

GHI Special Investigations Unit (SIU) Anti-Fraud Program



If You Suspect Something, Say Something. Help Fight Health Care Fraud.

Health care fraud has an impact on you, your family, and the future of the health care system.

Fraud is Not a Victimless Crime!

Some people think fraud is a “victimless” crime. This is simply not true. Eventually we all pay the price for others’ greed. Health care fraud can result in:

- Increased premiums and/or limited benefits for individuals and employers
- Higher taxes
- Higher insurance co-payments

Conservative industry estimates show that fraud accounts for 3 to 5% of every claim dollar. There is also potential for serious non-monetary repercussions including:

- Creation of false medical histories to support claim submission, which can create “pre-existing” conditions, adversely affecting the patient’s ability to get insurance or even employment.
- Fraud may increase claims, thus exhausting a patient’s capped health care benefits.
- In some extreme cases, the fraud may actually pose physical risks to patients. Some schemes involve unnecessary surgery, invasive testing, and experimental drug therapies, which can place a patient in harm’s way.

Red Flags of Fraud and Abuse

These are some “red flags” that may indicate fraud and abuse:

- Offers of “free” services and a request for your benefit identification card
- Offer to accept what insurance pays, when you believe the services to be cosmetic

- Two billings for the same service
- A physician reporting a diagnosis that you do not agree with, or one that was not discussed with you
- Requests to sign a blank claim form
- Your Explanation of Benefits (EOB) shows services, dates, charges, or providers that are unfamiliar to you
- Telephone requests for information such as Medicare number, Social Security number, bank account or credit card numbers
- Home visiting “Medicare Drug Plan” sales representatives coming to your home uninvited
- Performance of diagnostic tests (such as x-rays, blood tests) that are not discussed with you—why they are being performed and results

How GHI Fights Fraud

GHI is committed to the detection, prevention, and investigation of fraud and abuse for all GHI products. GHI’s dedicated Special Investigations Unit (SIU) consists of highly trained staff focused on preventing fraud. In addition, GHI utilizes sophisticated technologies that review and analyze claims.

GHI is proud to be a Corporate Member of the National Health Care Anti-Fraud Association (NHCAA) and works closely with various law enforcement and regulatory agencies to combat fraud.

**When you suspect fraud: Call 1-888-4-KO-FRAUD
Or e-mail kofraud@ghi.com**

