



Health Care Fraud Prevention Tips

Read the "fine print." Carefully review the details of any policy or coverage offered before you sign anything, especially sales promotions you receive in the mail. Also, make sure the policy you've signed up for is for the type of insurance that you need. One 93-year-old woman who thought she was buying valuable medical insurance ended up finding out too late that she had purchased maternity insurance instead.

Check out insurers and agents. Unscrupulous companies will sometimes use a name that suggests it is associated with a well-known company or government agency such as Medicare or Medicaid. Make sure the insurance company or agent you've signed up with is legitimate. If a company tells you it doesn't have to be licensed or registered with the state, don't do business with that company. You can check out an insurance company or agent by contacting the Missouri Department of Insurance.

Watch out for "too good to be true" low rates and terms. Beware of any policy that costs "pennies a day." The low rate could be effective for only a short time—usually 30 days—after which the cost increases dramatically. Also, beware of a health insurance company that will accept almost anyone, even someone with a pre-existing or serious illness. That could indicate you're dealing with a fraudulent company. Be suspicious if an insurance company requires you to pay your premiums in cash, pay for a year's premium in advance, or asks that you sign a blank insurance form.

Ask questions. Beware of a company that pressures you to sign up immediately because it's your "last chance." Take your time to make a decision. Do your homework, and get your information in writing. Don't be shy about talking with friends and family or an attorney (or even other insurance agencies) about the proposed offer.

Beware of "free" treatments or products. Many community-based organizations offer legitimate free screenings of blood pressure, cholesterol, vision or other basic health indicators. However, sometimes "free" medical treatments are actually just a way for scammers to acquire your name and health insurance information to use in fraudulent billing schemes. Generally, you shouldn't need to give out your health insurance information for a legitimate free screening or treatment.

Call your SMP. If you are not comfortable calling your provider or if you are not satisfied with the response you received, your SMP can be reached at 1.888.515.6565.