

Mission In Motion

Health & Wellness

August 17, 2012

News from the Blues

Share the Wellness

Summer Tip



Preventing Health Care Fraud

More than \$100 billion was linked to health care fraud last year. And more cases of fraud are on the rise. Health care fraud is part of the growing cost of health care. Blue Cross and Blue Shield of Texas (BCBSTX) assembled a few tips you can use for helping to protect yourself from health care fraud:

Guard your health insurance and personal information such as insurance ID number, social security number and date of birth carefully. Be careful with the information you share online. Many criminals are taking advantage of lapsed security that may occur as doctors are transitioning to digital records to comply with the deadline for all Americans to have electronic medical records. Fortunately, BCBSTX uses the latest technology and proven security measures to keep your online information safe and secure. Be sure to notify BCBSTX if your health insurance card is lost or stolen.

Be certain that all of your suggested tests are medically necessary and are being performed by your doctor or medical professional. Although the majority of doctors have your health in mind, there has been an increase in dishonest medical professionals ordering unnecessary tests for their financial gain.

You probably already review your credit card statements each month to make sure your purchases are accurate. Take the time each month to review all of your Explanation of Benefits (EOB) forms for the same reason. Make sure the exams, procedures and tests billed were the ones you actually had with the doctor who treated you. Maintain your own records of care and question doctors if there is a concern about services or bills.

Beware of sales pitches involving the recent national health care legislation, the Affordable Care Act, such as getting coverage during a "limited enrollment period" that marketers falsely claim was made a part of the legislation. Do not share your personal or membership information with these marketers.

Be careful with "free" services or drug samples. Some health care doctors falsely claim to provide "free" services for care such as screenings as a way to collect health insurance information. Be suspicious if the provider of a quick "free" screening asks for insurance information or finds a problem with almost every person screened. Also, if you receive free or sample drugs, check your EOB to make sure you weren't billed.

Sources: CNNMoney: Health Care: A 'goldmine' for fraudsters / FierceHealthPayer: Prosecution is key to fraud prevention

Blue Cross and Blue Shield of Texas maintains a toll-free hotline to help combat health care fraud. You are encouraged to please report all suspicious claims, concerns or billing practices to the hotline at 800-543-0867. All calls are confidential and you may remain anonymous.

