



innovation
HEALTHSM
Aetna | Inova PARTNERSHIP

Together. Better Health.

Fighting for *you* by fighting against insurance fraud

Special Investigations Unit

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Fraud is everyone's business

That's because it affects every single one of us — from small businesses to corporations, insurers, doctors and members

One industry expert ranks the financial losses in the tens of billions of dollars *each* year.¹

But it's about more than money. It's about people. Like the business owner faced with rising coverage costs. Or the trusting member trying to correct false claims found in his or her medical records.

So we're fighting for you, and all the faces behind fraud. And we're not giving up the fight anytime soon.

A zero-tolerance approach

Innovation Health receives certain administrative services from Aetna and together we're helping to lead the fight against fraud with the **Aetna Special Investigations Unit (SIU)**.

As part of our fraud prevention program, the SIU aggressively investigates all types of fraud using the latest detection, investigation and recovery techniques.

Whether it's taking on large health care management companies or individual providers, the SIU has the know-how to protect you from fraud, waste and abuse. That helps keep your health care costs down.

Meet the SIU

We're tough

You get a talented team of over 100 professionals, all working behind the scenes to bring fraud front and center.

The team includes:

- ▶ A medical director
- ▶ Nurses
- ▶ Certified coders
- ▶ Certified pharmacy technicians
- ▶ Fraud investigators
- ▶ Former law enforcement professionals
- ▶ Information technology (IT) specialists
- ▶ Field claims analysts
- ▶ Administrative staff

We're ready to fight. So if you see or suspect fraud, call the SIU at **1-800-338-6361**. Or e-mail **aetnasiu@aetna.com**.

We're thorough

How do we fight fraud? It comes down to these steps.

- 1. Prevent.** We perform prepayment claims review to avoid fraudulent payments.
- 2. Detect.** We analyze provider data to identify suspicious behavior.
- 3. Investigate.** We thoroughly explore all provider billing and practice behavior, not just a single issue.
- 4. Recover.** We aggressively pursue recovery of money lost to fraud, waste or abuse.
- 5. Report.** We report suspected fraud, waste and abuse to state and federal agencies, as required.
- 6. Comply.** We act as the liaison with insurance fraud bureaus, attorney generals, the FBI and more.

Plus, our front line — claims and customer service professionals — receives intensive, ongoing training in fraud detection.

We're smart

Of course, any reliable fraud detection relies heavily on technology. The SIU goes a step beyond with dedicated IT staff and their *own* systems capability — a huge volume of claims data all in one spot.

The SIU uses advanced software to comb through massive amounts of data. Then the SIU identifies providers whose claims differ significantly from those of their peers, or otherwise appear unusual.

What a difference
Each year, the SIU saves and recovers more than \$200 million related to fraud, waste and abuse.²

¹National Health Care Anti-Fraud Association. Available at: www.nhcaa.org. Accessed November 7, 2014.

²Aetna SIU reports, as of 2012.

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The “red flags” of fraud

The SIU team and health care management staff work together to find and fight fraud. They know the signs, so they know what to look for.

Here are some examples:

Provider fraud

- ▶ Unusual provider billing practices
- ▶ Billing patterns that are inconsistent with those of peers
- ▶ Discrepancies between billed services and patient records
- ▶ Unusually high volume or percentage of same services
- ▶ Pressure to pay claims quickly
- ▶ Provider advertisements for “free” services or other incentives

Member fraud

- ▶ Misspelled or misused medical terminology on claims forms
- ▶ High-dollar member reimbursement claims
- ▶ Alterations on claims submissions or enrollment forms
- ▶ High incidence of prescriptions that do not coincide with medical claims history

Disability fraud

- ▶ Use of a PO box or hesitancy to provide a physical address
- ▶ Frequent changes in providers
- ▶ A disinterest in rehabilitation or job services
- ▶ A history of self-employment or ability to easily work for cash while receiving disability benefits

Fighting for you, fighting with you. To report fraud, call the SIU at 1-800-338-6361. Or e-mail aetnasiu@aetna.com.

SIU in action

The situation:

The SIU recently investigated a doctor who was charging for full units of Herceptin® (trastuzumab), a type of cancer treatment, but was only administering half the vial. According to the drug maker, this vial is multiuse, and the other half can be stored and used at a later time.

The result:

The doctor settled with us and made a large repayment. And we reported the doctor to the state Department of Insurance.

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