

What you need to know about

Fraud, Waste & Abuse

What is Fraud, Waste, & Abuse?

- + **Fraud:** tricking or lying to someone to get payment or personal gain.
- + **Waste:** when someone uses a lot of health services carelessly or makes too many payments due to poor training and education.
- + **Abuse:** paying for services that are not needed or do not meet correct dental practice or care.

Don't Share Your Insurance Card

Do not share your insurance card or information with anyone, including friends and family. This information is for you and should only be used by you.

Letting someone use your insurance card to get dental care is risky. For example, it could cause you to get the wrong treatment. Services you need could also be denied or cancelled. This could hurt your dental record if someone got dental treatment under your name and insurance. Dental insurance fraud is a crime and there could be a bad outcome for those involved. You could:

- + Lose your insurance coverage,
- + Lose your job,
- + Be arrested, or
- + Be fined or jailed.

Do NOT give your insurance information to anyone. Anyone who knows they are benefitting from an act of insurance fraud is equally guilty of fraud.

Additional Examples of Fraud:

- + Providing incorrect information to qualify for Medicare Advantage.
- + Enrolling as a member when you are not eligible for coverage.
- + Accepting payment from your dentist for referring other members for dental services.
- + Lying about a dental or health condition to get a treatment.
- + Dentist submits claims for services you did not get or agree to pay for.
- + Dentist performs a not covered service but bills for a covered service.
- + Dentist offers you valuable gifts or favors to become their patient.

How to Report Fraud - Gather Information & Who to Report To:

A) When reporting a **provider (dentist)**, include:

- + Name, address, and phone number of provider,
- + Name and address of the dental clinic,
- + Names and phone numbers of other witnesses who can help in the investigation,
- + Dates of events, and
- + Summary of what happened.

B) When reporting on **someone who gets Medicare Advantage dental benefits**, include:

- + The person's name,
- + The person's date of birth, Social Security Number, or Member ID (if you have it),
- + The city where the person lives, and
- + Specific details about the fraud, waste, or abuse.

Who you should report to:

If you believe something is not right, report it right away to Delta Dental of Iowa's Member Services Team by calling [1-833-721-2892](tel:1-833-721-2892) or sending an email to MAMembers@deltadentalia.com.

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Need help understanding a word above? See meanings below.

WORD	MEANING
Claim	A statement that is sent to Delta Dental of Iowa. This lists the treatment performed, the date of the treatment, and the costs for each treatment service provided. This tells Delta Dental of Iowa how much we may need to pay for services given to a member.
Cosmetic Procedure	Procedures that focus on improving the look of a member's smile.
Delta Dental of Iowa	This is the dental company that works to provide dental services to a member that has coverage through a Wellmark Blue Medicare Advantage plan.
Dental Insurance Card	A card that provides proof of insurance. It contains important information and helps ensure members are charged the right amount for care. This is shared with the dentist, so they have the most recent insurance information for the member.
Dental Insurance Coverage	This provides information on what is included and/or not included in the plan the member is a part of for different types of dental services.
Dental Record	A document that provides detail related to a member's dental history, including diagnostic information, clinical notes, treatment performed, and patient-related communications that took place with the dentist.