

## Medicaid Fraud and Abuse

Fraud is a big concern in the health care industry. AlaHealth is working to stop fraud that impacts our customers, whether it is health care fraud, such as filing false claims, or electronic fraud, such as fake emails and web sites. We need your help to find fraud. Medicaid members, doctors and the general public are encouraged to confidentially report any suspected fraud or abuse. Please click on the links below to learn more about fraud and abuse.

- [What is Fraud and Abuse](#)
- [Protect your identity; protect your health](#)
- [Learn how to identify fraud and abuse](#)
- [Learn how to identify fraudulent emails](#)
- [Report suspected fraud and abuse](#)
- [Fraud and Abuse Tips](#)

### What is Fraud and Abuse?

The Alabama Medicaid Agency states: Fraud is defined as an intentional deception or intentional misrepresentation made by a person with the knowledge that the deception could result in some unauthorized personal benefit or unauthorized benefit to some other person.

Examples of doctor fraud/abuse include:

- Billing for services that the patient did not get
- Charging members for services over and above that paid for by Medicaid
- Double billing or other illegal billing practices
- Submitting false medical diplomas or licenses in order to qualify as a Medicaid provider
- Ordering tests, prescriptions or procedures that a patient does not need
- Rebating or accepting a fee or a portion of a fee for a Medicaid patient referral
- Failing to repay or make arrangements for the repayment of identified overpayments

Examples of recipient fraud/abuse include:

- Allowing others to use your insurance card to get services
- Not keeping your insurance card safe
- Getting excessive drugs, services or supplies that are not medically necessary on purpose.
- Working with doctors in order to get services or supplies covered by your insurance
- Providing false information in order to qualify for Medicaid.

[Click here for official education and training resources](#) from the Centers for Medicare and Medicaid Services (CMS) Center for Program Integrity

### **Protect Your Identity; Protect Your Health**

You've probably heard about the dangers of identity theft - it can damage your credit, your reputation, and cost you time and money to undo the damage. But did you know it can endanger your health and could even be deadly?

- [Why should I be concerned about identity theft?](#)
- [How can identity theft affect my health?](#)
- [What can I do to protect my identity?](#)
- [What should I do if I'm a victim of identity theft?](#)
- [Additional resources](#)

## Why should I be concerned about identity theft?

Identity theft not only causes frustration, anger and stress, it can rob you of your good name and destroy your credit. Victims spend a lot of time and money trying to fix issues related to identity theft. It can take months or years to undo the damage.

Here are ways that thieves use the information they steal from you:

- They use your credit card number to make purchases on your account.
- They open new credit card accounts in your name and run up charges. When the bills aren't paid, it shows up on your credit report.
- They get loans for houses or cars in your name.
- They get identification, such as a driver's license, with your name and their picture.
- They drain your bank account by authorizing electronic transfers or writing counterfeit checks.
- They open bank accounts in your name and write bad checks.
- They file fraudulent tax returns in your name.
- They commit crimes with your name, resulting in warrants for your arrest.
- They use your insurance information to receive healthcare services.

## How can identity theft affect my health?

If someone steals your identity and uses it to get healthcare services, your medical history could be affected and result in:

- Receiving the wrong blood type if you ever need a transfusion;
- Getting a medication you're allergic to;
- Being refused medication or therapy because your medical history shows you have an allergy to it;
- It can be hard to get life or health insurance; and
- Endangering your employment if substance abuse is listed.

## What can I do to protect my identity?

Protecting your identity is important for many reasons, one of which is safeguarding your health. Nothing is foolproof against the best identity thieves, but by taking a few precautions, you can decrease your chance of becoming a victim.

- Protect your Social Security number. Don't have it printed on your driver's license, checks or other materials, and don't carry your Social Security card in your wallet. Give out your Social Security number only when it's absolutely necessary.
- Safeguard your AlaHealth ID card.
- Review your AlaHealth Processed Claim Reports to ensure they are accurate.
- Shred papers that have personal or financial information before discarding it. This includes preapproved credit card and loan applications, and materials that include your personal health information.
- Do not give out personal information to people you don't know over the phone, through the mail or on the Internet.
- When entering personal or financial information on the Internet, be sure the website you are using is secure. Look for the lock icon on your browser or https in the web address. This means the site is encrypted and has a security certificate. Also, be sure to install antivirus and firewall software on your computer.
- Do not click on links in unsolicited emails.
- Destroy expired credit and ATM cards.
- Order a copy of your credit report every year and look for discrepancies.
- Review bills, bank statements and other financial accounts for suspicious activity.

# What should I do if I'm a victim of identity theft?

If you think that your identity information has been stolen, follow these steps immediately:

1. Place a "Fraud Alert" on your credit reports and review them carefully. This will make it harder for thieves to open accounts in your name or change open accounts. Call any of the three nationwide consumer reporting companies to put a fraud alert on your credit report:
  - Equifax: 1 800 525-6285
  - Experian: 1 888 EXPERIAN (397-3742)
  - TransUnion: 1 800 680-7289
2. Close any accounts that you think have been tampered with or opened fraudulently. Talk to someone in the security or fraud department at that company. Follow up in writing, including copies of supporting documents. Keep the original supporting documents with copies of your letters in your files
3. File a police report. This will come in handy if creditors require proof of the crime.
4. Report the theft to the Federal Trade Commission (FTC). This helps law enforcement officials investigate identify theft and increases the chance of stopping the criminals. To file a report with the FTC:
  - Visit [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).
  - Call 1 877 ID-THEFT (438-4338).
  - Send a letter to:  
Identity Theft Clearinghouse  
Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580

For medical identity theft:

1. Contact your doctor and request the correction of false claim and medical history.
2. Notify your health insurance company of the incident.
3. Also, report the fraud to the Social Security Administration and Medical Information Bureau.

