

Mimi just had surgery on her hand. She went to a physical therapy clinic who only had one therapist covered by her insurance plan. But Mimi received therapy from a non-covered therapist. The Physical Therapy Clinic altered the treatment records representing to the insurance that the therapist covered by insurance performed the treatments in order to get paid.

The Physical Therapy Clinic committed insurance fraud, a serious crime in Utah. If Mimi was aware of this plan, she also committed insurance fraud. **In fact, it is most often considered a felony.**

Those convicted of the crime face fines, legal fees, restitution, even prison time. Not to mention a wide range of personal and professional consequences, such as job loss and harm to reputations and relationships. It's a crime that goes on your permanent record.



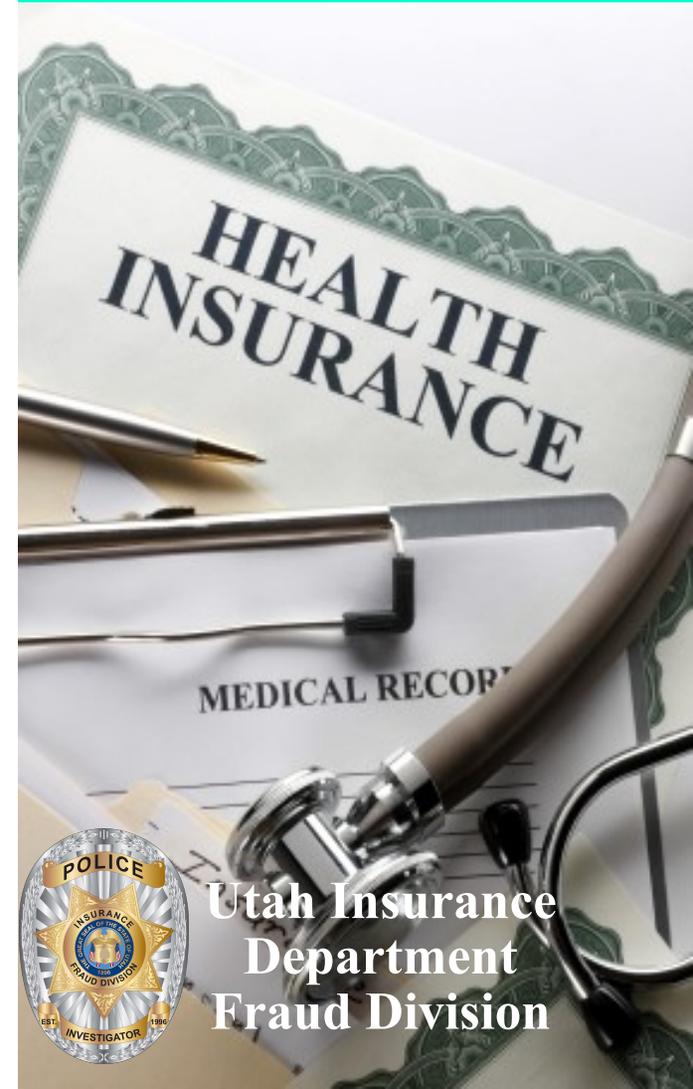
**UTAH INSURANCE
DEPARTMENT
FRAUD DIVISION**

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HEALTH INSURANCE FRAUD

**IS A SERIOUS
CRIME.**



**Utah Insurance
Department
Fraud Division**

THE CRIME...

When false or misleading information is given to a health insurance company in order to receive unauthorized benefits, that is insurance fraud. Fraud can be committed by the insured person or the provider of health services with the unlawfully obtained funds going to the policy holder, the health provider, or even a third party.

An insured individual can commit health insurance fraud by:

- allowing someone else to use his or her identity and insurance information to obtain health care services;
- using benefits to pay for prescriptions that were not prescribed by a doctor; and

A Health care provider can commit fraudulent acts by:

- billing for services, procedures and/or supplies that were never rendered;
- charging for more expensive services than those actually provided;
- performing unnecessary services for the purpose of financial gain;
- falsifying a patient's diagnosis to justify tests, surgeries or other procedures;
- billing for each step of a single procedure as if it were a separate procedure; and
- paying money (kickbacks) to people for referral of motor vehicle accident victims for treatment.

Chris was the only one in his family with health insurance. Chris let his brother and cousin use his health care card pretending to be him in order to receive health care benefits they were not entitled to receive.

A dentist provides crowns for a patient. The dentist bills insurance for crowns made with high noble materials when a lesser material was used. Or the dentist bills for a tooth filing on more sides of the tooth than were actually provided.

CONSEQUENCES...

Many health insurance policies include a maximum life time dollar value of benefits for some treatments such as dental care. Fraudulent practices such as misrepresenting the type of service provided, robs consumers of benefits. This is because these services apply toward the consumers life time maximum benefits. This is one reason why health insurance fraud is such a serious crime.

As with all types of insurance fraud, Utah considers many types of medical insurance fraud a felony. Violators can spend up to 15 years in prison and pay up to \$10,000 in fines, as well as restitution to the health insurance company. There are also many other associated expenses, such as court costs and legal fees. Plus, those found guilty of insurance fraud have the stigmas and limitations of being a convicted felon to carry with them for life.

To learn more about insurance fraud and how you can prevent it, visit www.ifd.utah.gov

PREVENTION...

Individuals with health insurance can avoid committing fraud and at the same time be aware of possible providers' fraudulent acts.

First, understand your policy and what it covers, such as the co-payment amounts and other details. Understand the policy is specific as to who it covers. Never attempt to use it to receive medical services for someone who is not authorized to receive it.

Each time you are billed for a visit, check your statement to ensure the type and number of services provided are correct, and that each service has been rendered. Make sure details, such as the date of service, are accurate and the proper copayment amount was charged or collected.

Learning all you can about health insurance fraud will help you avoid costly and life changing situations. And, in all aspects of your dealings with health insurance, make sure the information you provide is truthful and accurate.