



Staff & Member Fraud: Patterns and Analytic Methods

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Kathy Morgan and Sandra Fowler from my team have provided significant input to this document.

Disclaimer: Information presented has been gathered independently by Michael Douman from industry sources and publications which does not necessarily reflect the opinion of Bupa Australia

Identity Theft



Member and Fund Employee Fraud

- Member and Fund employee fraud are the smaller areas for recoveries
- Significantly restrained where there is major system automation eg HICAPS, Eclipse, Hospital & Medical EDI, as these are provider “controlled”. (Fund ancillary online claiming systems can be schizophrenic)
- Occurs where they have the opportunity to “intervene”
- Recoveries are cash (where they occur).
- Behaviour change does not apply here in the same way as with a provider where they remain on the “books” but their billings drop
- Memberships are cancelled, &, where there is a cost benefit, referred to the Police
- Employees are terminated and referred to the Police
- Costs of legal action, and restraints of industrial relations legislation, limit recoveries from their entitlement payouts

Patterns common to Members & Employees 1

Potential methods of aberrant claiming in the absence of controls:

- High frequency similar items for all persons on a membership on same or near dates
- Frequent changes of service dates
- High claim volumes
- (Frequent) changes of first name and date of birth example **see appendix**
- No supporting documents for online ancillary claims
- Service padding (ancillary) – pressure on providers for no MOOP
- Member receiving a service for a condition they don't have but that another member of the family has e.g. hearing aid, ortho shoes **see appendix**
- Same person (agent) making claims for multiple memberships
- Large no. of members joining at same time and/or at same address **see appendix**
- UPI (limit) surfing (ancillary) - pressure on providers for no MOOP
- Conflicting hospital & ancillary service dates

Patterns common to Members & Employees 2

Potential methods of aberrant claiming in the absence of controls:

- False memberships w or w/o bank account “manipulation” (medical, ancillary) **see appendix**
- Same addresses and bank accounts for multiple memberships **see appendix**
- Claims not in keeping with member’s claims profile **see appendix**
- Different claims made through different channels
- Services not provided (medical, ancillary) **example of periodontal and scale and clean**
- Multiple benefit payment methods for the same member on the same day
- Non sequential claiming pattern (ex HICAPS) **see appendix**
- Providing services on an unlikely day and/or time of service (ancillary) **see appendix**

Patterns common to Members & Employees 3

Potential methods of aberrant claiming in the absence of controls:

- Changing bank accounts, paying money to oneself and then changing bank account back
- Policies created without any documentation
- Large number of persons on a policy inc multiple twins **see appendix**
- High frequency of multiple provider (same modality) outlets
- High volume of non standard services for multiple family members eg orthopaedic shoes, aids and appliances
- High volume of claims following the opening of a new policy
- Different surname within a membership on a disproportionate number of policies

Patterns common to Members, Employees 4

Potential methods of aberrant claiming in the absence of controls:

- Claims when membership cancelled, death, table downgrade
- Same services per membership per day on multiple policies **see appendix**
- Service provision weekends, public holidays **see appendix**
- Age inappropriate services **see appendix**
- Multiple benefit payment methods for the same member on the same day at a branch

Indicators/Patterns – Members

Potential methods of false claiming in the absence of controls:

- Service geographic “hot spots” with high utilisation or high benefit payments (ancillary)
- Doctor/provider shopping eg pharmacy
- Multi member ring fraud (ancillary)
- Claims lodged at different postcodes **see example**
- Accident condition not shown as indemnity (hospital, medical) (run ICD 10 report)
- Manufactured invoices
- First premium payment dishonoured
- Payment to members in hospital eg IVF (\$2k) & second tier, OVC, outpatient consults public hospitals (\$100-\$300), look at staff for paid claims (provided by member or hospital)
- Same Day hospital claims with hospital reception fraud and paid to member claim

Patterns – Fund Employees 1

- **Potential methods of false claiming in the absence of controls:**
 - Backdating claims (23.5 months) on own or member's policy
 - Processing same services all family members on same or similar days
see appendix
 - High volume claims on a relatives policy *eg, OVC*
 - Manually processing a disproportionate percentage of claims from a CPOS provider *see appendix*
 - Over use of waiving waiting periods
 - Creating and closing a high volume of policies within a short period *eg month see appendix*
 - High frequency of high cost services *see appendix*
 - High frequency of changed service items to overcome system rejections

