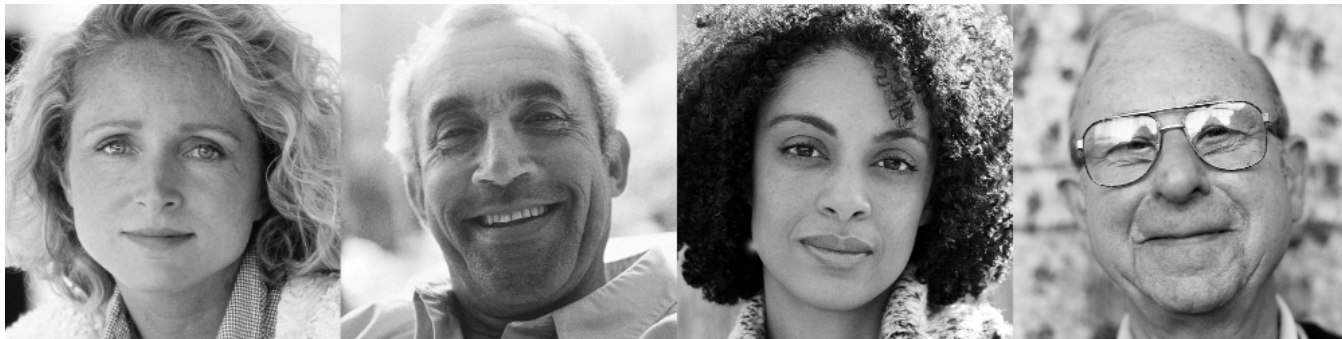


WHO'S ON THE FRONT LINES

IN THE FIGHT

AGAINST HEALTH INSURANCE FRAUD?



It's you and every American who wants to help control the cost of health care insurance. You are the first line of defense.

Because every year \$100 billion a year is stolen in scams designed to stick us and our insurance companies with fraudulent and illegal medical charges.

We all pay in the form of higher health insurance premiums. Our medical histories can be permanently altered when diseases or injuries we've never had are falsely entered on our records to justify the illegal charges.

How can you stop it?

Read your policy and benefits statements.

Read your policy, Explanation of Benefits (EOB) statements and any paperwork you receive from your insurance

company. Make sure you actually received the treatments for which your insurance was charged, and question suspicious expenses.

Report fraud.

Call your insurance company immediately if you suspect you may be a victim of health insurance fraud.

Beware of "free" offers.

Offers of "free" services are often fraud schemes designed to bill you and your insurance company illegally for thousands of dollars of treatments you never received.

Protect your health insurance card like your credit card.

In the wrong hands, a health insurance card is a license to steal. Don't give policy numbers to door-to-door salesmen or telephone solicitors.



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For more information, visit our web sites at:
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