

Orthotics, orthopaedic shoe and compression stocking claims

Manulife Group Benefits is committed to protecting our plan sponsors and members from benefit fraud. We've recently uncovered a number of concerns related to claims for orthotics, orthopaedic shoes and compression stockings.

These claims may constitute fraud, and put the benefit plan and you at risk.

Claims for orthotics, orthopaedic shoes and compression stockings must meet specific criteria in order to be considered eligible under a group benefits plan.

This fact sheet explains the criteria and lists examples of inappropriate and deceptive practices that will result in denial of claims. You can also find information about fraud prevention and being a wise consumer of health care services on the Group Benefits Secure Site.

What you shouldn't do

- You must not sign blank claims forms and then let the provider complete and submit them. Your signature makes you responsible for what is submitted. All claims must be submitted by you.
- You should not submit claims for free products offered as a reward for using a supplier.
- You must not submit a claim for reimbursement before you receive the product or obtain the service.
- You must not submit the claim before you pay for the product.

- Do not allow the provider to bill your credit or debit card and then reverse the charge, exchange cheques (you pay the provider, he pays you back) or fake a cash transaction. This is considered falsifying evidence of "proof of payment".
- Do not state that the product has been received if it hasn't.
- Do not obtain products for friends or family members not covered under your benefits plan.
- Do not be enticed by offers of free shoes or other products. If you or your family members need stock item sandals, running shoes or work boots, seek a good deal but pay for them yourself.

How you can protect yourself

- Use the benefits plan for its intended purpose – the medically necessary treatment of illness or injuries – and not as a means of being reimbursed for products and services not covered by your plan.
- Reduce your risk by using reputable service providers. See the list of regulatory bodies for professionals in the field of orthotics and orthopaedic shoe assessment and dispensing on the next page.

- Educate yourself about the product and its intended purpose. See *Buying custom-made orthotics* on the plan member site under **Fraud Prevention Services, Educational Materials**.
- In the course of an audit or investigation, Manulife may ask you questions to determine the eligibility of your claim. Your response forms part of an official claim record and will be relied upon to determine payment. Misrepresentation or omission of requested information may constitute fraud. Provide clear, honest answers so we can fulfill our obligations to your employer as the provider of your benefits plan.

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If you think you need these products to treat a medical condition, the first thing to do is to be properly diagnosed and assessed by a credible health care provider. If it is the professional advice of the health care provider that you have a medical need for one or more of these products, take the time to look for a reputable provider. Once you have obtained the eligible product from a provider and paid for it, follow the claims process.

Fraud impacts everyone as it can lead to increased benefit plan costs and higher premiums. Manulife is committed to protecting our plan sponsors and members from the risk of fraud. Our Investigation Services team, comprised of former law enforcement professionals, investigators and analysts, watches for and investigates inappropriate activity. These investigations may result in complaints to law enforcement and regulatory bodies, and in the case of fraud or criminal activity on the part of the plan member, we will inform plan sponsors.

If you have any information about deceptive and potentially fraudulent business practices, please let us know by calling 1-877-481-9171.

We all have a role to play in protecting the integrity of group benefits. Let's fight benefits fraud together.

MORE INFORMATION

For more information about reputable service providers, visit these websites.

- College of Chiropractors of Ontario – www.cocoo.on.ca
- College of Podiatric Chiropractors of Canada – www.cpedcs.ca
- Canadian Board for Certification of Prosthetists and Orthotists – www.cbcpo.ca

For more information please visit manulife.ca/groupbenefits