Patterns – Fund Employees 2

- **Potential methods of false claiming in the absence of controls:**
 - Similar names on memberships
 - Membership processing date later than member join date
 - Significant payments made to Claims Assessor controlled memberships/bank accounts

Analytic methods – Members & Employees

- **SAS EG** queries, use of patterns mentioned
- **Ultrasound** queries as depicted in the screen shots eg
 - Bank account manipulation
 - High value items
- **Futrix**
- **Base SAS** queries
- **SAS Enterprise Miner** queries eg UPI (limit) surfing

Analytic methods – Members

- **SAS EG** queries, use of patterns mentioned eg
 - Use of new joins report
- **Ultrasound** queries as depicted in the screen shots eg
 - Bank account manipulation
 - High value items
 - Top 40
 - Online processed with no receipts
- **Futrix**
- **Base SAS** queries
- **SAS** Enterprise Miner queries

Appendices

Doctor Shopping by Members ?



ANC Claims Detailed: Doctor Shopping [REDACTED]

Service Year: 2010 Provider Type Description: All Provider Type Descript Item Subcategory 1: Dental Cover Number: [REDACTED]

Available Measures:

- Benefits Fees and Services
- Fee Charged
- Network Benefit
- Network Fee
- Network Services
- Count NI Benefit Serv
- Patient's OOP
- Benefits and Fees (Max / Min)
- Benefit Paid (Max)
- Fee Charged (Max)
- Fee Charged (Min)
- Rates and Proportionate Measures

Selected Measures:

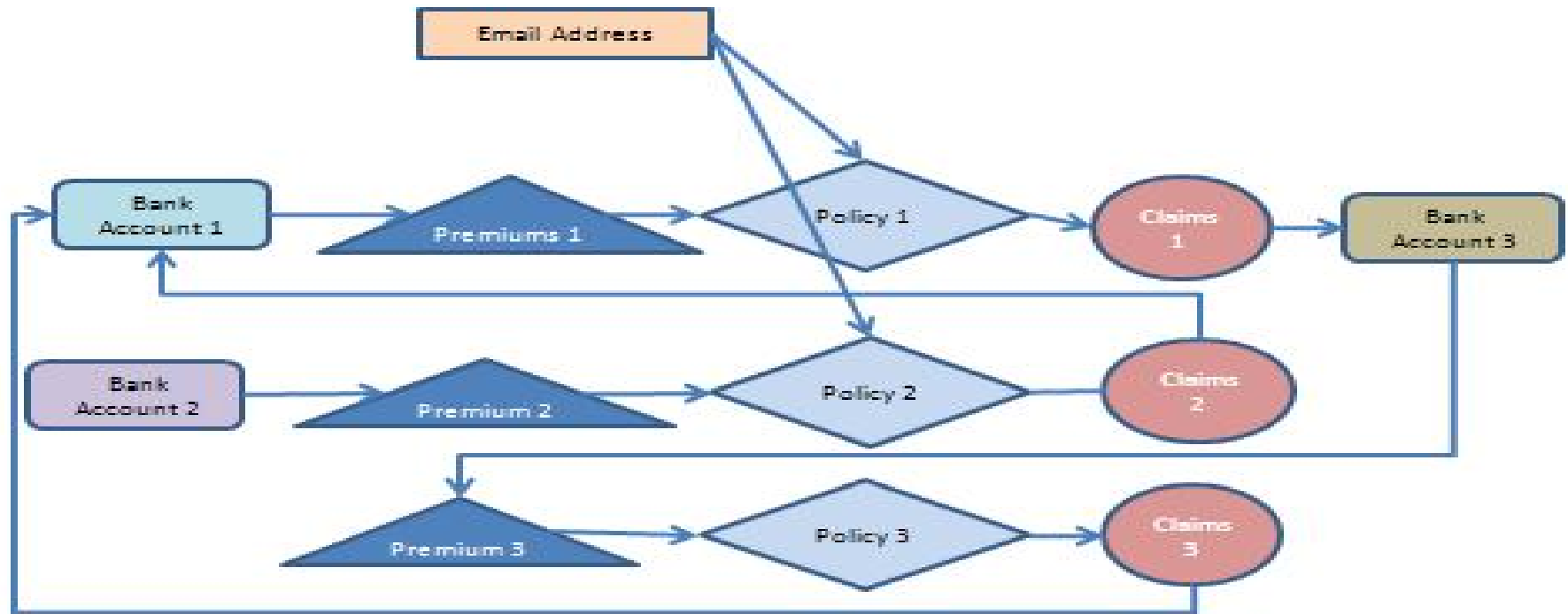
- Benefit Paid
- Services
- #Count Provider Numbers

20 dentists treat same 78 year old patient for 81 services in CY 2010 Normal ?

