

This list is intended to be a guide for the identification of potentially fraudulent claims. Each indicator, on its own, is not proof of an attempt to defraud, but should alert the consumer to the possibility of fraudulent activity.

## Checklist of Fraud Indicators for Consumers

### Be suspicious if a provider of medical or dental services or supplies ...

- Bills significantly more than other doctors for treatment you have had in the past.
- Offers treatment while promising that you will not have to pay the balance due after insurance pays.
- Offers to bill your insurance for more services than were performed in order to cover your out-of-pocket costs.
- Bills insurance when you used a coupon for “free services.”
- Bills insurance for services that you don’t think were rendered.
- Orders what appear to you to be more tests than are necessary.
- Wants you to bring other family members with you to your appointments.
- Wants to treat other family members for the same condition and those family members do not have the same complaints that you have.
- Asks you to fill a prescription and asks you to bring the drugs back to his/her office.
- Bills for treatment you haven’t received yet.
- Calls and offers you “free” medical equipment that your doctor didn’t order.
- Calls and offers to get certification for medical equipment that neither you nor your doctor previously planned to have you use.

**If you suspect fraudulent activity, let us know.**

**Call our hotline 1-800-338-6361 or e-mail us at [AetnaSIU@aetna.com](mailto:AetnaSIU@aetna.com).**