



**The Australian Health Insurance Association**

Presents the Second Annual

**Private Health Insurance:  
Claims Leakage and Fraud Forum 2008**



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# Program

23 July

Times From	Times To	Event	Speaker	Chair
8am	- 8:30am	<b>Registration</b>		
8:30am	- 9am	<b>Conference Opening</b> Dr Michael Armitage, CEO of the Australian Health Insurance Association will welcome the delegates and officially open Private Health Insurance: Claims Leakage and Fraud Forum for 2008.	<b>Dr Michael Armitage</b> <i>Chief Executive Officer, Australian Health Insurance Association</i>	Byron Gregory
9am	- 10:30am	<b>Medical Insurance Fraud - United Kingdom</b> Dr Simon Peck from AXA UK describes the history and the approach taken in the UK to tackling health insurance fraud. AXA consider dealing with fraudulent claims as a commercial priority and set up the first full-time dedicated healthcare counter-fraud unit in the industry in 2004. They have since actively worked to promote a cross industry response to the problem.	<b>Simon Peck</b> <i>Head of Provider Audit and Information, Medical Department, AXA UK</i>	
10:30am	- 10:45am	<b>Morning Tea</b>		
10:45am	- 11:30am	<b>Being Intelligence-Led: Medicare Australia's Progression to a Proactive Compliance Model</b> The presentation will overview Medicare Australia's compliance setting and its strategic intelligence process, followed by a close look at our integrated operational intelligence systems (datamining, artificial intelligence, and geospatial capability), and close with a overview of our tactical intelligence capability and the target packaging process.	<b>Neil Quarmby</b> <i>Branch Manager, Compliance Risk and Systems, Program Review Division, Medicare Australia</i>	Wayne Stone
11:30am	- 12:15am	<b>Hospital Speaker - A moment in the life of a Zoo keeper</b> Keith will provide an overview on areas of focus regarding Hospital Benefit Outlays. Possible leakage points (80/20 rule).	<b>Keith Joyce</b> <i>Manager, Benefits Risk Management, Medibank Private</i>	
12:15am	- 1pm	<b>Hospital Coding Audits</b> Reducing Claims leakage through audits of the medical record. The paper describes the methods, benefits and issues for hospitals and funds which result from auditing source information in medical records. Results show problems with data quality and information systems can cause overpayment to hospitals. HMA's audit process identifies how savings can be made.	<b>Angela Cook</b> <i>Director, Healthcare Management Advisors</i>	
1pm	- 2pm	<b>Lunch</b>		

## 23 July Workshops

2pm - 2:55pm	<p><b>Datamining - Case-study After Hours Items</b></p> <p>The case study will walk participants through the issue identification, prioritisation, scoping, analysis, production, and dissemination cycle of Operational Level Intelligence process, using the abuse of urgent after hours items as a risk context.</p>	<p><b>Neil Quarmby</b>  <i>Branch Manager,            Compliance Risk and            Systems, Program            Review Division,            Medicare Australia</i></p>	Ann O'Gorman- Skarratts
2:55pm - 3:50pm	<p><b>Prostheses Claims Leakage Workshop</b></p> <p>Lesley McQualter of the AHSA and Pauline Mason of MBF will conduct a workshop on Prostheses utilising their experience in the health insurance and hospital contracting fields. This workshop will focus on prostheses benefits growth, how much of benefits payout can be attributed to overpayments, where problems arise at the supplier, hospital and health fund levels, examples of errors and what can be put in place to minimize exposure.</p>	<p><b>Pauline Mason</b>  <i>Hospital Clinical            Analyst, Clinical            Utilisation Review,            MBF</i></p> <p><b>Lesley McQualter</b>  <i>Prostheses and Quality            Manager, Australian            Health Service            Alliance</i></p>	
3:50pm - 4:05pm <b>Afternoon Tea</b>			
4:05pm - 5pm	<p><b>Hospital Claims Leakage</b></p> <p>The workshop will encompass areas to target (dependant on whether contracting is FFS or DRG based); how to undertake it; methodologies employed; resources required.</p>	<p><b>Pauline Mason</b>  <i>Hospital Clinical            Analyst, Clinical            Utilisation Review,            MBF</i></p>	Margaret Street
6pm - 7:30pm	<p><b>Pre-Dinner Drinks and Canapés</b></p> <p style="text-align: right;">Sponsored by</p> <div style="text-align: right;">  <p><b>GMHBA</b> Health Insurance</p> </div>		
7:30pm - Late	<p><b>Buffet Style Dinner</b></p> <p style="text-align: center;"><b>Entertainment: Peter Huff</b></p> <div style="text-align: center;">  </div>		