If you're an AlaHealth customer and suspect fraudulent activity, report it to Fraud and Abuse by [completing the online form](#) or call our fraud hotline at: 1-855-771-5111

## Additional Resources

- Federal Trade Commission: [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)
- World Privacy Forum: [www.worldprivacyforum.org](http://www.worldprivacyforum.org)
- United States Postal Inspection Service: [postalinspectors.uspis.gov](http://postalinspectors.uspis.gov)
- Identity Theft Resource Center: [www.idtheftcenter.org](http://www.idtheftcenter.org)
- Privacy Rights Clearinghouse: [www.privacyrights.org](http://www.privacyrights.org)
- Social Security Administration: [www.ssa.gov](http://www.ssa.gov)
- Medical Information Bureau: [www.mib.com](http://www.mib.com)

[Back to Top](#)

## How to Find Health Care Fraud & Abuse

Insurance fraud costs you money because it makes health care cost more. Our AlaHealth associates are dedicated to stopping fraud. However, we still need help from people like you.

Helping AlaHealth uncover fraud is easy. All you have to do is:

1. Know what to look for
2. Keep watch
3. Report suspected fraud and abuse

## What to look for:

Common types of health care fraud include:

- Filing false claims or billing services that you didn't get- when Medicaid members or doctors submit claims to receive payment for services that weren't provided.
- Including misleading information in an application for coverage - a person lies about a relationship to a contract holder or deliberately gives incorrect information to receive benefits not entitled to.
- Using ID cards that belong to someone else - using another person's insurance ID card to receive or pay for services one isn't eligible for.

## Keeping Watch:

- Keep records of your doctor visits, tests, and procedures in a personal health care journal or calendar.
- Ask questions. Ask your doctor whenever you:
  - Don't understand your bill
  - Don't think you received a service listed
  - Feel the service was unnecessary

- If you still have questions after talking to your doctor, contact AlaHealth customer service.
- Take note if you seem to be paying unusually high charges for regular services
- Understand what services your benefits provide for by reviewing your member handbook

## Report Suspected Fraud and Abuse:

We need your help to find cases of fraud and abuse. After all, only you know the services you received. If you still have questions or concerns after talking to your doctor, [complete the online form to report suspected fraud and abuse](#) or call our fraud hotline at: 1 855-771-5111

## How to Identify Fraudulent Emails

### Avoid Being a Victim of Phishing Email Scams

The purpose of phishing emails is to steal your identity or personal information. These emails may imitate the logos, style and language used by AlaHealth. Protect yourself from these scams by learning to identify them.

Look for the following:

1. Generic greetings or mistakes in the greeting.
2. A false sense of urgency. Many phishing emails threaten you to act immediately to avoid losing access to your account or cancelling your contract.
3. Misspellings and bad grammar.
4. Pop-up boxes in an email are not secure. If a pop-up box appears simply by opening an email, do not enter personal information into it.
5. Links in the email that goes to web sites other than AlaHealth sites.

AlaHealth will never ask you for your password, social security number, contract number or other personal information, or threaten to cancel your insurance.

If you receive a suspicious email that you would like to report, please [contact our Customer Service department](#).

# Fraud & Abuse Tips

## Tips to Prevent Fraud, Waste and Abuse

- Protect your AlaHealth contract number and your Social Security number. Protect your insurance card like it's a credit card.
- Encourage the doctors you see to request photo identification to avoid identity theft.
- Remember that nothing is ever "free." Don't accept offers of money or gifts for free medical care. If the care is truly free, then the doctor should not ask for your insurance information. Often services advertised as "free" are later billed to the insurance company and may or may not be covered.
- Don't trust doctors who tell you that the item or service isn't usually covered, but they "know how to bill the insurance company so the claim will pay." If they know the service is not covered then they should not submit the claim to AlaHealth.
- Don't let anyone persuade you to see a doctor for care or services you don't need. Ask your doctor why you need testing before you agree to be tested. Ask your doctor if the tests are covered by your insurance.
- Ask your doctor if he is referring your lab work to in network laboratories. You may be charged a higher copayment and/or deductible for out of network doctors.
- Don't be influenced by certain media advertising about your health. Many television and radio ads don't have your best interest at heart.
- Ask questions. You have a right to know everything about your medical care including the costs billed to your insurance company.
- Use a calendar to record all of your doctor's appointments and what tests or X-rays you get.. If you spend time in a hospital, make sure the admission date, discharge date, and diagnosis on your bill are correct.
- Report suspected instances of fraud by completing the online form or calling our fraud hotline at 1-855-771-5111. You don't have to give your name but remember the more information you provide; the better AlaHealth can work to fix the problem.

# Report Suspected Fraud and Abuse

Please call our fraud hotline at 1-855-771-5111 or complete the following form if you think an incident of fraud or abuse has occurred. It will be easier for us to investigate if you give us a lot of details

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Who do you think is committing fraud?

Name:

Type of Doctor:  (If Applicable)

Address:

City:

State:

Zip Code:

Phone Number:

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What fraudulent activity occurred? (Please describe in as much detail as possible.)

Contract Number:  (If the fraud involves services provided to you.)

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Any Additional comments?

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May we contact you if additional information is necessary?

Name:

Daytime Phone Number:

E-mail Address: