

University Specialty Clinics® Red Flags

SUSPICIOUS DOCUMENTS

- ✚ The person presenting the identification doesn't look like the photograph or match the physical description.
- ✚ Documents provided for identification appear to have been altered or forged, or give the appearance of having been destroyed and reassembled.
- ✚ Information on the identification differs from what the person presenting the information is telling you.
- ✚ Information on the identification is not consistent with readily accessible information that is on file with University Specialty Clinics®, such as a registration signature.

SUSPICIOUS PERSONAL IDENTIFYING INFORMATION

- ✚ Personal identifying information provided is associated with known fraudulent activity as indicated by internal or third-party sources used by University Specialty Clinics®. For example, the address on the system is the same as the address provided on a fraudulent document.
- ✚ Personal identifying information provided is of a type commonly associated with fraudulent activity. For example, the address on an application is fictitious; or the phone number is invalid, or is associated with a pager or an answering service.
- ✚ The SSN provided is the same as that submitted by another patient, or the SSN is invalid:
 - The first three digits are in the 800, 900, or 000 range, are in the 700 range above 772, or are 666;
 - The fourth and fifth digits are 00; or
 - The last four digits are 0000
- ✚ The person opening the covered account or the patient fails to provide all required personal identifying information on registration and doesn't respond to notification that the registration is incomplete.
- ✚ Personal identifying information provided is not consistent with that which is on file with University Specialty Clinics®. For example, the signature does not match that which is on file.
- ✚ The patient cannot provide authenticating information or the answer to challenge questions beyond that which generally would be available from a wallet or consumer report.

SUSPICIOUS ACCOUNT ACTIVITY

- ✚ Mail sent to the patient is returned repeatedly as undeliverable, although transactions continue to be conducted in connection with the patient's account.
- ✚ University Specialty Clinics® is notified that the patient is not receiving paper account statements in the mail.
- ✚ University Specialty Clinics® is notified of unauthorized transactions in connection with a patient's account.
- ✚ The account shows unusual activities (inconsistent with established patterns); e.g., non-payment when there is no history of late or missed payments.
- ✚ The patient's medical record shows medical treatment or health care services that are inconsistent with a physical examination or with a medical history as reported by the patient.
- ✚ The patient has an insurance number but never produces an insurance card or other insurance documentation verification.

NOTICE FROM OTHER SOURCES

University Specialty Clinics® may receive notice from patients, victims of identity theft, law enforcement authorities, or other persons regarding possible identity theft. For example:

- 🚩 The patient complains, after accessing a copy of their medical record, that the record contains documentation regarding a health care diagnosis or treatment that the patient denies ever having.
- 🚩 The patient complains or has questions based on: the patient's receipt of a bill for another individual; a bill for a product or service that the patient denies receiving; a bill from a health care provider that the patient never visited; an explanation of benefits (EOB) for health care services never received; or collection notices from a bill collector for services never received.
- 🚩 The patient or patient's insurance company reports that coverage is denied because insurance benefits have been depleted or a lifetime cap has been reached, or that coverage for certain health care services is denied due to a diagnosis or health care condition that the patient denies ever having.
- 🚩 University Specialty Clinics® receives complaints or questions concerning information added to a credit report by a health care provider or insurer.
- 🚩 The patient disputes a bill by claiming to be the victim of identity theft.
- 🚩 University Specialty Clinics® receives a notice of inquiry from an insurance fraud investigator for an insurance company or a law enforcement agency.
- 🚩 University Specialty Clinics® receives police reports or investigations regarding a patient's identity theft case.