

MESSAGE FROM NIB ON HEALTH FUND FRAUD

There are currently two significant changes within the health insurance industry that will have a major impact on the unregulated natural therapy industry should they be implemented. NIB is keenly following the progress of these moves as they will bring greater regulation and standardisation of natural therapists (through the Quality Assurance Requirements being introduced 1 July 2008) and enable health funds to more freely share information about provider behaviour in light of skyrocketing fraud and investigation costs (through the adoption by the AHIA Fraud and Security Committee of a Code of Conduct for sharing information).

For this reason, NIB would like to reassure you that we are committed to working with natural therapy providers and professional associations to ensure the highest quality of services for our members. In recent years, NIB has significantly expanded our suite of natural therapies and we consider a rigorous and trusted registration process a key element in ensuring our ongoing support and the evolution of the natural therapy industry.

Unfortunately, our own experience does support a perception that the natural therapy industry is responsible for a disproportionate number of fraud investigation cases. Many providers, of all types, seem unaware of the range of sophisticated fraud detection software that is employed by NIB and many other funds. NIB employees undertake fraud awareness training and receive regular updates. Our members too, are a consistent source of information regarding the inappropriate behaviour of providers. The increased ability of funds to share information will also help ensure that those detected by one fund are likely to come under the scrutiny of other funds.

We do not believe that the majority of natural therapists deserve the poor reputation being earned within our industry, and seek to ensure that we have done as much as possible to inform, educate and support providers who may be unaware that their practices are unacceptable. Many cases are brought to our attention due to poor accounts and receipting practices. The NIB Provider Terms & Conditions are available at <http://providers.nib.com.au/ancillary.html> We strongly recommend that you acquaint yourself with these to ensure that any unintentional breaches may be avoided. An Example Account is also available to illustrate what is required. Some key points for consideration:

- Keeping pre-signed receipts is not acceptable and may be sufficient to warrant suspension.
- The services provided must be itemised accurately (e.g. type of service, provider of service, recipient of service).
- Your interpretation of services provided is not acceptable. You must be registered by NIB for the service you are providing. (e.g. Bowen Therapy is not Remedial Massage; Remedial Massage is not Acupuncture.)
- Your NIB Provider number is not transferable to another person or practice location. NIB Provider numbers are attached to you and a particular practice location. New practice = new number.
- NIB representatives are entitled to access patient records pertinent to any claims made.
- Sexual services are not eligible for benefits and will be reported to the appropriate authorities.

Fraud hurts our mutually dependent industries. It is our intention to continue to offer benefits that are attractive to our members and which continue to attract the 30% rebate.

It is important to ensure that Australian taxpayers are not burdened with the costs of fraud, and it is short-sighted not to consider the consequences that a poor reputation may have on the ongoing support received via federal funding.

If you have questions or concerns about your own practises, please contact us on **1800 175 377** or at providers@nib.com.au . We also urge you to report fraud by contacting our investigations team on 1800 663 223.