



Fight fraud and help keep contributions in check

Fraud happens when someone intentionally lies or twists the truth for financial gain. Unfortunately, this happens to medical schemes when, for example, a Healthcare Professional claims for a service they did not deliver or a pharmacist charges for a brand-name medication, but gives you the generic instead and keeps the extra money. Fraud can either be for the person's own benefit or someone else's gain.

FRAUD RESULTS IN **HIGHER** CONTRIBUTIONS AND MORE RULES FOR PAYMENT

Fraud affects every country and every sector of business. According to the PKF (UK) Financial Cost of Healthcare Fraud Report of 2011, the results collated over 12 years from across the globe show that over R4 trillion is lost to fraud in the healthcare market.

Medical aid fraud means medical care becomes more expensive and that quality care is difficult to access. This is because funds that should've been used for valid healthcare expenses are used for personal gain instead.

This leads to increased expenses. Since fraud takes away funds that could have been used elsewhere, Healthcare Professionals have to charge more to provide quality care. Since medical aid inflation is already high, this puts even more pressure on medical schemes and their long term sustainability is at risk.

Medical schemes fund claims that are submitted from the contributions paid by its members. If the cost of care increases due to fraud, medical schemes may have to increase contributions. They also have to take measures to prevent fraud, which means you may have to submit proof to show that a claim is valid. In the end, you may have to pay more each month and go to more effort to claim, even if the claim is valid.

Medical aid fraud affects everyone who is part of the healthcare environment. People who commit fraud don't just steal from Bankmed, they steal from other members. Your monthly contributions are pooled together and we pay claims from this pool.

Only a few individuals (Healthcare Professionals and members) are responsible for most of the fraud committed however, all members are impacted negatively. Help us pay as many claims as possible by reporting fraud. You can choose to remain anonymous when reporting fraud.



BE ON THE **LOOKOUT** FOR THESE KINDS OF FRAUD

Merchandising

By law, a medical scheme can only pay for specific healthcare items such as medication and prescription glasses. Claiming for general wellness items like sunglasses, nappies and sport supplements or other items from a medical scheme is regarded as fraud.

Card farming

We only budget for our members' medical expenses. It is fraudulent to allow a non-member to use a member's card for medical treatment or medication.

Cosmetic surgery

Most medical schemes don't pay for cosmetic surgery because they are generally optional procedures that don't necessarily impact members' health. If a Healthcare Professional submits a claim for cosmetic surgery under another procedure code, this is regarded as fraudulent behaviour and there may be repercussions for both the Healthcare Professional and the member.

ATM scams

A Healthcare Professional and a member can collude with one another to attempt to steal money from the Scheme. The Healthcare Professional sends a claim for a service the member didn't receive or overcharges for the service they provided and they pay the member for taking part in fraud. This is called an ATM scam because the member withdraws money from the Scheme.

WHAT CAN YOU DO TO **FIGHT FRAUD?**

- Check your claim notifications and statements. Ask your Healthcare Professional for a copy of your claim and read the claim to make sure that it only lists services you've received.
- Keep your membership card safe. Don't give your card to anyone who is not a member.
- Be careful if a Healthcare Professional says 'they can make a plan'. Don't accept any offers to make the amount you have to pay yourself less on any service or item.
- If you've just joined the Scheme, tell us about any medical conditions you already have.
- Tell us if someone approaches you with an idea to steal money from the Scheme or if you know of someone who is committing medical aid fraud.

USE OUR ANONYMOUS **FRAUD HOTLINE** TO REPORT FRAUD

We don't have to know who you are to take your report seriously. Should you suspect any fraudulent behaviour relating to your healthcare cover, you may use the following details to contact us:



Toll-free phone number

0800 004 500



SMS number

43477



Toll-free fax number

0800 007 788



E-mail

bankmed@tip-offs.com



Post

Freepost DN298, Umhlanga Rocks 4320

