

## Fraud Matters

Sun Life's group benefits e-Bulletin about helping to protect your plan from the risk of benefits fraud



Welcome to Sun Life's first healthcare benefits fraud e-bulletin. Benefits plan cost containment is important to you. Loss to fraud can be significant on your plan. So, our goals with this bulletin are to:

- Give you relevant information about fraud and its potential impact on your benefits plan
- Raise awareness about fraud, how it occurs and the roles we all play in helping to preserve the integrity of your plan
- Provide tools to help you and your plan members better protect against fraud risk



In 2013, Sun Life acquired a new client from another big insurance carrier. The client has been very impressed with our fraud controls. For example, we regularly undertake a pre-payment audit of electronic claims to validate the claim before we pay the plan member. As part of the audit process, Sun Life completes a provider verification process by contacting the service provider to confirm the validity of the claim submitted, which the client felt was an important process in identifying potentially fraudulent activity. We believe that we have the right capabilities in place to set us apart in the industry – and certainly our new client felt that we did too.

The client was also happy with Sun Life's state-of-the-art PlanProtect technology – a tool that runs 24/7 examining claims data to find unusual or suspicious claims patterns which are flagged by the technology for follow up by Sun Life's claims analysts to review and/or investigate as warranted.



### Our fraud team, the Investigative Services Unit (ISU) – "In the News"

#### The issue:

Personal training versus physiotherapy. This means receipts for physiotherapy services are provided, but the supporting documentation and facts suggest a personal training program rather than a physiotherapy treatment program.

#### ISU response:

For physiotherapy services to be eligible under our group benefits plans, the service must be medically necessary. This means that such services should be effective, appropriate and required to treat an illness or injury. Claims for physiotherapy services which are akin to personal training and designed solely for the purpose of weight loss or exercise, rather than treatment of a medical condition are not eligible under the terms of the group benefits plans.



### Protecting your plan

Do your plan members understand how to use their physiotherapy benefits the right way? Sun Life has created information to help that you can share with them. Just click on the "learn more" button below.

Our next bulletin will include more information for you and your plan members about Sun Life's online claims anti-fraud solutions.

If you have questions or want to learn more about Sun Life's anti-fraud capabilities, please contact your group benefits representative.

[learn more](#)



### Relationships that matter

Sun Life works closely with the Canadian Health Care Anti-fraud Association (CHCAA). Its goal is to give a voice to public and private sector health care organizations who want to combat fraud in the Canadian health care environment.

[learn more](#)

## Life's brighter under the sun

Group Benefits are offered by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.