24 July

Times From	Times To	Event	Speaker	Chair
9am	- 10:30am	<p><b>The Federal Bureau of Investigation's Role in Health Care Fraud Investigation and Prosecution</b></p> <p>Special Agent James R. Appelbaum has been with the FBI for 22 years and has spent the past 15 years specializing in the investigation and prosecution of Health Care Fraud. The presentation will cover FBI Priorities, HCF Spending in the United States, and sources of case referrals. SA Appelbaum will discuss the types of HCF schemes and how the FBI conducts parallel Civil and Criminal investigations into these matters. The presentation will conclude with case specific summaries of successful HCF investigations and prosecutions.</p>	<p><b>Special Agent James R. Appelbaum</b></p>	<p>Scott Casey</p>
10:30am	- 10:40am	<b>Morning Tea</b>		
10:40am	- 11:20am	<p><b>HICAPS Transactional and Usage Reports</b></p> <p>Chris and Brett will provide a detailed overview and examples of the reports currently available to HICAPS fund users via the National Online system. These reports provide a wealth of information to help funds manage their electronic transactions.</p>	<p><b>Chris Williams</b> <i>Manager Technology Services, HICAPS Pty Ltd</i></p> <p><b>Brett Butler</b> <i>Business Analyst, Technology Services, HICAPS Pty Ltd</i></p>	<p>Michael Douman</p>
11:20am	- 12:00pm	<p><b>Unintended Consequences - Be Careful What You Ask For</b></p> <p>Luke will discuss from a benefit management perspective the importance of product design and the impact it can on fraud and claims abuse. Speaking directly from his experience he will also share some practical suggestions on keeping benefit payments in line with their intended purpose.</p>	<p><b>Luke Givney</b> <i>Claims Investigation Specialist, HCF</i></p>	
12:00pm	- 12:40am	<p><b>Minimising claims leakage and identification of suspicious behaviour by Providers and Members through more effective use of data</b></p> <p>Doug Campbell and Matt Kuperholz will discuss their experience of applying a variety of analytical techniques (ranging from rules based, artificial intelligence, profiling, geospatial analysis, pattern analysis, proactive and retrospective analysis) to successfully target investigations and reviews of providers and customers. Working with Deloitte's Forensic Data Analytics practice, Matt and Doug will share case experience from working with Health Insurance and other industries where data has been successfully leveraged for improved compliance and investigations performance</p>	<p><b>Doug Campbell</b> <i>Director, Analytical Insights</i></p> <p><b>Matt Kuperholz</b> <i>Director, Analytical Insights</i></p>	
12:40pm	- 1:30pm	<b>Lunch</b>		




## 24 July Workshops

1:30pm - 2:30pm	<b>Therapies Claims Leakage</b>	<b>Helen Kindness</b> <i>Physiotherapy Consultant</i>	Julie Macey
	The workshop will encompass: areas to target; using rules (IT systems controls, business and clinical rules, product rules, treatment service limits, etc) to prevent it; how to undertake it; methodologies employed (claims reviews, profiling, desk and onsite audits etc; resources required (consultants, data miners etc).	<b>Judy James</b> <i>Chief Executive Officer, Australian Acupuncture and Chinese Medicine Association Ltd</i>	
2:30pm - 3:30pm	<b>OPTICS - More than meets the Eye.</b>	<b>Glenn Marsh</b>	
	Glenn will discuss current optical related issues and acceptable practices including an understanding of optical scripts. .	<i>President, Optical Dispensers Association of Australia</i>	

3:30pm - 3:45pm	<b>Afternoon Tea</b>		
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3:45pm - 4:45pm	<b>Dental Items Prone to Incorrect Use or Abuse</b>	<b>Dr Peter Clarke</b>	Luke Givney
	Dr Peter Clarke, Senior Dental Adviser to BUPA Australia Health will step workshop participants through the ADA item numbers that are systematically misused or abused by dental practitioners. The workshop will not only highlight where and how the item numbers are being used incorrectly to pad accounts, upcode claims and so on, but will also touch on the correct interpretation and application of those item numbers. Ms Julie Heit, Senior Ancillary Clinical Analyst to BUPA Australia Health will utilise actual claims data to assist participants in how to identify aberrant dental claiming patterns.	<i>Senior Dental Adviser, BUPA Australia Health Pty Ltd</i>  <b>Julie Heit</b> <i>Senior Ancillary Clinical Analyst, BUPA Australia Health Pty Ltd</i>	

6pm - 7:30pm	<b>Pre-Dinner Drinks and Canapés</b>		
	<p style="text-align: center;">Sponsored by</p> 		

7:30pm - Late	<b>Formal Dinner - Gangster Theme</b>		
	<p style="text-align: center;">Sponsored by</p>  <p style="text-align: center;"><b>Fast</b> claims... on the spot</p>  <p style="text-align: center;"><b>Entertainment: Coolchange</b></p>		