Service Year	Item Subcategory 1	Service Date	Claim Date	Provider Name	Item Description	Body Part	Mbr Surname	Mbr Given Name	Benefit Paid	Services	#Count Provider Numbers
24AUG2010		24AUG2010	24AUG2010	[REDACTED]	00311-Removal Of Tooth Or Part(S) Thereo	11	[REDACTED]	[REDACTED]	\$37	1	1
						12	[REDACTED]	[REDACTED]	\$37	1	1
						13	[REDACTED]	[REDACTED]	\$37	1	1
						14	[REDACTED]	[REDACTED]	\$37	1	1
						21	[REDACTED]	[REDACTED]	\$37	1	1
						22	[REDACTED]	[REDACTED]	\$37	1	1
15JUN2010		15JUN2010	15JUN2010	[REDACTED]	00022-Intraoral Periapical Or Bitewing R	0	[REDACTED]	[REDACTED]	\$27	2	1
					00324-Surgical Removal Of A Tooth Or Too	32	[REDACTED]	[REDACTED]	\$148	1	1
					00013-Oral Examination - Limited	0	[REDACTED]	[REDACTED]	\$26	1	1
					00022-Intraoral Periapical Or Bitewing R	0	[REDACTED]	[REDACTED]	\$0	1	1
04AUG2010		04AUG2010	04AUG2010	[REDACTED]	00037-Panoramic Radiograph Per Exposur	0	[REDACTED]	[REDACTED]	\$34	1	1
					00415-Complete Chemo - Mechanical Prep O	13	[REDACTED]	[REDACTED]	\$140	1	1
					00022-Intraoral Periapical Or Bitewing R	0	[REDACTED]	[REDACTED]	\$26	2	1
20JUN2010		20JUN2010	20JUN2010	[REDACTED]	00455-Add. Visit For Irrigation And/Or D	13	[REDACTED]	[REDACTED]	\$65	1	1
					00013-Oral Examination - Limited	23	[REDACTED]	[REDACTED]	\$65	1	1
					00013-Oral Examination - Limited	0	[REDACTED]	[REDACTED]	\$26	1	1
24APR2010		07MAY2010	07MAY2010	[REDACTED]	00415-Complete Chemo - Mechanical Prep O	0	[REDACTED]	[REDACTED]	\$120	2	1
					00015-After Hours Call Out	0	[REDACTED]	[REDACTED]			

Total dental benefits \$2,285

Fraud Pattern Membership



- The weakness in the pattern was the use of the same e-mail address for 2 policies;
- Without that,

Bank Account Manipulation

i004 - Bank Account Details manipulation

Ranking	Links	Assessor Userid	Assessor Name	brchn	Location	Benefit Paid	Rank of Issue Score i004	Issue Score i004	Max number of memberships used per account (45%)	Avg Number of bank changes per policy [SSC v Others] (40%)	Count of policies-not matching BSB (15%)
1				3908	Brisbane	\$38,946.30	99-100%	67.02	35	0.99	5
7				4235	Brisbane Adelaide Street (City) Qld	\$252,860.92	99-100%	34.79	9	0.96	20
12				4521	Glenorchy Tas	\$204,855.08	97-99%	31.03	6	1.01	12
33				4110	Ipswich Qld	\$178,262.09	95-97%	27.60	3	0.99	19
67				4235	Brisbane Adelaide Street (City) Qld	\$247,858.40	85-95%	26.40	3	0.98	11

- High level Ultrasound report showing ranking against bank manipulation criteria where the 12th (POI) on the combined ranking (now bank manipulation) is the person of interest
- POI was originally 159th on the original combined ranking score (previous slide)
- That person is the 3rd on the sub criteria of max number of memberships per account
- That person is the person of interest because the previous 2 (POIs) are false positives, as the large number of accounts associated with the claims they process are linked to a corporate account

Bank Accounts w multiple m'ships

ANC Claims Detailed: Bank Account Details Manipulation I004Staff

File Viewpoint Tools Help

First Row Dimension: Bank Account Number
 Nested Row Dimension: Bank Account Name
 Column Dimension: Assessor Name
 Column Dimension #2: Assessor Userid

