

## **Important Notice about False or Fraudulent Insurance Claims**

As the sponsor of a medical insurance plan, Monroe County is an “insurer” when it comes to the medical insurance plan offered to you and other eligible employees. You should understand that insurance fraud is a punishable crime under Florida law. Fraud occurs when you or a provider intend to injure, defraud or deceive an insurer. Fraudulent acts can include such things as:

- Presenting any written or oral statement as part of or in support of a claim for payment, knowing that such statement contains any false, incomplete or misleading information.
- Knowingly concealing information concerning any fact material to an application for insurance.
- Agreeing with a service provider other than a hospital to waive deductibles or copayments when the service provider will bill the County’s medical plan for its usual and customary charges.
- An individual being charged for procedures that weren’t performed.
- A Provider making it a practice to waive all coinsurance responsibility or deductibles for certain procedures on patients.

In addition to fraud being a crime, you should understand that fraudulent claims have an adverse impact on the costs of the County’s medical plan. Since the medical plan is funded by the County and its employees and retirees, false or fraudulent claims result in higher premium amounts for you and your co-workers, retirees, and the County.

The Florida Statute regarding False or Fraudulent Insurance Claims can be found at Florida Statutes 817.234. The Benefits Office will provide you with a copy of the statute upon written request at no charge.

### **HOW TO RESPOND TO IMPROPER CHARGES OR SUSPECTED FRAUD**

- If you believe that there is an issue with the billing or an EOB (Explanation of Benefits), you should contact BCBSFL Customer Service at (800) 664-5295.
- If you believe there has been an improper charge(s) on your bill after you receive the EOB (Explanation of Benefits) from BCBSFL and the EOB does not show that the charge(s) was corrected, you should contact the doctor (or their billing office) to correct the issue first and if the issue is not resolved, you should contact Employee Benefits at 305-292-4446.
- To report suspected insurance fraud or abuse, you should complete the form located on the BCBSFL website: <http://www3.bcbsfl.com/wps/portal/bcbsfl/aboutus/reportfraud> . The Benefits Office will provide you with a copy of the form upon written request at no charge. Individuals can also contact the Special Investigation Unit at 1-888-237-1501.