

This article is reprinted with permission of Family Care America, at <http://www.FamilyCareAmerica.com>, a nationally recognized resource that provides families with interactive care planning tools, resource locators and helpful checklists to make caregiving easier. The company also provides corporations with a Work/Life program for employed caregivers. For more caregiving information, visit them on the Web.

Spotting Health Fraud

Do you know what health fraud is? Can you always identify it? Health fraud occurs when medical treatments that are either untested or ineffective are marketed and sold to unsuspecting consumers.

The elderly and chronically ill are often targeted by companies selling illegitimate "treatments" for various medical conditions. In order to protect a family member from fraud, encourage him or her to be wary of any product or company that:

- Claims to cure a disease that is not yet curable
- Advertises a remedy that helps a variety of ailments
- Presents testimonials from satisfied customers or "case histories"
- Makes use of a "secret formula"
- Sells the product only through the mail
- Is sponsored by only one company or person
- Promises a quick and/or painless cure

If you have any doubts about a product, contact the Better Business Bureau.

Medicare/Medicaid Fraud

Another type of health fraud involves misuse of Medicare and Medicaid funds. Statistically, about one in every 10 Medicare or Medicaid dollars is lost to fraud. Sometimes these losses are in the form of billing for:

- Services for an unknown patient
- A stolen Medicare card being used by another person
- Claims for services that are not medically necessary
- Excessive charges for services or supplies
- Housekeeping services billed as "skilled nursing"
- Claims for services that were never provided

To protect a loved one from Medicare or Medicaid fraud, make sure he or she

- Calls the local, state, or national Medicare or Medicaid offices with any questions about services, service providers, or billing
- Double-checks Medicare regulations for special services before obtaining them
- Obtains a receipt when returning rented medical equipment to the dealer
- Never loans or gives a Medicare card to anyone other than a qualified service provider
- Never signs a blank form
- Keeps a copy of all signed documents
- Reads the Medicare Summary Notice and all bills, and asks questions if necessary
- Questions any service that hasn't been received
- Questions the necessity of all services provided

Although there are many types of care recipient exploitation, health-based fraud is one of the most common. But by keeping a close eye on the situation, and encouraging others to do the same, you can prevent a family member from becoming a victim.

Copyright 2001, FamilyCare America, Inc. All Rights Reserved. For more caregiving information, please visit <http://www.FamilyCareAmerica.com> on the Internet.