Available Measures:
 Benefits Fees and Services
 Fee Charged
 Patient's OOP
 Count Nil Benefit Serv

Assessor Userid: [Redacted] Bank Account Number: [Redacted]

Assessor Name	Assessor Userid	Bank Account Number	Bank Account Name	Benefit Paid	Services	=Count Claims	=Count Patients	=Count Provider Numbers
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$3,400	39	8	3	3
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$5,872	65	26	7	2
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$40,983	434	130	41	5
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$943	11	2	1	2
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$3,855	38	3	4	2
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$1,883	22	2	2	2
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$5,455	60	4	6	2
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$1,585	20	2	2	2
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$6,190	64	3	6	2
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$1,018	16	3	1	3
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$16,977	209	54	20	7
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$2,467	30	6	2	3
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$2,085	22	2	2	2
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$250	4	1	1	1
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$4,039	40	4	4	2
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$1,531	20	2	2	2
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$3,855	53	2	6	1
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$3,616	45	9	1	8
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$5,810	64	18	6	3
[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$1,003	10	2	1	2
Summary						283	118	19

- Shows the assessor has been paying significant funds into 4 accounts in 2008 - 2010 controlled by the assessor but linked to various false memberships
- Figures above excludes payments made by reverse EFTPOS and cash payments

Multiple False memberships

Assessor Name				
Assessor Userid				
Mbr Surname	Person Id	Benefit Paid	Services	#Count Claims
		\$4,240	77	11
		\$2,671	19	8
		\$1,409	16	5
		\$1,409	17	5
		\$1,409	16	4
		\$1,409	16	4
		\$1,409	16	5
		\$1,403	17	4
		\$1,333	16	4
		\$1,314	32	7
		\$1,309	16	6
		\$1,256	16	4
		\$1,223	16	6
		\$1,223	16	6
		\$1,209	14	4
		\$1,209	13	4
		\$1,209	17	4
		\$1,176	16	4
		\$1,167	11	3
		\$1,152	12	4
		\$1,118	15	4
		\$1,114	16	4
		\$1,114	16	4
		\$1,109	11	3
		\$1,109	11	3
	Others < \$1100	\$125,164	1,554	475
Summary		\$160,867	2,012	595

- There are 54 memberships with 187 lives covered in the name of
- Only those person IDs with benefits > \$1,100 are shown
- Total benefits paid are \$160,867 for the period x to y
- The preceding excludes a further 110 false memberships (policies) associated with other names encompassing a further 199 lives covered
- Total false memberships are 164 and total false lives covered 386

Creating false memberships

BOSS Cover Number	Policy Opened By	INSERT OPEN	EFFECTIVE DATE	EFFECTIVE TERM DATE	closed by	INSERT CLOSED	REASON CLOSED	LOC	WAITING PERIODS WAIVED	Given Name	Surname	Member Address	Provider Confirmation
		13/11/2008 10:52	1/12/2008	1/01/2009		19/01/2009 11:35	Mcoth	young ext	W/Pw alved				NOT ON PROVIDER FILES
		13/11/2008 10:50	11/01/2009	1/02/2009		19/01/2009 11:36	Mcoth	young ext	W/Pw alved				NOT ON PROVIDER FILES
		13/11/2008 11:03	1/01/2009	1/02/2009		23/01/2009 11:06	Mcoth	young ext	W/Pw alved				NOT ON PROVIDER FILES
		13/11/2008 9:11	1/01/2009	1/02/2009		19/01/2009_10:09	Mcoth	young ext	W/Pw alved				NOT ON PROVIDER FILES
		13/11/2008 9:15	1/01/2009	1/02/2009		19/1/09_10:11	Mcoth	young ext	W/Pw alved				NOT ON PROVIDER FILES
		13/11/2008 9:33	1/12/2008	1/01/2009		19/1/09_10:11	MCOTH	young ext	W/Pw alved				NOT ON PROVIDER FILES
		13/11/2008 9:35	1/12/2008	1/01/2009		19/1/09_10:11	MCOTH	young ext	W/Pw alved				NOT ON PROVIDER FILES
		13/11/2008 9:40	1/01/2009	1/02/2009		19/1/2008_10:17	MCOTH	young ext	W/Pw alved				NOT ON PROVIDER FILES
		13/11/2008 9:57	10/11/2008	1/01/2009		19/1/2009_10:33	MCOTH	young ext	W/Pw alved				NOT ON PROVIDER FILES
		13/11/2008 10:01	10/11/2008	1/01/2009		19/1/2009_10:33	Mcfin	young ext	W/Pw alved				NOT ON PROVIDER FILES
		13/11/2008 10:30	1/01/2009	1/02/2009		19/1/2009_11:30	mcoth	young ext	W/Pw alved				NOT ON PROVIDER FILES
		13/11/2008 10:34	1/01/2009	1/02/2009		19/1/2009_11:33	mcoth	young ext	W/Pw alved				NOT ON PROVIDER FILES
		13/11/2008 10:47:00 AM existing termed policy	1/12/2008	1/01/2009		19/1/2009_11:34	mcoth	young ext	W/Pw alved				NOT ON PROVIDER FILES
		13/11/2008 9:43	1/01/2009	1/02/2009		23/01/2009_11:03:00	MCOTH	young ext	W/Pw alved				NOT ON PROVIDER FILES
		13/11/2008 9:50	1/01/2009	1/02/2009		23/01/2009_11:03:00	MCOTH	young ext	W/Pw alved				NOT ON PROVIDER FILES
		13/11/2008 10:08	1/01/2009	1/02/2009		23/01/2009_11:03:00	mcoth	young ext	W/Pw alved				NOT ON PROVIDER FILES
		13/11/2008 10:12	1/01/2009	1/02/2009		23/01/2009_11:04:00	mcoth	young ext	W/Pw alved				NOT ON PROVIDER FILES
		13/11/08 9.:38	1/01/2009	1/02/2009		23/1/09_11_02	MCOTH	young ext	W/Pw alved				NOT ON PROVIDER FILES

