

Faking It: How you're the victim of health insurance fraud

By: Kasey Chronis

Faking illness or a medical condition; doctors giving you treatments you don't need. These are things most of us could never imagine, or even understand.

But unfortunately insurance companies are duped every single day by con artists looking for a fast buck.

It happens everywhere and you could be the next victim. The worst part? Those of us with insurance pay for it through our premiums.

It's not just your typical fraudster who might be in on the scams, but people you'd never expect. And the cost of 'faking it' adds up to a whopping eighty billion dollars (per year).

"If you took those bills and stretched them, they'd go to the moon and back 17 times," said James Quiggle, Coalition Against Insurance Fraud.

That's how much money is stolen every year by insurance fraud.

"Our homes are burned our bank accounts are looted, people get surgeries they don't need, this is a very dangerous crime that we are all victimized by," said Quiggle.

"Insurance fraud is the second largest white collar crime that there is," said Calvin Johnson, State Farm Insurance Agent, South Bend.

The most common form?

"Health insurance fraud is the 800-pound gorilla in the insurance fraud scene," said Quiggle.

Workers compensation is an easy target for people looking to make an extra buck.

"Maybe they had an injury in the softball game on Sunday then come in on Monday and lie to their supervisor that they were injured on the loading dock," said Quiggle.

All to score insurance compensation benefits they don't deserve.

"Some of these scammers will limp into the doctor's office on a walker or crutches and moan and just act in such pain and the moment they leave the office they toss the crutches in the backseat and drive off," said Quiggle.

In September an NBC station investigated this woman; she's walking her dog without difficulty.

"She went to the doctor a week prior and said she can't bend over, she can barely walk. That she

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Coalition Against Insurance Fraud

sits at home all day and lies in bed," said Dorian Bond, Bond Investigations, Arizona.

Lucy, we'll call her, filed an insurance claim saying she was injured in a truck collision.

Bond says an investigation by the National Insurance Crime Bureau revealed new information...this was her ninth accident in just three years.

The investigator says Lucy's boyfriend was driving the truck, her family towed the vehicle and friends repaired the damages.

"The sad part about that is oftentimes there are attorneys, medical practitioners and others that are working together to create this and they share the profits from the insurance claim," said Johnson.

It's a bogus set-up to steal your money.

Crooked individuals aren't the only ones causing premiums to go up...

"...big serious money is in inflated and falsified claims by crooked doctors and other medical providers," said Quiggle.

Quiggle also says medical providers have been known to bill for treatments it would be impossible to perform in a day.