



Protecting your Benefit Plans from the impact of Fraud

Benefits fraud impacts everyone. It can lead to increased costs and reduced coverage for everyone. The cost of providing benefits increases, and both you and your employer pay higher premiums.



Benefits providers have comprehensive fraud detection systems. These investigations may result in complaints to law enforcement and regulatory bodies. In the case of fraud on the part of the plan member, the benefits provider notifies the plan sponsor (Health Association Nova Scotia) who in turn notifies the employer.

Fraud occurs when someone intentionally falsifies or withholds information in an attempt to have a claim paid. Fraud is a crime, and those who are convicted face serious consequences, including potential job loss and criminal conviction.

How can you protect your Benefits?

- Use your benefits plan for its intended purpose. Ensure expenses incurred are for medically-necessary treatment of illness or injury.
- Make sure your practitioner is licensed with the appropriate regulatory board.
- Ensure your receipts are correct and reflect the service or treatment you received.
- Notify and reimburse the benefits provider if you return previously claimed items for refund.
- Review your Explanation of Benefits (EOB) for accuracy and ensure it reflects only those services or products obtained by you or your eligible dependents.
- Don't sign blank claim forms – report health service providers who ask you to sign them.
- Never submit a claim prior to receiving the medical treatment, product or service.
- Don't be enticed by cash rebates or free products. Alert your benefits provider of any health service providers who routinely waive your co-payment or deductible.
- Don't share your benefits plan numbers with anyone other than your eligible dependents or health service providers you have authorized to submit claims on your behalf.

Methods used to defraud benefits plan are becoming more advanced. We urge you to protect your benefits and report suspected fraud.

If you have questions about your benefits, please talk to your Benefits Administrator. You can also call Health Association Nova Scotia at 1-866-886-7246.

Visit www.healthassociation.ns.ca/benefits