- Note the activity on 13 Nov & creation of 18 new policies from 9:11am to 11:03am.
- Note closure on 19 Jan from 10:09 to 11:36 am.
- Policies stay in force for a month **Mutual**.

Member invalid address examples

Boss Cover	Address	Comment	Member Surname
7271	68 Welch Ave	No 68 is a park	
7469	63 William St	Street does not exist	
7429	12 Tomson Pl	Street does not exist	
7434	90 Jackson Str	Street does not go to number 90	
7437	10 Williamsto	Street does not exist	
7466	12 Sawley Stre	Street does not exist	

- Benefits worth \$23,567 were paid to individuals at these addresses with the money, for the most part, being paid by EFT into a bank account in the name of

CPOS provider claims not paid by CPOS

ANC Claims Detailed: Bank Account Details Manipulation 1004Staff

File Viewpoint Tools Help << < > >> New Viewpoint Menu Logout

First Row Dimension: Bank Account Number
 Nested Row Dimension: Bank Account Name
 Row Dimension #3: Mbr Surname
 Row Dimension #4: Item Subcategory 1
 Row Dimension #5: CPOS Claim
 Row Dimension #6: Provider CPOS Indicator
 Column Dimension: Claim Year
 Column Dimension #2: Assessor Name
 Column Dimension #3: Assessor Userid

Available Measures:
 Benefits Fees and Services
 Fee Charged
 Patient's OOP
 Count NI Benefit Serv
 Benefits and Fees (Max / Min)
 Benefit Paid (Max)
 Fee Charged (Max)
 Fee Charged (Min)
 Rates and Proportionate Measures

Selected Measures:
 Benefit Paid
 Services
 #Count Claims
 #Count Patients

Claim Year: 2010 Assessor Userid: [redacted] Bank Account Number: [redacted] Provider CPOS Indicator: Y Apply

Claim Year						2010			
Assessor Name						[redacted]			
Assessor Userid						[redacted]			
Bank Account Number	Bank Account Name	Mbr Surname	Item Subcategory 1	CPOS Claim	Provider CPOS Indicator	Benefit Paid	Services	#Count Claims	#Count Patients
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$1,810	21	3	3
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$3,553	48	18	6
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$462	7	1	1
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$1,038	10	4	2
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$23,049	276	75	38
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$503	7	1	1
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$543	9	1	1
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$2,373	30	2	4
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$1,283	20	1	2
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$3,855	54	3	6
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$1,065	18	1	2
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$3,790	52	2	6
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$8,845	116	30	15
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$503	7	1	1
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$503	7	1	1
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$1,285	18	1	2
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$2,439	32	3	4
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$1,031	18	1	2
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$3,855	53	2	6
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$400	6	1	1
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$3,520	43	10	6
[redacted]	[redacted]	[redacted]	Dental	N	Y	\$503	7	1	1
						\$66,931	859	163	111

