

# Working together to Combat Healthcare Fraud

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# Agenda

- Healthcare Benefits 101
- Healthcare Fraud
- Corporate Provider Services
- The Audit Process
- Question Period



# Healthcare Benefits 101

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The basics of health  
Benefit insurance

# Healthcare Benefits 101

- Group Business
  - Employee benefits
  - Fully Insured vs. Administered Services (third-party payer)
  - No medical underwriting
  - Mandatory enrolment
- Individual Health Benefits
  - Medically underwritten
  - Plan exclusions and restrictions

# Health Care Fraud

Detect. Prevent. Eliminate.

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# Common Health Care Fraud Schemes

- Billing for services not rendered
- Upcoding and unbundling services
- Billing for a non-covered service as a covered service
- Misrepresenting dates, locations and providers of service
- Waiving of deductibles and/or co-payments
- Incorrect reporting of diagnoses or procedures
- Overutilization of services

# Corporate Provider Services

Group and Individual  
Business Audit Team

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# Our Team

- Certifications and designations
- Experience and background
- Industry involvement
- Awareness and deterrence



# What We Do

## Conduct Audits

- Provider and plan member
- Desk and on-site

## Recoveries and Deterrence

- Recovering funds
- Mitigating subsequent losses

## Prevention and Risk Mitigation

- Enhancements to Benefit Design
- Audit Rights

# The Audit Process

## Managing Risks and Ensuring Compliance

# Managing Risks

## Audit Process

- Selection Process
- Profiling
- Gathering Data
- Verification and Validation
- Sharing our Findings

## Expectations Management

- Our Expectations from a Provider
- A Provider's Expectations from Us

# Ensuring Compliance

- Knowledge of Benefits and Benefit Grid
- Provider Number Ownership
- Proof of Service
- Patient Treatment Files

# Consent and Privacy

- Privacy and confidentiality
- Consent / Disclosure
  - Plan Member Benefit Cards
  - Claim Forms
  - Member and Provider Electronic Claims
- Audit Rights
- Privacy Laws and Regulations

# Conclusion

## How to reach us:

[StopFraud@medavie.bluecross.ca](mailto:StopFraud@medavie.bluecross.ca)

## Medavie Blue Cross Fraud and Ethics Reporting Service

1-877-412-8809

[www.medavie.bluecross.confidenceline.net](http://www.medavie.bluecross.confidenceline.net)

## Fraud Prevention and Services

[www.medavie.bluecross.ca](http://www.medavie.bluecross.ca)

– Fraud Prevention Section

# Thank You!