



taking care of our own

## FRAUD AWARENESS WEEK



Did you know that if your medical aid information falls into the wrong hands, your details can be used to submit claims that are fraudulent, wasteful or abusive.

It is imperative that you proceed with caution when disclosing any personal information regarding your medical aid, beneficiaries, etc.

Always notify your medical aid right away if, for example, you misplace your membership card, if claims for services you did not receive are submitted or if you think your details were used by someone else.



Record-keeping is a fundamental key to preventing fraudulent, or wasteful claims.

Ensure that you keep records of your medical care, enquire about the services you receive from your healthcare provider and carefully verify any accounts you receive for medical services rendered to you or your dependants.



If you believe that you are a victim of medical aid fraud or know someone who is involved in medical aid fraud, please contact the relevant hotline and report the matter.

### A few common types of fraud, waste and/or abuse to be aware of:

- |                          |                                                                                                                 |
|--------------------------|-----------------------------------------------------------------------------------------------------------------|
| ▶ <b>Upcoding</b>        | The submission of unnecessary billing codes by healthcare providers to claim more money.                        |
| ▶ <b>Double billing</b>  | Submitting multiple claims for the same service to the same beneficiary on the same day or a day apart.         |
| ▶ <b>Phantom billing</b> | Submitting claims for services that were not rendered or products that were not received.                       |
| ▶ <b>Ghost patients</b>  | Consultations seemingly with the main member, where the actual patient is not a beneficiary of the medical aid. |

Help us help you reduce medical aid fraud, waste and abuse

