



Important Plan information

would like to address an area that we have covered before; however, it remains a great problem. This problem is insurance fraud. What is insurance fraud? It is any act committed with the intent to fraudulently obtain payment from an insurer.

According to the National Health Care Anti-Fraud Association (NHCAA), a conservative estimate is that 3 percent of all health care spending, or \$68 billion, is lost due to fraudulent activities.

Although you may not have been directly associated with a case of insurance fraud, it touches all of us. Fraud increases the cost of health care for everyone and increases your Federal Employees Health Benefits Program premiums. Remember, you are not just dealing with amateurs; you are dealing with professionals who know how to file error-free, fraudulent claims.

Unfortunately, we are not able to stop every fraudulent claim; however, we can and must be vigilant in the fight against it.

Here are some things you can do to prevent fraud:

- Be wary of giving your Plan identification (ID) number over the telephone or to people you do not know, except to your doctor, other provider or authorized Plan or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill the Plan to get it paid.
- *Carefully* review our explanation of benefits (EOB) upon receiving them in the mail.
- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same services, or misrepresented any information, do the following:
 - Call the provider and ask for an explanation. There may be an error.
 - If the provider does not resolve the matter, call the NALC HBP Special Investigation Unit (SIU) at 888-636-NALC (6252) to explain the situation.

Unless you look at the explanation of benefits (EOB) when it arrives in the mail, there is no way to determine if you are a potential medical identity theft victim. You should always be aware—know your benefits, examine your medical bills, and examine your medical pharmacy records regularly. If you see unauthorized charges, contact the provider and the NALC HBP Special Investigation Unit (SIU) immediately at 888-636-NALC (6252).

Another thing to remember is what you do with the EOB after the reviewing it. It should be secured in a safe place in your home. If you decide to throw it away, we recommend that you shred it first and under no circumstances should it be put out for recycling.

Your membership card is the key to receiving medical services when needed. You should protect the membership card and your membership identification number with the same level of security awareness as you do with your Social Security number and your credit cards. When receiving a new membership card, you should cut up the old one before disposing it. If you lose your card or it is stolen, you should notify the Plan immediately at 888-636-NALC (6252).

This Open Season is from Nov. 14 through Dec. 12. It is my hope that each letter carrier, either active or retired, who is currently not in the Plan, takes the time to see what the Plan has to offer. I think you will be surprised by both the benefits and the quality of service the Plan offers. The NALC Health Benefit Plan will deliver for you. If you have any questions about the Plan, remember you can always speak with one of our customer service representatives at 888-636-NALC (6252).

If you have not registered by now, time is running out. The months have flown by and here we are within weeks of the 30th seminar. The schedule has been set and the final preparations are being arranged. Keep in mind that you may register up to the opening date; however, some functions do have limited space. I hope to see you there. ✉