

Investigation, the perils and progression to sanctions





A Clip of the Thin Blue Line

<http://www.dailymotion.com/video/xbwd39>

hbf *The allegation!*

The Manager

ABC Health

WA 6000

To whom it may concern

The staff at EyeSore in Maddington are letting their customers use their health insurance to buy sunglasses and if you have reached your limits will also let you use the limit of someone else in your family or even a friend.

They will also put through contact lenses (0852) even if you haven't had them to reduce the out of pocket cost.

As a member of your fund I think this is wrong and thought you should be aware.

I don't want to give my name in case he finds out.



Next steps?

- *Previous allegations ?*
- *Analysis*
 - Family claims*
 - No previous history of glasses*
 - No previous history of lenses*
 - Date & time stamps*
 - Quotes/declines*
- *Receipt review - prescriptions*
- *Member enquiries*
- *Audit*

- *Mystery shopping?*



Mystery Shopping considerations

- Create a policy
- Documented brief
- Research customer base & claims
- Attend in pairs
- No leading (agent provocateur)
- Record details of discussions as soon as possible after and document when!
- Be wary of video & voice recording (seek legal advice)
- Establish a pattern
- Retain all evidence

hbf Success !! But what next ?



Sanctions policy ?

- The financial loss or potential loss
- The status of the person responsible
- The age of the person responsible
- The full circumstances of the offence and in particular any evidence of intent
- The remorse or otherwise shown
- The business needs and impact of any such action.

hbf Why bother with sanctions?

Prevention!

- *Sends a message to the provider*
- *Sends a message to his colleagues & the industry*
- *Sends a message to your organisation & staff*

There is no incentive to stop if you take little or no action.....

Why bother with sanctions?

“If you don't get caught, you deserve everything you steal.”

– *Daniel Nayeri, Another Faust*

***THERE IS LITTLE OR NO INCENTIVE TO STOP
IF YOU TAKE LITTLE OR NO ACTION.....***

What is evidence?



- Medical records
- Claim forms
- Handwritten & Electronic claims receipts
- Claims data
- Printed claims screens
- Written communications
- Internal communication records
- Recorded telephone conversations (provided disclaimer)
- Record of verbal communications recorded as soon as possible after event
- Tape recorded interviews (signed authority)
- Mystery shopping!



The average Detective?



HBF HEALTH



Your evidence file

- Summary of evidence
- Statements from witnesses
- Documentary exhibits
- Request for compensation



How do I put it together?



[Private Healthcare Australia Secure Fraud Portal](#)



Getting to Results

- *Provide a full completed evidence package*
- *Make contact and develop relationships with you local police - professional and regulatory bodies*
- *Seek help and advice through the PHA committee and/or the fraud portal*
- *Have policies and processes in place to assist*
- *Success! - Publicise internally and if possible externally*

PREVENTION

Good Luck !

