

# Fraud Referrals

Privacy, Security, and Fraud: Part 4 of 4



# Introduction

Fraud is a serious offense. While it is not expected to happen often, it is important to be able to identify potential fraud and what to do when fraud may have occurred. People seeking to commit fraud may intentionally submit or provide false or misleading information to BeWell or consumers. In addition, they may falsely claim to be certified to offer consumer assistance to gain access to consumers' personal information.

# Main Topics

- Key Terms
- Examples of Fraud
- Protecting PII from Fraud
- Reporting Fraud

# Key Terms

- Fraud, as the term is used in this training, happens when an individual or an entity (for example, a business) deliberately omits or misstates important information for personal benefit.
- In the course of their work, assisters may become aware of fraud committed by:
  - Consumers;
  - Carriers;
  - Assisters; and/or
  - Another individual or organization
- While many of these individuals and entities are committed to providing accurate information and unbiased enrollment assistance, some may have the intention to commit fraud against consumers, the government, or both.

# Examples of Fraud (1 of 5)

- Assistors should recognize behaviors or situations that may be examples of fraud and report them to the proper authorities. It is not their responsibility to prove that fraud occurred.
- Fraud may be committed in different ways in connection with the BeWell Marketplace.
- The following slides provide some examples and signs of potential fraud.

# Examples of Fraud (2 of 5)

- Consumers could give false information to qualify for certain types of benefits and programs when applying for health coverage through BeWell.
- Consumers may knowingly misrepresent facts (for example, personal financial information or number of dependents) to get coverage through Medicaid or to get a more favorable premium tax credit (PTC) or more favorable cost-sharing reductions (CSR).
- Other examples include consumers who:
  - Intentionally fail to report all sources of income on their eligibility applications.
  - Provide false identifying information, such as a false name or Social Security Number (SSN).

# Examples of Fraud (3 of 5)

- A carrier could give false information while attempting to convince a consumer to enroll in its health plan or to not enroll if insuring the consumer could be expensive.
- A carrier might also promise consumers certain services or prices, but then not offer them the services or prices once they enroll.

# Examples of Fraud (4 of 5)



- Assisters
  - Representing that they work for BeWell to obtain a consumer's personal information.
  - Using false information to steer a consumer to a particular health insurance company's health plan.
  - Enrolling a consumer in a health plan without the consumer's knowledge or consent.
  - Charging a consumer a service fee.
- Brokers Only
  - Misrepresenting information to convince consumers to enroll in a health plan the broker represents.
  - Enrolling a consumer in duplicative coverage to obtain another commission or other financial benefit.

# Examples of Fraud (5 of 5)



- “Look-a-like” websites that market themselves as BeWell may cause consumers to associate their aggressive marketing tactics with BeWell, damaging its reputation.
- Only the [BeWell website](#) is associated with BeWell. Please review any links or materials carefully for the official BeWell URL.

# Protecting PII from Fraud (1 of 3)



- Consumers should:
  - Protect their SSN by only providing it to trusted, certified BeWell brokers, enrollment counselors, or websites.
  - Shred documents containing health care information or other personal information before throwing them away.
  - Review information from health plans to make sure only services, equipment, and prescriptions used by the consumer or their household members are listed within an accurate Explanation of Benefits (EOB).
  - Be wary of product promotions, so-called "special deals," or other offers that seem too good to be true, because these offers may be related to fraud or identity theft.
  - End any suspicious call or visit immediately.
  - Report suspicious calls or visits to the New Mexico Office of Superintendent of Insurance (OSI) at [NM OSI Stop Fraud](#) or to BeWell at [PrivacyOfficer@nmhix.com](mailto:PrivacyOfficer@nmhix.com).

# Protecting PII from Fraud (2 of 3)



- Consumers should not:
  - Respond to unsolicited advertisements.
  - Give out personal information over the telephone, the Internet, or in person unless the requestor has proven they have the authority to gather this information (for example, a carrier or BeWell) for enrollment purposes.
  - Sign blank insurance forms or applications.
  - Be pressured into making purchases, signing contracts, or committing funds.
  - Be afraid to ask questions and verify the answers.