## 25 July

Times From	Times To	Event	Speaker	Chair
9am	- 10am	<p><b>The Member Review Process</b></p> <p>With financial pressure continuing to rise within the private health insurance sector, new approaches are needed to assist funds in controlling their benefit outlays.</p> <p>One such approach has been the use of so called “member audits” as part of the benefits risk management process. This approach has been implemented by chartered accounting firm Jeffrey Thomas &amp; Partners, initially in conjunction with the benefits risk management team at one of Australia’s leading health insurance funds, Medibank Private Limited. It has resulted in significant benefits, both financial and non financial, to funds implementing this process.</p> <p>Neil will outline the process, including some of the issues that have been addressed as well as the significant benefits that have resulted.</p>	<p><b>Neil A W Angus</b></p> <p><i>Partner, Jeffrey Thomas and Partners, Chartered Accountants</i></p>	Keith Joyce
10am	- 10:30am	<b>Morning Tea</b>		
10:30am	- 11:15am	<p><b>Savings / Derecognition</b></p> <p>A step by step process when moving to de-recognition.</p>	<p><b>Ian Miles</b></p> <p><i>Principal, Shermott Pty Ltd</i></p>	Keith Joyce
11:15am	- 12pm	<p><b>Recovery and Investigations</b></p> <p>Case studies focusing on alternative areas of potential fraud that should be considered by all Health Funds including:</p> <ul style="list-style-type: none"> <li>• Internal fraud and the opportunities that exist</li> <li>• Provider registration 'who are they, what are they qualified for'</li> <li>• Member fraud</li> </ul>	<p><b>Wayne Stone</b></p> <p><i>Manager, Group Loss Prevention &amp; Awareness, HBF Health Funds</i></p>	
12pm	- 12:30pm	<p><b>Sum-up of events</b></p>	<p><b>Michael Douman</b></p> <p><i>Manager, Business &amp; Clinical Analysis, MBF Australia Ltd</i></p>	
12:30pm	- 1:30pm	<b>Lunch</b>		

# Speaker Bios

## **The Hon Dr Michael Armitage - AHIA**

Dr Armitage is the Chief Executive Officer of the Australian Health Insurance Association, the peak body representing health funds in Australia.

Dr Armitage was a Member of the South Australian Parliament from 1989 to 2002, and a Minister from 1993 - 2002. In particular, he held the Health portfolio from 1993 to 1997.

Before entering Parliament, Dr Armitage was in private practice after serving as Paediatric Registrar in Adelaide Children's Hospital and as a House Surgeon for Invercargill New Zealand.

Since leaving Parliament, he was involved in the Super Computer industry, as the Director - Sciences (ANZ) for Silicon Graphics (SGI) before joining the Australian Health Insurance Association as CEO in November 2005.

## **Simon Peck - AXA UK**

Dr Simon Peck is dual qualified as an anaesthetist and chartered accountant. Having worked as an anaesthetist in the NHS, he is now Head of Provider Audit and Investigation at AXA PPP healthcare where he is responsible amongst other things for investigation of provider fraud. He has a special interest in the use of data analysis techniques for detection of overcharging and fraud.

## **Neil Quarmby - MA**

Neil Quarmby has been the Branch Manager Standards and Research Branch within Program Review Division of Medicare Australia since September 2005. His Branch supports compliance and regulatory activities by providing such services as: intelligence and risk analysis; business systems support; and performance measurement and reporting.

Neil served in a variety of intelligence appointments over a twenty year period in Defence. He performed tactical, operational and strategic level intelligence functions in a number of single-source and all-source analytical and management positions. He also served in signals intelligence, on attachment in a command appointment with the British forces in Germany (conducting counterintelligence and counter terrorist duties), and in intelligence support to Defence's Strategic Command. He was also engaged in a range of intelligence training and capability development appointments.

On retirement from Army as a lieutenant colonel in mid 2001, Neil worked in the Office of Strategic Crime Assessments (OSCA) and in January 2003 carried OSCA's strategic analysis, risk assessment and Commonwealth law enforcement intelligence coordination responsibilities into the Australian Crime Commission (ACC) on its formation. In 2005 he was appointed as the head of a national operation designed to uncover the nature and extent of organised criminal exploitation of the air transport sector.

## Keith Joyce - MPL

### Brief Career Summary

- Service Industries i.e. Public Health (10 years), Health insurance (16 years), Chartered (5 years), Lecturer (5 years).
- Experience : Finance Director/CFO, Auditor, fraud, major building projects
- Involvement in Introduction of Casemix into Public Health

### Full details below

#### Brief :

#### MPL (2004 - )

- Benefit Risk Manager
- **Defence Health** (1997 – 2004)
- Assistant General Manager/CFO
- **HBA**
- Hospital Contractor
- **Peninsula Health (Frankston Hospital)**
- Director Finance

ETC

#### Qualifications

B.Bus., Dip Ed

## Angela Cook - HMA Pty Ltd

Angela is a Director of the niche health consulting firm Healthcare Management Advisors (HMA). She has worked for HMA for 10 years following five years as a consultant in the health industry consulting practices of first KPMG and then Coopers & Lybrand (later Pricewaterhouse Coopers).

Prior to consulting, Angela worked in hospitals in NSW and South Australia in roles encompassing health information management and general hospital administration. Her career has taken her into the corporate office of the public and private sectors, as well as into administrative and managerial positions in individual hospitals.

As a consultant the projects she has managed have been varied, but she is best known for managing those associated with collecting, using and verifying health record and related data in a casemix funding environment. Clients have been state health authorities, individual public and private hospitals, private health insurance companies, the Ministry of Health in Singapore and the Canterbury Health Board in New Zealand.

With her colleague, Andrea Groom, and their team of casemix auditors, she has audited approximately 80,000 medical records. Results have shown private health funds have been over-charged by significant amounts due to poor quality data: one fund estimated one hospital had overcharged \$3 million in one financial year alone; Hospital in the Home patients who received no services; systematic problems in admission practices and IT systems leading to errors in funding and reimbursement.

