

Insurance fraud bankrolls America's opioid epidemic

By: James Quiggle

First came singer-songwriter Prince, who fatally overdosed on the painkiller fentanyl in his Minnesota home.

Then more fentanyl headlines with Chaka Khan. The Grammy-winner admitted fentanyl was her escape drug of choice. Prescription meds crept into her life after knee surgery several years ago.

Fentanyl is latest prescription painkiller to snag national attention. It's used for severe pain, cancer, longterm treatment — and is abused for silky-sweet highs. The stuff is up to 100 times stronger than morphine, and 50 times stronger than heroin.

Now comes a DEA warning about carfentanil — is a synthetic opioid that is 10,000 times more potent than morphine and 100 times more potent than fentanyl.

Fentanyl and carfentanil are more tragic subsets of America's voraciously chronicled opioid epidemic — a gothic horror that strikes down Americans from all income levels and backgrounds. Opioids kill more drug users than cocaine or heroin; nearly three of four overdoses come from prescription drugs.

The rarely told story: Insurance fraud is a major bankroller of the nation's pill contagion.

Health insurance grubstakes many of the dopamine highs, overdoses ... and overdose deaths. Medicare, Medicaid and private insurers pay tens of billions of dollars in false claims, each year.

Crooked pain doctors spoon out insurer-paid painkiller prescriptions. They barely examine patients for medical need. Then they bill private insurers, Medicare or Medicaid for phantom exams, tests and other bogus care. A pill mill can stream hundreds of thousands of insurer-paid pills to addicts via insurance scams. Some 28,000 people died from opioid overdoses in 2014 — the most-ever.

Dr. Stephanie Tarapchak ran a pill mill. She dolled out thousands of insurer-paid painkillers. One patient died of a powerful pain med used for cancer patients. Tarapchak's own high-school daughter even OD'd on Xanax that Tarapchak prescribed, though she survived. The Schuylkill County, Pa. doctor was handed up to 15 years in prison in March.

Doctor-shopping addicts may whack their insurer for the prescriptions. Lowie Christie scored prescription drugs from hundreds of medical facilities around the U.S. The North Dakota woman made about 1,830 Medicare

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claims in just six years before receiving 15 months in jail in March.

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Insurance fraud as an opioid-addiction financier needs far more scrutiny. Nor does enough of the national reform debate widely stress how to stem insurance thievery.

Slow the dirty claims and we dry up a large pipeline of prescription abuse and kill pills. Key steps that are making progress:

Insurer: analytics: Forward-reaching health insurers are using powerful software analytics to flag doctor-shopping patients for attention and possible addiction treatment. Analytics also are better identifying false opioid claims.

Education: Insurers are educating doctors and patients about the addictive properties of opioids.

Databases: State databases also track prescription traffic. Some state databases like Kentucky's effectively flag high-prescribing medical providers and pill-abusing patients. Other databases barely function.

OxyContin: Purdue Pharma has reformulated the notorious painkiller OxyContin, greatly reducing its addictive properties.

Joint efforts: Partnerships of insurers, law enforcement and government are catching more pill mills and prescription mills.

Nice steps, all. Yet America's opioid epidemic remains at crisis levels. Pill abuse is rampant, and overdose deaths continue. Internet pharmacies and online prescriptions make it easier to slide false prescription claims through the system with anonymity. Cheap heroin is spreading with prescription crackdowns denying access to pills.

There's no easy fix. We need a coordinated national strategy that includes insurance fraud.

Sadly, it may take a celebrity's drug death or rehab to keep headlines fresh and the public concerned. Let's stay concerned, whether the addict is a wealthy Grammy winner or unemployed factory worker just trying to get clean.

About the author: James Quiggle is director of communications for the Coalition Against Insurance Fraud. He brings 30 years as an award-winning strategist, forward thinker, blogger, journalist, writer, speaker and news spokesperson. Quiggle has been with the Coalition since 2000. He's a widely quoted and published authority on all facets of insurance crime.