

Protect your group insurance plan against fraud and abuse



The high cost of fraud and abuse on group insurance plans affects everyone.

It can lead to higher premiums or reduced coverage, so it's in your best interests to help prevent these harmful practices.



Fraud, abuse and waste: What's the difference?

- **Waste** is normally unintentional—often the result of an administrative error or missing documentation. It isn't illegal or unethical, but it is time consuming and it makes the claims process much longer.

Example: A plan member submits a claim for orthotics but the dates on the invoice show that they were made after the plan member got them.

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- **Abuse** is more difficult to identify and often stems from a sense of entitlement rather than criminal intent. It's usually not illegal but it is highly unethical.

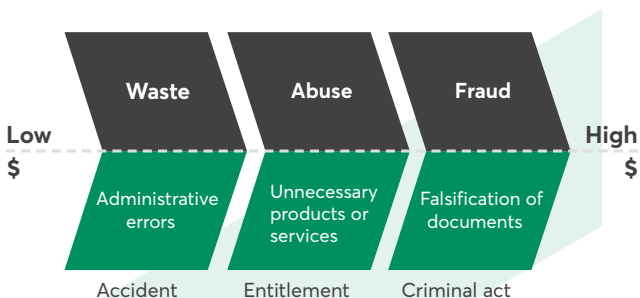
Example: A plan member submits a claim for six pairs of compression stockings every year just because their group insurance plan covers them—not because they really need them.

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- **Fraud** is deliberate deception for financial gain at the expense of a group insurance plan. It is illegal.

Example: A plan member knowingly falsifies a claim, or a healthcare provider lies about services or products provided.



Tips for preventing group insurance fraud and abuse

- Protect your personal information (e.g., plan booklet and certificate number).
- Never sign a blank form.
- Only submit claims AFTER you've received and paid for the service or product.
- Check your bills and group insurance statements to make sure they're accurate. Did you receive the service or product? Does the amount match the amount paid?
- Never agree to substitute services or products (e.g., you can't submit a claim for physiotherapy fees when the fees were really for a gym membership).
- Make sure you understand what your group insurance plan covers and what it does not.
- Learn more about recommended services and products, and make sure they're medically necessary. If you're not sure, get a second opinion.

Two ways to report fraud anonymously

If you think someone is abusing your group insurance plan, please tell us.

- Write to **anti-fraud@dfs.ca**
- Call us toll-free at 1-866-692-7227

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