# Protecting PII from Fraud (3 of 3)



- You can help fight fraud by:
  - Protecting consumers' private health care and financial information and reminding them to be cautious when giving out their SSN, credit card numbers, or banking information.
  - Encouraging consumers to accurately answer application questions.

# Reporting Fraud (1 of 3)

- If consumers feel they have experienced fraud or have been the victims of identity theft, BeWell encourages assisters to help them report this to the appropriate authorities. In all situations of suspected fraud, it is important to collect as much information as possible so you or the consumer can accurately report it. Be sure to be able to provide:
  - Name or ID number of the individual or entity suspected of fraud.
  - Contact information for the individual or entity suspected of fraud.
  - Summary of the suspected fraud.
  - Date the suspected fraud occurred.
  - Whether you suspected the fraud or heard about it from a third party.
  - If the third party was a consumer, assisters should include contact information for the consumer as well.

# Reporting Fraud (2 of 3)

- Once the necessary information has been collected, assisters can report suspected fraud. Consumers who believe they may be victims of fraud should be directed to report the incident to the appropriate authority.
  - Refer consumers with complaints against brokers to the [New Mexico Office of Superintendent of Insurance Page](#).
  - Refer consumers with complaints against certified enrollment counselors to BeWell.

# Reporting Fraud (3 of 3)

- Direct consumers who believe their SSN or PII has been stolen to contact the Federal Trade Commission (FTC) by calling 1-877-382-4357 (1-877-FTC-HELP) or visiting the [FTC website](#).
- Direct consumers to contact the Social Security Administration (SSA) if they need help getting a new SSN.
- Help consumers avoid unsolicited offers by encouraging them to register their home and cell phone numbers with the National Do Not Call Registry online or by phone at 1-888-382-1222.

# Reporting Fraud: Role of the Office of the Inspector General

- If an assister believes a consumer falsified information to enroll in coverage, they should report the suspected fraud to the [HHS-OIG Fraud Hotline](#) of the Health and Human Services Office of the Inspector General (HHS-OIG).
- Similarly, if a consumer believes someone else is using their information to get coverage, assisters are encouraged to help the consumer report the suspected fraud to the OIG Fraud Hotline. Assisters may volunteer to assist with completion of the report.
- Report any such instances to BeWell as well.

# Reporting Fraud: Role of the Office of the Inspector General (Continued)



- HHS takes every fraud complaint seriously and researches each one to determine whether fraud occurred.
- The time needed for a fraud investigation can vary greatly. It is not uncommon for a fraud investigation to take years.
- The next steps may include discipline or referring the fraud incident to another agency or division within HHS.
- AN HHS representative may follow up with you or the consumer for more information. It is important to provide as many details as possible in your initial report.
- It is important to note that all claims of fraud are confidential. No adverse action can be taken against an assister or a consumer for reporting suspicious behavior.

# Reporting Consumer Fraud



- HHS-OIG
  - Contact to report that a consumer's information was used to enroll someone else through BeWell
  - Online: [HHS-OIG Fraud Hotline](#)
  - Phone: 1-800-HHS-TIPS (1-800-447-8477); TTY 1-800-377-4950
  - Address: ATTN: OIG HOTLINE OPERATIONS, P.O. Box 23489, Washington, DC 20026
- Federal Trade Commission (FTC)
  - Contact to report identity theft.
  - Online: [Secure Complaint Form](#)
  - Phone: 1-877-ID-THEFT (1-877-438-4338); TTY 1-866-653-4261
- BeWell
  - Email: [PrivacyOfficer@nmhix.com](mailto:PrivacyOfficer@nmhix.com)
  - Phone: Customer Engagement Center: 1-833-862-3935
- OSI
  - Contact to report broker fraud.
  - Online: <https://www.osi.state.nm.us/>
  - Phone: 1-855-427-5674
  - Address: 1120 Paseo de Peralta, Suite 428, Santa Fe, NM 87501

# Key Points

- Fraud may be committed by consumers, carriers, or assisters.
- Assisters should take steps to recognize suspected fraudulent behavior and report it.
- Assisters should encourage consumers to follow a few basic guidelines to recognize and prevent fraud.
- Any incidences of suspected fraud should be reported to the appropriate oversight organization.
- Neither the assister nor consumers will be penalized for submitting reports for investigation.



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