• In 2010 \$67,000 CPOS claims were paid by non CPOS channel for dental against the shown bank accounts



Multiple Memberships, Same address

Cover Number	other addresses on file attached to Policy	Given Name	Surname deidentified	Member Address
7	8 Ferry Road, Kettering Tas 7155	Bruce	1	42 Tregear St Moonah TAS 7009
7	42 Tregear Street Moonah Tas 7009	Barbara	2	PO Box 768 Kingston TAS 7051
7	8 Ferry Road, Kettering Tas 7155	Maxwell	1	PO Box 768 Kingston TAS 7051
7	53 Rosalyn Ave, Kingston Tas 7050	Don	3	PO Box 768 Kingston TAS 7051
7	42 Amy Street. West Moonah Tas 7009	Bergman	4	PO Box 768 Kingston TAS 7051
7	36 Mona Street. Kingston Tas 7050	Aaron	5	PO Box 768 Kingston TAS 7051
7	128 Redwood Road Kingston. Tas 7050	De	5	PO Box 768 Kingston TAS 7051
7	27 Mellow Court. Oaksdown Esta. Tas 7018	Alan	6	PO Box 768 Kingston TAS 7051
7	148 Elwick Road. Goodwood Tas 7010	Andrew	7	PO Box 768 Kingston TAS 7051
7	34 Derwent Park Rd. Moonah TAS 7009	Fenny	8	PO Box 768 Kingston TAS 7051
7	73 Hopkins St. Moonah. TAS 7009	Wayne	9	PO Box 768 Kingston TAS 7051
7	26 Ashbolt Cres. Lutana. Tas 7009	George	10	PO Box 768 Kingston TAS 7051
7	26 Ashbolt Cres. Lutana. Tas 7009	Robert	10	PO Box 768 Kingston TAS 7051
7	38 Warwick St. West Hobart. Tas 7000	Robert	11	PO Box 768 Kingston TAS 7051
7	26a Lakeside Drive. Blackmans bay. Tas 7052	Mark	12	PO Box 768 Kingston TAS 7051

162 Policies with same member address.

also has many 'mail returned address' invalid address

many with same surnames

Policies have multiple number of twins on policy

All opened by one ex employee

attached to same 8 bank account numbers

Same services, same day on patients 1

Cover Number	Mbr Surname	Age at Service	Service Date	Claim Date	Mbr Given Name	Item Subcategory 1	Item Number	Item Description	Benefit Paid	Services				
		19	15JUN2010	30JUN2010	Cl	Dental	00012	00012-Periodic Oral Examination	\$39	1				
							00022	00022-Intraoral Periapical Or Bitewing R	\$66	2				
							00114	00114-Removal Of Calculus - First Visit	\$80	1				
							00121	00121-Topical Remineralizing &/Or Carios	\$24	1				
			28JUN2010	30JUN2010	Je	Dental	00012	00012-Periodic Oral Examination	\$39	1				
							00022	00022-Intraoral Periapical Or Bitewing R	\$66	2				
							00114	00114-Removal Of Calculus - First Visit	\$80	1				
							00121	00121-Topical Remineralizing &/Or Carios	\$24	1				
			28JUN2010	30JUN2010	St	Dental	00012	00012-Periodic Oral Examination	\$39	1				
							00022	00022-Intraoral Periapical Or Bitewing R	\$66	2				
							00114	00114-Removal Of Calculus - First Visit	\$80	1				
							00121	00121-Topical Remineralizing &/Or Carios	\$24	1				
		20	15JUN2010	30JUN2010	M	Dental	00012	00012-Periodic Oral Examination	\$39	1				
							00022	00022-Intraoral Periapical Or Bitewing R	\$66	2				
							00121	00121-Topical Remineralizing &/Or Carios	\$24	2				
		23	15JUN2010	30JUN2010	Ja	Dental	00012	00012-Periodic Oral Examination	\$39	1				
							00022	00022-Intraoral Periapical Or Bitewing R	\$66	2				
		58		15JUN2010	30JUN2010	K	Dental	00012	00012-Periodic Oral Examination	\$39	1			
								00022	00022-Intraoral Periapical Or Bitewing R	\$66	2			
								00114	00114-Removal Of Calculus - First Visit	\$80	1			
00121	00121-Topical Remineralizing &/Or Carios							\$24	1					
28JUN2010	30JUN2010							Ja	Dental	00515	00515-Metallic Restoration - Five Surfac	\$400	2	
										00515	00515-Metallic Restoration - Five Surfac	\$400	2	
61	15JUN2010			30JUN2010	Fr	Dental	00012	00012-Periodic Oral Examination	\$39	1				
							00022	00022-Intraoral Periapical Or Bitewing R	\$66	2				
							00114	00114-Removal Of Calculus - First Visit	\$80	1				
							00121	00121-Topical Remineralizing &/Or Carios	\$24	1				
							28JUN2010	30JUN2010	Fr	Dental	00515	00515-Metallic Restoration - Five Surfac	\$400	2
											00515	00515-Metallic Restoration - Five Surfac	\$400	2

