

Advertisement



When ANNOYING turns DANGEROUS.

Scam artists know we're all looking for ways to pinch pennies. With an estimated \$80 billion lost to health insurance fraud each year, it's important you're careful when making health care decisions.

Whether you have employer-sponsored health insurance, coverage through a government-sponsored program or purchase your own insurance policy, protect yourself. Be wary of offers that guarantee coverage, propose to waive your co-pay, or that try to sell you insurance through emails, pop-up ads, over the phone or by posting flyers.

For all insurance coverage, follow these common sense rules:

- Protect your health insurance card as you would a credit card.

- Read your policy and Explanation of Benefits statements – make sure you were at the doctor on the dates listed and that you received the treatments listed.

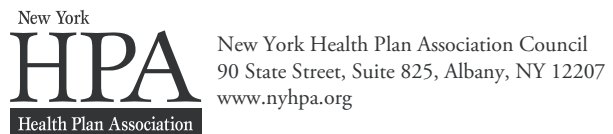
- Beware of "free" offers that are often fraudulent schemes to bill you and your insurance for treatments you didn't receive.

- Be careful when providing your Social Security number, Credit Card numbers or other personal information.

- Most importantly, report any suspicious activity to your insurance company and always ask questions and get answers.

Health insurance fraud costs everyone. For more information please visit:
www.nhcaa.org/NYPublicAwareness

This message brought to you by:



Aetna Life Insurance Company • Capital District Physicians' Health Plan, Inc. (CDPHP) • The Chubb Group of Insurance Companies • Cigna • Eastern Vision Service Plan, Inc. • EmblemHealth • Empire BlueCross BlueShield, a WellPoint Company • Excellus BlueCross BlueShield, a nonprofit Independent Licensee of the BlueCross BlueShield Association • The Guardian Life Insurance Company of America • HealthPlus, an Amerigroup Company • HM Life Insurance Company of New York • Independent Health • MetroPlus Health Plan • Mutual of Omaha Insurance Company • MVP Health Care • Oxford Health Insurance, Inc. • Oxford Health Plans (NY), Inc. • The Principal Financial Group • UniCare, a WellPoint, Inc. Company • United Concordia Insurance Company of New York • United HealthCare Insurance Company of New York • United Healthcare of New York, Inc. • Univera Community Health • Univera Healthcare • Vision Service Plan (VSP)