



Preventing Fraud and Abuse

Fraud will cost the U.S. health care system more than \$50 billion in 2004, according to the National Health Care Anti-Fraud Association. That's nearly how much is spent in the entire U.S. dental services market, which is worth about \$60 billion. Estimates of dental fraud aren't separated from health fraud as a whole, but it's likely that several billion dollars are lost in this sector each year.

What Is Fraud And Who Commits It?

The great majority of subscribers and dentists who are honest and innocent are the ones who foot the bill, either in increased premiums or decreased benefits and reimbursements. Fraud is a complex problem that is difficult for dental carriers to prove. In the simplest terms, dentists or patients commit fraud when they knowingly attempt to get paid for services they did not provide or weren't entitled to receive.

For example, dentists defraud by billing for services they haven't rendered, by ordering and billing for tests or treatments that are not necessary or by waiving patient co-payments and billing carriers the entire cost of service.

Patients might submit claims for services they have not received or they might not let their dentist or primary insurer know about coverage they have from other plans (essentially double dipping for the same service). Patients commit fraud by falsifying documents or knowingly misrepresenting their treatments or themselves.

How Delta Dental Tracks Down Fraud

As part of our fiduciary responsibility to our purchasers and members, Delta Dental maintains vigorous fraud and abuse prevention and detection programs. First, we invest significant resources training claims reviewers and compliance specialists to track down fraud. In addition to reviewing suspicious claims, these investigators can drop in at dentists' offices to review financial and treatment records and compare them with submitted claims.

Delta Dental also produces and sends communications to patients and dentists, and has a Fraud Hotline (651-994-5492). Through this direct communication, we can raise awareness of questionable billing practices and make it convenient for dentists or patients to report anything they find suspicious.

"We are determined not to allow a few individuals engaged in fraud and abuse to undermine the excellent reputation of the dental profession," said Richard Hastreiter, D.D.S., vice president of Oral Health Analytics at Delta Dental. "It cannot be permitted, and we will proactively investigate those who engage in this type of activity."

For more information, please visit our Web site at www.deltadentalmn.org.