Healthcare fraud is a crime that can affect everyone. There are three aspect to consider.

Fraud is generally defined as knowingly and willfully executing, or attempting to execute, a scheme or artifice to defraud any healthcare benefit program or to obtain (by means of false or fraudulent pretenses, representations or promises) any of the money or property owned by, or under the custody or control of, any healthcare benefit program.

Waste is overutilization of services or other practices that, directly or indirectly, result in unnecessary costs to the healthcare system, including the Medicare and Medicaid programs. It is not generally considered to be caused by criminally negligent actions, but by the misuse of resources.

Abuse is payment for items or services when there is no legal entitlement to that payment and the individual or entity has not knowingly and/or intentionally misrepresented facts to obtain payment.

Examples of healthcare fraud by a provider are:
- Billing services they did not actually performed.
- Falsifying a patient's diagnosis to justify tests, surgeries or other procedures that aren't medically necessary.
- Upcoding – billing for a more costly service than the one that was performed.
- Accepting kickbacks.
- Waiving patient copayments or deductibles then over-billing the insurance company.

Examples of healthcare fraud by a patient are:
- Filing claims for services or medications not received.
- Forging or altering bills.
- Using someone else's insurance card.

How to report fraud, waste, and abuse

If you suspect fraud, waste or abuse in the healthcare system, contact Clear Spring Health so we can investigate. Your actions may help improve the healthcare system and reduce costs for our members, customers and third parties.

To report suspected fraud, waste or abuse, contact Clear Spring Health by:

- Calling Clear Spring Health's Compliance hotline at: **1 (866) 467-6958** (calls can be anonymous)
- Email us: compliance@clearspringhealthcare.com
- Write to us:
    Clear Spring Health Compliance Department
    PO Box 3040
    Spring Hill, FL 34611

You have the option for your report to remain anonymous. All information received or discovered will be treated as confidential, and the results of investigations will be discussed only with persons having a legitimate reason to receive the information (e.g., state and federal authorities, corporate law department, senior management).

How to help prevent healthcare fraud

Here are a few common ways to prevent healthcare fraud.

- Be informed. Ask questions about the diagnosis and services (e.g., tests, x-rays, etc.) you receive. Understand why they are needed and what they cost.
- Be cautious about disclosing your insurance information to anyone other than your providers and Clear Spring Health.
- Compare your Explanation of Benefits (EOB) and/or your medical bills with your records to confirm the dates of service and that the services listed are correct.
- Report suspected fraud to Clear Spring Health.