance."
- **Treat your health care card like your credit card.** If lost or stolen, a health care 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 health care provider. If there is a discrepancy, call the provider first since in most cases it is simply a clerical error. However, if you are unable to resolve the matter, contact your health plan immediately.

For BCBSNM Members:

If you suspect health care fraud, call 1-888-841-7998.