Note same services on same day for all lives on the membership, viz 00012, 00022, 00114, 00121, 00515



Unlikely Day of Service

Given Name	Surname	Member Address	Service Day Name	MBF Item Number	Item Subcat	Benefit Paid
Ker		C/-	Sunday	00121	Dental	\$22.95
Ker		C/-	Sunday	00022	Dental	\$30.60
Ker		C/-	Sunday	00011	Dental	\$37.35
Ker		C/-	Sunday	00114	Dental	\$74.70
Ker		C/-	Sunday	00022	Dental	\$30.60
Ker		C/-	Sunday	00525	Dental	\$183.60
Ker		C/-	Sunday	00525	Dental	\$116.40
Ker		C/-	Sunday	00525	Dental	\$0.00
Geo		C/-	Sunday	00022	Dental	\$30.60
Geo		C/-	Sunday	00114	Dental	\$74.70
Geo		C/-	Sunday	00011	Dental	\$37.35
Geo		C/-	Sunday	00121	Dental	\$22.95
Geo		C/-	Sunday	00022	Dental	\$30.60
Geo		C/-	Sunday	00535	Dental	\$193.50
Geo		C/-	Sunday	00535	Dental	\$106.50
Geo		C/-	Sunday	00535	Dental	\$0.00
Geo		C/-	Sunday	00535	Dental	\$0.00
Ste		C/-	Sunday	00022	Dental	\$30.60
Ste		C/-	Sunday	00121	Dental	\$22.95
Ste		C/-	Sunday	00011	Dental	\$37.35
Ste		C/-	Sunday	00114	Dental	\$74.70
Geo		C/-	Sunday	00011	Dental	\$37.35
Geo		C/-	Sunday	00022	Dental	\$30.60
Geo		C/-	Sunday	00121	Dental	\$22.95
Geo		C/-	Sunday	00114	Dental	\$74.70
Ste		C/-	Sunday	00011	Dental	\$37.35
Ste		C/-	Sunday	00121	Dental	\$22.95
Ste		C/-	Sunday	00114	Dental	\$74.70
Ste		C/-	Sunday	00022	Dental	\$30.60

\$10,694.20 of dental services from 13 dentists supposedly provided on a Sunday. Examples of Dr ????? services shown above.



Benefits paid to Assessor Membership

Assessor Userid: [Redacted]

Assessor Name		[Redacted]		
Assessor Userid		[Redacted]		
Mbr Surname	Item Subcategory 1	Benefit Paid	Services	#Count Claims
[Redacted]	Dental	[Redacted]		289
	Optical			145
	Pharmacy			52
	Other			78
	Chiro & Osteo			17
	Aids & Appliances			2
	Remedial Massage			6
	Physio			4
	Podiatry			1
	Naturopathy			1
	Summary			

- Shows some of the benefits paid to the Assessor (????) under various specialties

