

A middle-aged man with grey hair, wearing a grey V-neck sweater, is seated at a desk. He is looking down at a laptop on the left and holding several sheets of paper in his hands. The background is a blurred kitchen area with a white cabinet and a range hood.

# Protect your group insurance plan against fraud and abuse

**The high cost of fraud and abuse on group insurance plans affects everyone.**

**It can lead to higher premiums or reduced coverage, so it's in your best interests to help prevent these harmful practices.**



## Fraud, abuse and waste: What's the difference?

- **Waste** is normally unintentional—often the result of an administrative error or missing documentation. It isn't illegal or unethical, but it is time consuming and it makes the claims process much longer.

**Example:** A plan member submits a claim for orthotics but the dates on the invoice show that they were made after the plan member got them.

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- **Abuse** is more difficult to identify and often stems from a sense of entitlement rather than criminal intent. It's usually not illegal but it is highly unethical.

**Example:** A plan member submits a claim for six pairs of compression stockings every year just because their group insurance plan covers them—not because they really need them.

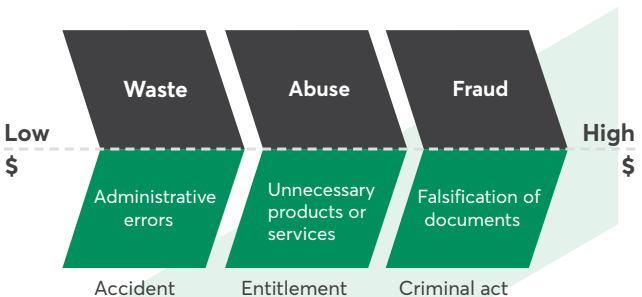
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- **Fraud** is deliberate deception for financial gain at the expense of a group insurance plan. It is illegal.

Example: A plan member knowingly falsifies a claim, or a healthcare provider lies about services or products provided.

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# Tips for preventing group insurance fraud and abuse

- Check the list of delisted providers **BEFORE** paying for a product or service. You can find the list on your secure site under **Tools and resources > Resource Centre**.
- Protect your personal information (e.g., plan booklet and certificate number).
- Never sign a blank form.
- Only submit claims **AFTER** you've received and paid for the service or product.
- Check your bills and group insurance statements to make sure they're accurate. Did you receive the service or product? Does the amount match the amount paid?
- Never agree to substitute services or products (e.g., you can't submit a claim for physiotherapy fees when the fees were really for a gym membership).
- Make sure you understand what your group insurance plan covers and what it does not.
- Learn more about recommended services and products, and make sure they're medically necessary. If you're not sure, get a second opinion.

## Two ways to report fraud anonymously

If you think someone is abusing your group insurance plan, please tell us.

- Write to **[anti-fraud@dfs.ca](mailto:anti-fraud@dfs.ca)**
- Call us toll-free at 1-866-692-7227

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