

## HOW TO RECOGNIZE INSURANCE FRAUD

1

Watch out for providers who try to use your plan member information (i.e., usernames, passwords and other personal information) to charge for products and services you never received.

2

Your explanation of benefits contains products or services not obtained by you or your eligible dependents. Always review your explanation of benefits and report any discrepancies to your employer.

3

Claiming for products and services not eligible as a benefit under your plan using benefit codes that are eligible for reimbursement (e.g., a spa day treatment submitted as massage therapy, designer sunglasses submitted as prescription glasses).

4

You are offered cash or other incentives in exchange for your policy and certificate numbers. Report anyone asking for this type of information.

5

Be on guard if your health care provider appears more concerned about obtaining a list of your covered benefits and the associated plan maximums than they are about providing you with the right product or service.

6

With offers of incentives remember the “too good to be true” rule. Somebody is paying for those free services perhaps through hidden fees or built-in costs.

7

Beware of providers that offer to bill a service as something other than the service received as a way to work around eligibility requirements or plan maximums.

8

Shop around and ask questions to ensure the health care provider has the appropriate credentials for the services you are receiving.

9

When paying for products/services, be wary of providers who ask if you have insurance. You or your plan sponsor may end up paying more than someone who does not have insurance.

Source: [Canadian Life and Health Insurance Association Inc.](#)

## PREVENT INSURANCE FRAUD

# Step Forward To Stop Insurance Fraud



*Don't be part of insurance fraud, be a part of the solution.  
Join the public awareness campaign sponsored by Elio's*

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**elio's**  
**Foot Comfort Centre**

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# STEP FORWARD TO STOP INSURANCE FRAUD

Join the public awareness campaign sponsored by Elio's

## WE WANT YOUR SUPPORT

At Elio's Foot Comfort Centre, we want to educate our patients and the general public about insurance fraud in the orthotic industry.

Unfortunately, some individuals who purchase orthotics and / or orthopedic footwear with their insurance benefits may be participating in insurance fraud without knowing it.

We hope to do our part to prevent future fraud by bringing attention to this issue.

## WHY WE FOLLOW THE REGULATIONS FOR YOU

At Elio's, we make it a priority to closely follow regulations put forth by the Pedorthic Association of Canada and the Ontario Society of Chiropodists, as well as individual insurance guidelines.

We do not want to put our practitioners' licenses, or our patients' insurance benefits at risk.

Unfortunately, this practice is not followed by every clinic in our industry, so it is important for you to choose a provider (such as Elio's Foot Comfort Centre) who will properly handle your insurance claims.

## WHAT FRAUDULENT ACTIVITIES SHOULD YOU LOOK OUT FOR?



Receiving free shoes (or other free products) when you purchase custom made orthotics should be a red flag for you. If you do not have off-the-shelf orthopedic shoe coverage through your insurance plan and you still receive "free shoes", it is likely that a fraudulent claim will be sent to your insurance company (which could ultimately put your benefits at risk).

In many cases, "free shoes" never show up on your insurance paperwork because providers inflate the cost of your orthotics (or other eligible products) to cover the cost of your shoes.

For this reason, you should always look at your insurance paperwork to be sure the correct products and services are being billed.

Contact us with your questions or comments

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**RECOGNIZE IT. REFUSE IT. REPORT IT.**

*"If you receive free shoes  
and do not see footwear information  
on your insurance paperwork,  
you're likely submitting a fraudulent claim."*

## Elio's Believes Doing It the Right Way Is the Only Way

At Elio's Foot Comfort Centre, we will only bill your insurance company for eligible products and services that we have provided for you.

We do not adjust the cost of your products or services to receive more money from your insurance company. We are always happy to contact your insurance company (or submit a predetermination) prior to you purchasing anything from us in order to confirm your insurance coverage and eligibility for you.

## WHAT ARE INSURANCE COMPANIES DOING TO PREVENT FUTURE FRAUD?

In recent years, insurance companies have begun to frequently audit orthotic claims. This causes payment reimbursements to be slowed down, and many claims to be denied.

Some insurance providers have also begun to reduce the amount of coverage for custom orthotics and orthopedic shoes, and in some cases, they have eliminated this type of coverage altogether due to the high volume of fraudulent claims they receive

## DO YOU SUSPECT FRAUD?

Please report suspected fraud in a phone call or email directly to one of the following insurance companies. Contact information for other insurers is available on request.

Great West Life

Toll free phone 1-866-810-8477 [confide@gwl.ca](mailto:confide@gwl.ca)

Green Shield Canada

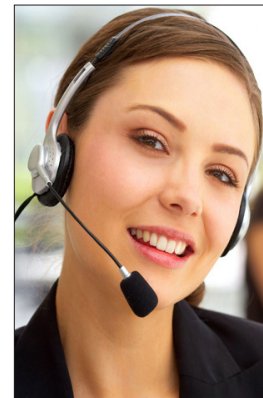
1-800-265-5615 extension 6921, [bmis@greenshield.ca](mailto:bmis@greenshield.ca)

Manulife

1-877-481-9171, [shareandprotect@manulife.com](mailto:shareandprotect@manulife.com)

Sun Life Financial

Toll free phone 1-888-882-2221, [clues@sunlife.com](mailto:clues@sunlife.com)



**DON'T BE PART OF INSURANCE FRAUD**



**BE A PART OF THE SOLUTION**

**Elio's**  
Foot Comfort Centre