Angela will describe the experiences of auditing for health insurance funds, the methodology and results.

## **Pauline Mason - MBF**

Pauline commenced with MBF in June 2005 as hospital clinical analyst, in the Brisbane based section, of the Business & Clinical Analysis team. The role involves the clinical review of prosthesis utilisation for both private and public hospital admissions. The role also encompasses clinical review of acute care, intensive care and type c/b certification for applicable benefit provision. Support is also provided to other areas when the need for a clinical judgement is required (data analysts, claims assessors). Previous clinical experience(s) provide the background knowledge and understanding to undertake an appropriate review of prosthesis utilisation, and associated benefit(s) claimed.

Prior to joining MBF, Pauline worked for many years in different Area Health Services within the NSW DoH.

Some of the positions held include:

- Manager of the Learning & Development Unit, Justice Health based at Long Bay, Sydney.
- Clinical Nurse Specialist (operating room - anaesthetics), St George Public Hospital Sydney, and St Vincents Hospital (Melbourne) (cardiac & neurosurgical).
- Clinical Nurse Educator (operating room) Lismore Base Hospital (scrub scout anaesthetics - undergraduate/postgraduate programs - all staff).

Pauline worked for more than 10yrs in theatres at Lismore Base, with a penchant for

- Orthopaedic surgery (primary and revision joint arthroplasty and trauma)
- Vascular surgery (open, endoluminal/endovascular )
- General surgery ( open, endoscopic)
- Anaesthetics.

Pauline also worked for five years as a lecturer (full time/part time) and nurse educator at Southern Cross University in the undergraduate Bachelor of Health Science (Nursing) program. It was the passion for learning, teaching and the resultant positive outcomes that kept her juggling 2 work commitments for that duration ( and a supportive boss!).

Prior to working in theatres - Pauline worked in surgical, orthopaedic, medical, paediatric, maternity and psychiatric wards.

Qualifications include: Master of Nursing (Clinical Education UNE), Bachelor of Health Science (Nursing SCU), Diploma of Health Science (Nursing UNE/NR) and Certificate IV (workplace training).

## **Lesley McQualter - AHSA**

Lesley is a registered nurse with over 22 years experience in both private and public hospital operating suites. This experience has included a range of positions including management and education. Lesley has experience in most Peri operative specialties and currently still works in the cardiothoracic theatre of a major private Melbourne hospital.

Lesley joined the Australian Health Service Alliance almost five years ago as the Prostheses and Quality Manager. Initially the AHSA role included negotiation of prostheses benefits on behalf of member funds, however at the introduction of the prostheses reforms; she worked with the centralised Benefit Negation Group for approximately eighteen months.

Her role at AHSA sees her providing clinical support to member funds and non clinical AHSA staff on a range of issues including appropriateness of claims, warranty issues and high cost drugs. She also conducts regular audits of prostheses data and has been able to secure refunds on behalf of member funds where prostheses have been claimed inappropriately. She is also involved in the introduction and assessment of substitute services for AHSA.

Lesley finds that her background and continued work as a Peri operative nurse is both invaluable and complementary to her work with AHSA. She is currently undertaking a Masters of Health Services Management through Monash University.

Qualifications:

- RN (Division 1), Cert Occupational Health & Safety, Cert of Peri-operative Nursing, Grad Dip in Nursing (Perioperative)

## **Special Agent James R. Appelbaum - FBI**

Special Agent James R. Appelbaum, Federal Bureau of Investigation

1982-85 Certified Public Accountant at Arthur Andersen & Company, St. Louis, Missouri  
1985-90 FBI Honolulu, Hawaii  
1990-97 FBI Chicago, Illinois  
1997-08 FBI St. Louis, Missouri

SA Appelbaum has investigated White Collar Crime for over 22 years and has specialized in the investigation of Health Care Fraud matters for over 15 years. SA Appelbaum has successfully investigated and prosecuted numerous companies and individuals who defrauded Medicare, Medicaid and Private Insurance Companies. These prosecutions have resulted in substantial Criminal jail sentences, fines and restitutions along with substantial Civil settlements and Administrative sanctions.

## **Chris Williams - HICAPS**

Currently Acting CEO of HICAPS (Health Industry Claims and Processing Service) and also Manager of Technology Services since 1999 which now incorporates all aspects of HICAPS' business solutions. HICAPS is a subsidiary of the National Australia Bank (nab). Chris joined HICAPS in 1998 in response to a tender to setup and run their provider help desk.

Chris starting working for nab in 1986 initially working on a project to relocate and centralise nab's production processing. He then moved into computer operations and worked his way through various ranks specifically specialising in networking and then in 1996 taking up a management role in nab's technology help desk before relocating to HICAPS.

He has many years experience in systems solutions and has played an integral part in the success of the HICAPS system.

## **Brett Butler - HICAPS**

Brett joined HICAPS in 2001 in an analyst position which has grown to include varied responsibilities including terminal software development, practice management software integration and the design, development, implementation and maintenance of the



Consolidated Settlement and Statementing (CSS) functionality built to coincide with the HICAPS system.

