



Member Fraud Awareness Bulletin



FRAUDFACTS

Fraud is a violation of trust that, in general, refers to an intentional act committed to secure personal or financial advantage. Cimas has a 0% tolerance to fraud, no matter the amount. Cimas values and supports whistleblowers!

DID YOU KNOW??

While most of the service providers we deal with are honest, there are some who may try to take advantage of the system to make a few extra dollars. Experts estimate between 15%-40% of medical aid claims in Southern Africa (10-20% globally) represent fraudulent claims*. According to the same survey, the primary drivers for fraudulent claims in the medical aid industry (globally) are as follows;

1. Submitting claims for services that have not been rendered to patients.
2. Misrepresenting dates, tariff times, location of service delivery.
3. Incorrect reporting of diagnoses or procedures (procedures may be duplicated/unbundled, unnecessary procedures done).

*We estimate fraud in Zimbabwe to be in the higher end, that would mean about \$40 million worth of claims paid by Cimas in 2015 were fraudulent! That is over 12% of the country's budgeted healthcare expenditure for 2016. This amount would also build about 1 600 low cost housing units!

SO WHAT CAN I DO?

As a member, there is plenty you can do to help Cimas fight fraud in its pursuance to safeguard your health;

1. **Obtain an understanding of the service to be rendered (do not accept a pregnancy test yet you have gone in for an asthma attack for example – yes, we have seen it!). This will allow you to review the claim form in the next step.**
2. **Review your claim forms after service.**
 - Ensure the details recorded actually represent services rendered.
 - The doctor/ nurse must be willing to explain to you what they will be claiming against your benefits.
 - Request a copy of the signed claim form for future reference/ comparison with the statement from Cimas once received.
3. **Review your statements from Cimas.**
As a member you can help us identify and curb fraud by alerting us once you receive a statement with incorrect claim details/amounts.



Who to tell?

Report all cases of known and suspected fraud to our **independently administered** "Tip offs anonymous" HOTLINE, toll free

Telone : 0800 4100 /1/ 3-6;
Econet : 0808 5500, 4461;
Netone : 0716 800 189/190;
Telecel : 0732 220 220, 0732 330 330;

Fax : 0800 4146
E-mail : reportszw@tip-offs.com;
Website : www.tip-offs.com
Post : The call Centre, PO Box HG 883, Highlands, Harare

Ensure to include details (who, when, how, what, document references/copies) in your tip-off to allow expedited response to the matter. **Remember, together we make a difference.**