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# Why 2013 and 2014 are ripe for scams?

- Historical context (cycles of health insurance scams)
  - Increased criminal activity with new federal laws
  - Criminals use new federal laws to take advantage of consumers and businesses (1974 ERISA = cycle of MET/MEWA scams)
  - Economy (uncertainty and desperate consumers – easy targets – individuals and small businesses – second and third cycle of health insurance scams)

# Why 2013 and 2014 are ripe for scams?

- New law (ACA) and new requirements
- Lot's of unknowns (and little knowledge by public how law works)
- Vulnerable consumers

# Façade of legitimacy

- Networks
- Premiums
- Claims payment
- Claims about ACA compliance

# Façade of legitimacy

- TV ads – already in DC (cable)
- Internet
- “ Don’t have to wait until January to get affordable coverage”, “All people covered”, “All preexisting conditions covered”, “Affordable”, “NOT a medical discount card – real coverage”

# Cont.

- Experienced promoters of scams – TX – American Benefit Plans, CA – Employers Mutual LLC, MD – SAImed/SAIplus)
- What's necessary: CRIMINAL CASES most effective
- Civil is cost of doing business
- State and federal task forces – coordinated effort by US Postal Inspector, IRS, FBI, and other federal and local agencies (including prosecutors)

- DC Health Link – not building an internal fraud unit
- Rely on DISB (Insurance Commissioner)

# DC Health Link initial steps:

- Internal broker as primary contact
  - Experience: brokers are the eyes and ears on the ground and see scams first – recruited to sell – best source for information)
- Contact center: form for consumers to report fraud, abuse, and scams to DISB
- Certified in person assisters (next)





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[SMALL BUSINESSES](#)

[BROKERS](#)

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# The District's New Health Insurance Marketplace

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# Employer Setup

## Employer Information

Enter basic information about the employer including:

- Employer Name
- DBA Name, if applicable
- Federal EIN
- Employer Type
- Business Address
- Primary Contact Info
- Notice Preferences

### Employer Information

To finalize your participation in the Exchange, we need to set up an account and collect additional information about your company.

#### Employer name & address

\*Employer name

Doing business as(name)

\*Federal Employer Identification Number(EIN)

\*Employer Type

#### Primary business address

\*Business address Line 1

Business address Line 2

\*City

\*State

\*ZIP Code

#### Contact name & email address

Check here if you are the contact?

Name \*First Name  Middle Initial

\*Last Name  Suffix

Title

\*E-mail address

# Employer Setup

## Employee Census

Enter Employee Census

- Upload or
- Manually Add

For eligible employees:

- Name
- Date of Birth
- Date of Hire
- SSN/TIN
- Email Address
- Mailing Address
- Location (if used)

The screenshot displays the DC Health Link Small Businesses Employer Setup interface. The top navigation bar includes the DC Health Link logo and the text "SMALL BUSINESSES". Below the navigation bar, there are three main steps: 1 Quoting, 2 Eligibility, and 3 Enrollment. The current step is 2 Eligibility, which is further divided into sub-steps: Company Information, Options, Plans, Contributions, Summary, and Enroll. The "Employee Details" section is active, showing a "Headquarters" dropdown menu set to "State:DC, ZIP Code: 20002" and an "Employee Count" of 0. A table with columns for First Name, Last Name, DOB, Zip Code, EE Class, and Tobacco Users is present, but it is empty with the message "No Employees have been entered". A "Census Import Wizard" dialog box is open in the foreground, prompting the user to "Download the Import Census Template.xls" and "Upload An Existing Template: \*". The dialog box includes a "Choose File" button, a "Cancel" button, and an "Import Census" button.

DC HEALTH LINK  
Get the facts. Get covered.

SMALL BUSINESSES

1 Quoting 2 Eligibility 3 Enrollment

Company Information Options Plans Contributions Summary Enroll

Frequently Asked Questions  
More FAQs

Q. How do I assign an Agent or Broker to my account?  
Q. How do I search for a Navigator?

Employee Details [Import Census](#)

Headquarters  
State:DC, ZIP Code: 20002 Employee Count: 0

First Name	Last Name	DOB	Zip Code	EE Class	Tobacco Users
No Employees have been entered					

Add Employee

Employee Count: 0

Census Import Wizard

Download the [Import Census Template.xls](#)

Upload An Existing Template: \*  No file chosen

# DC Health Link Assister Training & Certification Process

- (1) Hired by a DC Health Link Assister grantee organization
- (2) **Successfully pass a criminal background check**
- (3) Successfully complete 30+ hour DC Health Benefit Exchange Authority training program
- (4) Successfully pass a final competency exam

# Criminal Background Checks

- Criminal Background Checks including fingerprinting required of all DC Health Link Assisters
  - A fingerprint-based FBI criminal history repository check
  - Search of the statewide criminal history check in the District of Columbia
  - A nationwide, name-based search of the Department of Justice's National Sex Offender Public Registry (NSOPR) check.
- For existing staff previous checks and fingerprinting no more than 6 months old will be accepted.

# Anti-Fraud Consumer Identifiers

- Each Trained and Certified DC Health Link Assister receives a number of Consumer Identifiers aimed at reducing the potential for fraud and abuse

# Anti-Fraud Consumer Identifiers

- Laminated 2013-2014 DC Health Link Assister Training Program Certificate of Completion noting the individual as Trained and Certified (signed by me)
- Laminated DC Health Link Assister Program Name Badge inside plastic protector
- Laminated 2013-2014 DC Health Link Assister Program Wallet Identification Card noting the individual as Trained and Certified by the DC Health Benefit Exchange Authority; lists [www.dchealthlink.com](http://www.dchealthlink.com) website and contact center phone number
- DC Health Link Assister polo shirts
- Outreach and education by staff: check on [dchealthlink.com](http://dchealthlink.com) or call our contact center to verify name of person claiming to be a DC Health Link Assister

# Anti-Fraud Consumer Identifiers

- Allows consumer to cross-reference an individual's name with Assistors and Brokers listed on [www.dchealthlink.com](http://www.dchealthlink.com) website
- Helps consumers associate Assistors with DC Health Link
- Allows Assistors to show consumers DC Health Benefit Exchange-issued credentials proving their training and certification
- Reduces potential for imposters



- Prevention: educate and provide tools to verify
- Early detection: brokers, assisters, strong coordination among gov't agencies
- Expedited action: share evidence, joint investigations, undercover operations (all were effective at addressing the second and third cycle of health insurance scams)
  - New authority (USDOL – MEWA scams – Cease and Desist; state insurance regulators administrative C & D)
  - Criminal actions are a must

- Visit us at [www.dchealthlink.com](http://www.dchealthlink.com)
- Like us on Facebook: DC Health Benefit Exchange
- Follow us on twitter @dchbx