Brett joined the National Australia Bank (nab) in 1995 and for his first 5 years worked in the branch and systems support areas. In 2000 he was given the opportunity to assist in creating a technical support area for nab's National Call Centre which included support for over 2000 users for both telephony and data systems across 3 states.

Prior to working with the nab Brett had gained mainframe and mini systems experience with Cadbury and Mainland Diaries. He was particularly successful at quality control being a fantastic taste tester and disposer of the reject stock.

## **Luke Givney - HCF**

Luke's career in claims investigations started in frontline customer service giving him ground-up experience into all aspects of claims, service delivery and claims adjudication. His powers of observation and perception meant a rapid progression into claims investigations where he developed competencies in claiming patterns, evidence gathering, conducting audits and interviewing witnesses.

Luke has been managing the claims abuse and fraud minimisation strategies for HCF since May 2007. His role as Claims Investigation Specialist is assisted by an investigator, two analysts and a provider relation team. Working within the Ancillary Benefit Management Team, Luke is responsible for developing and enhancing policies, procedures and strategies to reduce HCF's exposure to fraud and claims abuse, as well as managing the investigation and recovery of potential losses.

Prior to HCF Luke worked for another major health insurer as a Fraud Investigator. Primarily being a field agent, Luke was responsible for identifying and investigating first-hand occurrences of fraud and claims leakage.

Luke is completing a tertiary qualification in Fraud and Financial Investigations and has a special interest in identity related crimes.

## **Doug Campbell - Deloitte**

Doug joined Deloitte from SAS Australia in 2006 and is responsible for Advanced Analytics. He has over ten years of practical experience in the application of analytical intelligence across industry including Health Insurance, Workers Compensation, Retail Banking, General Insurance, Superannuation, Health Insurance, Federal Government and Retail. His experience includes assisting clients to define precise requirements in predictive analytics for compliance targeting, fraud prevention, employee resourcing, customer segmentation, campaign management and effective direct marketing. Doug is the Head of the Institute of Analytics Professionals of Australia (IAPA) in Victoria, working with a diverse range of industries and business applications of analytics.

### **Skills and expertise**

Doug has specialised skills in the following areas:

- Leveraging insight from a multitude of often disparate data sources to provide commercially realisable benefit
- Assisting clients formulate business cases relating to the improved use of data through advanced analytics

- Working with business leaders to enable them to prioritise improvements with regard the use of data and analytics

## **Matt Kuperholz - Deloitte**

Matt Kuperholz is a director in Deloitte's Forensic group and specialises in applying advanced analytic techniques using complex data to understand, segment and predict valuable issues such as claims fraud, compliance audit targeting, customer and employee acquisition, retention and attrition.

Matt is formally trained in actuarial science and computer science. His technical skills in these fields have been honed and expanded over more than 10 years of consulting to top-tier companies to make him an expert in advanced data analytics. Matt's particular area of specialisation is in the application of artificial intelligence (machine learning) technologies to detailed and complex data to provide valuable and actionable insight into the various business issues encapsulated by (but "buried" deeply within) his clients data.

Prior to joining Deloitte in 2005, Matt was the general manager (Australia) and senior analyst (International) for a software development company who developed and marketed an artificial intelligence data mining application. Before his experience with the software development company Matt was an actuarial consultant for an international actuarial and management consulting firm, where he pioneered the establishment of an Australian e-Business practice in the late 1990's.

Matt's client delivery experience includes MBF, AAPT, Victorian Workcover Authority, Suncorp, Baycorp, CBA, University of New South Wales, Country Energy, the Fosters Group and Bunnings.

## **Helen Kindness - Consultant**

Helen trained as a physiotherapist and has over 25 years' clinical experience in hospital and private practice work. She has worked in all areas of physiotherapy practice including intensive and cardiac care, infectious diseases, rehabilitation and private practice.

In 1988 Helen became one of the first physiotherapy advisors appointed by the Department of Veterans' Affairs. This role was unique in that advisors were expected to clinically review their peers in all aspects of patient care, including quality of treatment and unusual servicing patterns. Fraud investigation also became part of this role and Helen was involved in a few of the rare successful prosecutions of health providers who defrauded the system. Helen was also appointed to review treatment service provision for medically discharged defence personal and subsequently wrote allied health treatment guidelines that were later incorporated into national policy.

Helen currently works in a number of different roles. She is a project officer with University of South Australia, Centre for Allied Health Evidence and is involved with the review and development of allied health outcomes in a number of different health areas. She also works as a rehabilitation consultant, with a special interest in complex cases; OH&S risk assessment and ergonomic and manual handling training programmes. Helen has a special affection for her role as physiotherapy advisor for NIB and HCF. She is involved treatment reviews, fraud investigation and some general policy advice. Helen has been described by her colleagues at NIB as a terrier but remains hopeful of growing up to become a Rottweiler.