Claims inconsistent with member's age and claims profile

Date of Birth	Age at Service	Service Date	Description
26/07/2011	0	Sat, 10 Mar 2012	Optical: Frame For Prescription Lenses
26/07/2011	0	Sat, 10 Mar 2012	Optical: Frame For Prescription Lenses
15/12/2009	1	Mon, 15 Aug 2011	Optical: Frame For Prescription Lenses
5/03/2011	1	Thu, 10 May 2012	Optical: Frame For Prescription Lenses
5/03/2011	1	Thu, 10 May 2012	Optical: Frame For Prescription Lenses
29/05/2009	2	Sat, 30 Jul 2011	Optical: Frame For Prescription Lenses
29/05/2009	2	Sat, 30 Jul 2011	Optical: Frame For Prescription Lenses
29/05/2009	2	Sat, 31 Mar 2012	Optical: Frame For Prescription Lenses
29/05/2009	2	Sat, 31 Mar 2012	Optical: Frame For Prescription Lenses
17/08/2009	2	Fri, 25 Nov 2011	Optical: Frame For Prescription Lenses
17/08/2009	2	Fri, 25 Nov 2011	Optical: Frame For Prescription Lenses
15/12/2009	2	Sat, 08 Sep 2012	Optical: Frame For Prescription Lenses
15/12/2009	2	Sat, 08 Sep 2012	Optical: Frame For Prescription Lenses
15/12/2009	2	Sat, 08 Sep 2012	Optical: Frame For Prescription Lenses
15/12/2009	2	Sat, 08 Sep 2012	Optical: Frame For Prescription Lenses
3/02/2010	2	Sat, 12 May 2012	Optical: Frame For Prescription Lenses
3/02/2010	2	Sat, 12 May 2012	Optical: Frame For Prescription Lenses

High Value Item with Long Delay in Claiming

Date Processed	Policy Number	Policy Holder Name	Date of Service	Service Type	Provider Name	Provider Charge	Loss	Comments
2/01/2009			5/06/2007	Podiatry		\$ 750.00	\$ 500.00	High value item waiting 18 month to claim
8/01/2009			30/12/2007	Dental		\$ 1,250.00	\$ 440.00	High value item waiting 12 month to claim
9/01/2009			13/02/2008	Dental		\$ 1,495.00	\$ 400.00	High value item waiting 12 month to claim
21/01/2009			19/11/2007	Dental		\$ 1,000.00	\$ 425.00	High value item waiting 12 month to claim

Frequent changes of birthdate and first name

Date	Time	Surname	First Name	DOB	Address	Phone No.	Comment
21 March 2012							Policy Number Opened via Phone
22 March 2012	12:01:22:223 PM			01/01/1982			Details changed via phone
22 March 2012	12:13:43:027 PM			27/11/1982			Details changed via phone
22 March 2012	12:14:11:293 PM						Details changed via phone
23 March 2012	07:55:52:702 AM			27/11/1982			Details changed via phone
23 March 2012	07:56:29:577 AM			06/05/1982			Details changed via phone
26 March 2012	01:47:49:440 PM			06/05/1982			Details changed in person in a Bupa retail Centre
1 April 2012	08:41:51:829 PM					06/05/1982	Details changed via Bupa's Web page
11 April 2012	10:13:55:448 AM					Details changed via phone	

Claims not in keeping with member's age and claims profile

Date of Birth	Age at Service	Service Date	Description
26/07/2011	0	Sat, 10 Mar 2012	Optical: Frame For Prescription Lenses
26/07/2011	0	Sat, 10 Mar 2012	Optical: Frame For Prescription Lenses
15/12/2009	1	Mon, 15 Aug 2011	Optical: Frame For Prescription Lenses
5/03/2011	1	Thu, 10 May 2012	Optical: Frame For Prescription Lenses
5/03/2011	1	Thu, 10 May 2012	Optical: Frame For Prescription Lenses
29/05/2009	2	Sat, 30 Jul 2011	Optical: Frame For Prescription Lenses
29/05/2009	2	Sat, 30 Jul 2011	Optical: Frame For Prescription Lenses
29/05/2009	2	Sat, 31 Mar 2012	Optical: Frame For Prescription Lenses
29/05/2009	2	Sat, 31 Mar 2012	Optical: Frame For Prescription Lenses
17/08/2009	2	Fri, 25 Nov 2011	Optical: Frame For Prescription Lenses
17/08/2009	2	Fri, 25 Nov 2011	Optical: Frame For Prescription Lenses
15/12/2009	2	Sat, 08 Sep 2012	Optical: Frame For Prescription Lenses
15/12/2009	2	Sat, 08 Sep 2012	Optical: Frame For Prescription Lenses
15/12/2009	2	Sat, 08 Sep 2012	Optical: Frame For Prescription Lenses
15/12/2009	2	Sat, 08 Sep 2012	Optical: Frame For Prescription Lenses
3/02/2010	2	Sat, 12 May 2012	Optical: Frame For Prescription Lenses
3/02/2010	2	Sat, 12 May 2012	Optical: Frame For Prescription Lenses