

Preventing fraud

Handy tips to help you spot wrongdoing

Fraud checklist for consumers

Be suspicious if providers of medical or dental services or supplies:

- Bill significantly more than other doctors for treatment you've had in the past
- Offer treatment while promising you won't have to pay the balance due after insurance pays
- Offer to bill your insurance for services that weren't performed in order to cover your out-of-pocket costs
- Bill insurance when you used a coupon for "free services"
- Bill insurance for services you don't think were rendered
- Order what appear to be more tests than are necessary
- Want you to bring other family members with you to your appointments to treat them for the same condition, even if they don't have the same medical complaints as you
- Ask you to fill a prescription and bring the medicines back to their office
- Bill for treatment you haven't received yet
- Call to offer you "free" medical equipment your doctor didn't order
- Call to offer getting certification for medical equipment neither you nor your doctor previously discussed using



Fraud checklist for employees

When reviewing claims, be suspicious of:

- Excessive purchases of controlled medicines — this could include the use of numerous prescribing physicians and/or pharmacies
- The provider being in a different geographical area than the claimant
- Member reimbursement claims submitted without proof of payment (credit card receipt or copy of canceled check)
- The employee and dependent having different last names
- Different dates of birth or Social Security numbers than what's in our system
- Many patients in the same group having the same diagnosis
- A new spouse being added to the policy the same date the prior spouse is removed
- Requests for information regarding full-time students that isn't available
- The condition not appearing to warrant the treatment billed
- The amount billed not seeming reasonable for the CPT code/service being billed
- Other insurance not being reported, even though there's information on file that the spouse is employed
- Bills that show services were performed on dates that are different from the actual dates services were performed
- Erasures, strikeouts or other alterations on the claim form
- Pressure from the claimant or provider to pay the claim quickly, and continually sending in claims
- Unsigned enrollment forms, or the signature on enrollment forms not matching the signature on other forms
- Significant changes in enrollment (except large groups or national accounts)

Suspect fraudulent activity?

Call our hotline at **1-800-338-6361** or

email us at **AetnaSIU@aetna.com**.

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