## **Judy James - AACMA CEO**

Judy James initially qualified in acupuncture in 1979 when the Chinese medicine profession in Australia was still in its infancy. She maintained a private practice in acupuncture and herbal medicine until 1987 after which she went on to obtain a Bachelor of Arts majoring in Chinese language and literature and a Bachelor of Laws with Honours from the University of Queensland. She is now part way through a Master of Legal Medicine at Griffith University. She has been employed by AACMA in various roles since 1994.

Judy currently holds the position of Chief Executive Officer of the Australian Acupuncture and Chinese Medicine Association Ltd (AACMA). Part of her role involves administration and policy support for the AACMA Disciplinary Committee and ad hoc Appeals Committees as well as oversight of the AACMA practitioner accreditation policy and process. This requires a thorough knowledge of acupuncture and Chinese medicine education and practice, the professional standards expected of members, and the AACMA complaints handling process. This aspect of her role involves regular liaison with private health insurers. Her prior Board roles included AACMA Secretary, Treasurer and Membership Officer.

Judy's paper will cover the a brief overview of the AACMA accreditation policy and procedure, the process for checking international provider qualifications, false qualifications, therapy/practice definitions, complaints processes (with case study), reasonably necessary treatment/overservicing, and receipting and record keeping practices, and will identify some areas that need further clarification and development in relation to therapy definitions and overservicing. What funds need to provide to AACMA re the complaints process will also be covered.

## **Glenn Marsh - Optical Dispensers Association**

Licensed Optical Dispenser NSW since 1982, currently President of ADOA (Australasian Dispensing Opticians Association)

Glenn's career has included 10 years as a locum and optical consultant, and part time TAFE/OTEN lecturer a writer of a OTEN course and current writer for MI Vision a optical magazine that is distributed to every optical outlet within Australia. Currently Glenn owns part of an optical practice in Nth Western Sydney.

One of Glenn's personal aims is to see optical dispensers across Australia united under one licensing structure. Thus ensuring a strong continuing education requirement that will benefit the public, the individual optical dispenser the profession of optical dispensing and peak bodies such as AHIA.

## **Dr Peter Clarke - Bupa Australia**

Dr Peter Clarke is the Senior Dental Adviser to Bupa Australia Health Pty Ltd, trading as HBA and Mutual Community. Peter has been in general dental practice in Adelaide's CBD for 16 years and is also a dentist for our Australian Defence Force personnel, having previously spent 20 years as a Navy Dental Officer.

During Peter's 10 years as an Adviser to Bupa Australia Health, his role has involved;

- meeting with dentists to educate them in the correct use of the Australian Dental Association's item number schedule, which usually results in a change of behaviour or in some cases, the identification of fabricated claims
- providing professional input into the setting of the fund's business rules, on which the payment of dental claims is based
- keeping the fund abreast of emerging technologies and trends in dentistry

- represents Bupa Australia Health at an industry level, including the Federal Australian Dental Association, school visitations and various media liaisons

Peter's presentation at the dental workshop will be titled, "Items of Incorrect Use or Abuse". This section of the workshop is purely educational and is designed for claims processors/claims analysts and investigators.

## **Julie Heit - Bupa Australia**

Julie Heit is the Senior Ancillary Clinical Analyst to Bupa Australia Health Pty Ltd, trading as MBF Australia Pty Ltd and MBF Alliances Pty Ltd. Julie has over 20 years experience in dentistry where she qualified in the UK as a Dental Assistant and a Dental Therapist and in her first 5 years in Australia was a Practice Manager in a number of Dental Practices in Brisbane.

Julie joined MBF 12 years ago and her role has involved:

- Working with ADAQ in introducing tooth identification to Queensland in 1997 and having this implemented into the Funds computer assessing system
- The development and the integration into MBF's computer systems of MBF's dental guidelines and business rules which in the first year of implementation saved the company in excess of \$12m
- Working in association with MBF's dental advisors in holding conciliation meetings with dentists and their representatives and conducting patient record audits to educate dentists in:
  - the correct use of the Australian Dental Association's item number schedule
  - correct claiming via the Autoclaim systems
  - MBF business rules

This education has resulted in considerable changes in the claiming behaviour of providers and recovery of monies where substantial overpayments have been identified

- Providing input into the Funds submissions to the ADA when new Schedules are introduced
- Keeping abreast of emerging technologies and trends in dentistry
- Is the first point of contact in MBF for all dental related issues

Julie will present with Dr Peter Clarke at the dental workshop and will discuss a number of case studies to highlight the "Items of Incorrect Use or Abuse". This section of the workshop is purely educational and is designed for claims processors/claims analysts and investigators.

## **Neil A. W. Angus - Jeffrey Thomas & Partners, Chartered Accountants**

### **Qualifications**

- Fellow of The Institute of Chartered Accountants in Australia
- Member of the Association of Certified Fraud Examiners
- Bachelor of Business (major in Accounting)
- Graduate Certificate in Financial Investigations
- Registered Company Auditor

### **Professional Experience**

Neil is a partner of Jeffrey Thomas & Partners, Chartered Accountants. He joined the practice in 1984, having previously worked in the audit section of a large international accounting

firm. Neil was appointed a partner of Jeffrey Thomas & Partners in July 1991 and headed up the firm's audit section for fifteen years until July 2006, when he relinquished that role to fully concentrate on the firm's forensic accounting work. His experience includes all aspects of the conduct of statutory audits at a wide range of companies and other organisations. He has also conducted numerous investigations, including fraud investigations, financial loss quantification and due diligence procedures, as well as internal control and systems reviews. He is currently involved in an ongoing fraud mitigation process at one of Australia's leading health insurance organisations. Neil is a former secretary and chairman of the Victorian Non-Bank Financial Institutions Auditors Association and a former member of the National Committee of the Australian Financial Institutions Auditors' Association. He is a current State Committee member of the Victorian Chapter of the Association of Certified Fraud Examiners. Over the years he has served in a voluntary capacity as either committee member or treasurer of a range of not for profit organisations.

