



Demystifying Insurance Fraud

It is a common notion that Insurance Fraud only affects Insurance companies and innocent policy holders.

Well, NO!!

Health Insurance Fraud affects the consumer the most.
Let me elaborate

How does a provider abuse a policy?

1. Unnecessary hospitalization - admitting a patient for indoor management when patient could have been managed comfortably on OPD basis. Common in fevers - dengue, malaria, typhoid, urinary tract infection.
2. Prolonged length of stay - When hospitalization was truly indicated, keeping the patient for longer period. This longer stay is not just room rent expenses but includes the next two
3. Not so rational investigations - consumer has exposure to unwanted radiation; lipid profile for gastroenteritis
4. Unnecessary medications - includes high end antibiotics for viral infections (which never require antibiotic)
5. Last but not the least - declining sum assured availability for future emergencies.

Now, I hope, it is clear that consumer loses much more in Health Insurance fraud & abuse.

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