### **Community Involvement**

Neil is the Chairman of the school council at Waverley Christian College, where he has served for over ten years. He also chairs the Finance Committee and is a member of the Corporate Governance and Salary Review Committees. WCC has over 1,000 students and over 110 staff. Neil is a member of CityLife Church Knox, where he has served on the Board for almost two years. CityLife is the second largest church in Australia, with over 5,000 attendees weekly and over 120 staff at four locations. Neil serves on the committee of several other community organisations. Neil is actively involved in politics, having run at the last Victorian State Election. Neil is married, with four children.

### **Ian Miles - Shermott Pty Ltd**

With an almost 40 Year Career with the National Mutual (now AXA ) group of Companies, including experience in Mortgage lending, Accounting and Finance, Internal Audit, Legal, Investment, Money Market Operations and Property, Ian accepted responsibility for Security and Fraud related matters in 1980. In the following years he attended a full-time course with the Victoria Police Detective Training School, partially as a result of contacts made during his service with both the Army and Airforce Reserves, as well as contacts made during the course of his work. Around this time he also became involved with HBA owing to his responsibilities as Group Fraud and Security Manager.

Following early retirement in 1998, Ian continued on a part-time Consulting basis with AXA for several years and at that time formed Shermott Pty Ltd.

In early 2001, Ian was, and still is, convinced that retirement is not as attractive as it seems and accepted a 6 week Contract with MPL. Since that time he has accepted a number of other Health Funds as Clients and operates Shermott Pty Ltd with the assistance of his wife Valerie, who has a background in both General and Dental Nursing, as an Audit Assistant and Clinical Advisor, and his daughter, Jennifer Oakley, who has a background in Human Resource Management and is also a Licensed Investigator with a Post Graduate Certificate in Fraud Investigation from La Trobe University.

### **Wayne Stone - HBF**

A certified Counter Fraud Specialist currently undertaking a degree in Counter Fraud Studies Wayne spent 13 years as Detective in the UK's Metropolitan Police and National Crime Squads conducting major investigations as far afield as USA and South Korea prior to taking up the role of Regional Manager for NHS Counter Fraud Services (NHSCFS).

NHSCFS being the government body responsible for the investigation of all allegations of Fraud against the UK Department of Health, including medical provider and internal

employee fraud and responsible for reducing losses within the 60 billion GBP Dept of Health budget through Risk Measurement & management and review and amendment of systems and controls.

Promotion to the role of Director of Operations and management of the 13 National investigation teams saw Wayne play a pivotal role in the progression of Memorandum of Understandings with the Private Insurance Industry, General Medical Council and General Dental Council to name a few.

Since his migration to Western Australia Wayne has held the role of Manager Group Loss Prevention & Awareness for the HBF Group of Companies including HBF Health, HBF General Insurance, Healthguard and GMF Health.

## **Michael Douman - MBF**

### **Brief Career Summary**

- 11 years Private Health insurance experience in a number of roles encompassing marketing, finance, IT, property, HR, training, clinical analysis and fraud
- 7 years in the public hospital sector involved with planning in acute, rehabilitation and aged care
- Strategic, commercial, legal, & political analysis in the State public sector
- 5 years as an academic in Universities
- Research in the Federal public service in a number of roles

### **Professional Career**

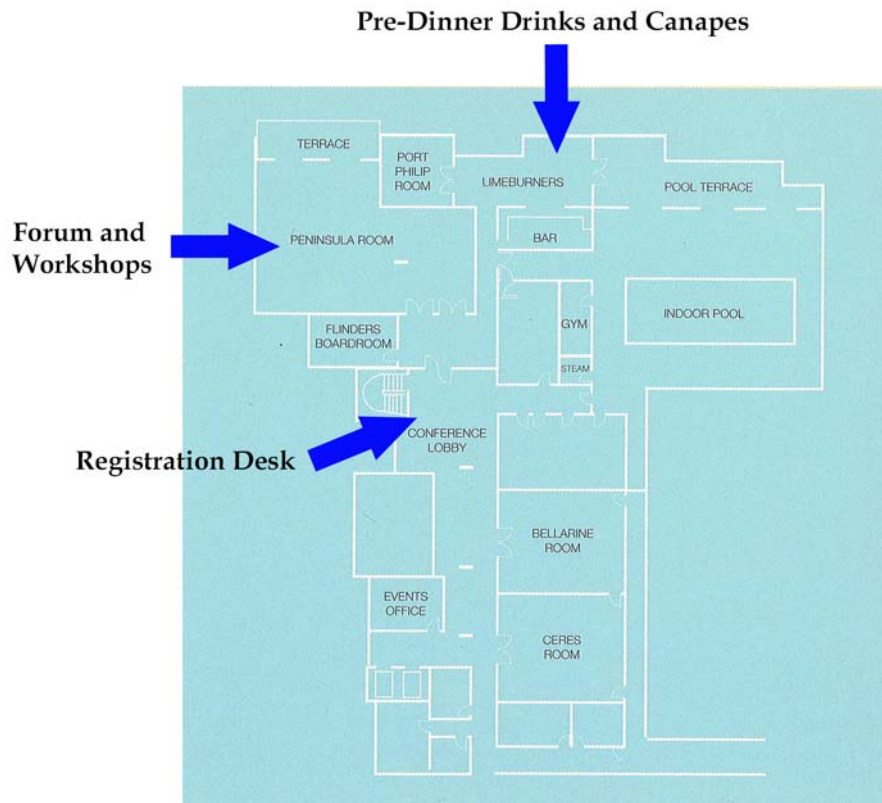
#### **MBF (1996 - )**

- Manager Business & Clinical Analysis
- National Manager Risk Management
- Manager, Business Services Qld/NT
- Manager Strategies, HealthCare Funding, Qld/NT
- **The Alfred HealthCare Group, Melbourne (1989 – 1996)**
- Director, Planning & Development
- **Tasmanian Development Authority, Hobart**
- Gen Manager, Admin & Corporate Secretary
- **Premier's Department, Hobart**
- Senior Research Officer (Policy), Cabinet Division
- **Head of Minister's Office, Hobart**
  - Minister for Industrial Relations, Construction, The Arts, and Administrative Services
  - Minister for Resources & Energy, Environment, National Estate, National Parks & Wildlife
- **Charles Sturt University, Wagga**
  - Lecturer in History & Politics
- **James Cook University, Townsville**
  - Tutor in History
- **Department of Foreign Affairs, Canberra**
  - Research Officer
- **Commonwealth Parliamentary Library, Canberra**
  - Research Officer

### **Qualifications**

B.A (Hons), Dip. Lib., Dip E Commerce Mgt

# General Information



## 23<sup>rd</sup> of July (Day 1)

Registration desk will open and start to enrol delegates at 8am. Be sure to be at the venue with enough time to register and be seated for the opening of the conference at 8:30am.

Morning and afternoon teas will be served in the Conference Lobby.

Depending on the type of lunch that will be served, lunches will either be in the Bellarine Room or the downstairs restaurant. Final venues will be advised on the day.

In the Evening GMHBA has sponsored the pre-dinner drinks and canapés. These will be served at the Limeburners bar overlooking the bay

Following pre-dinner drinks, there will be a guitar soloist (Peter Huf) appearing on the informal buffet dinner on the first night of the conference.





Peter Huf lives in Geelong and performs Classical Twelve String Guitar Classical - Jazz – Pop. He runs his own business - Bach2Roq Music which involves music teaching, performing, recording and software. Peter has released three CDs ~ “Crossing Over” recorded at ABC Studios, SouthBank, Melbourne - November 1998, and “Classical Twelve String Guitar - Peter Huf” recorded at CDC Studios, Deakin University, Geelong. A new C D “Steelworker” was recorded and produced by Peter Huf and Bach2Roq Music, Australia and launched in November, 03

## 24<sup>th</sup> of July (Day 2)

A buffet style breakfast will be served at the restaurant downstairs to all delegates of the Forum. Please be ready and seated in the Peninsula room before the 9am start to be ready for the key note speaker.

Morning and afternoon teas will be served in the Conference Lobby.

Depending on the type of lunch that will be served, lunches will either be in the Bellarine Room or the downstairs restaurant. Final venues will be advised on the day.

In the Evening GMHBA has sponsored the pre-dinner drinks and canapés. These will be served at the Limeburners bar overlooking the bay

The second night of the Forum will be in the **theme of Gangsters**, it will begin with pre-dinner drinks and networking followed by a formal dinner and a chance to relax with 'Cool Change'. Cool Change combines the talents of five talented and very experienced musicians.

- Glenn Braithwaite: vocals, flute and harmonica
- Gary Stevenson: vocals and keyboards
- Steve Maguire: guitar
- Peter Griffiths: bass
- Jason Breen: drums

Although slightly left of centre when it comes to function bands, you'll still hear all the songs you know and love - played "Cool Change" style!!



A little bit of jazz, a few bluesy numbers, a heap of classic rock standards and a couple of country songs (played Cool Change style!) - you'll get the lot and be thoroughly entertained with this amusing bunch of musos.

## 25<sup>th</sup> of July (Day 3)

A buffet style breakfast will be served at the restaurant downstairs to all delegates of the Forum. Please be ready and seated in the Peninsula room before the 9am start to be ready for the key note speaker.

Morning tea will be served in the Conference Lobby.

Depending on the type of lunch that will be served, lunches will either be in the Bellarine Room or the downstairs restaurant. Final venues will be advised on the day.

The Forum concludes at the end of lunch, please travel safely.

