

# Workshop on Controlling Fraud and Abuse in Health Insurance

Insurance Institute of India, Mumbai.

Feb 23-24, 2012

The insurance industry worldwide and in India continues to grapple with the issue of fraud and abuse. There are no valid estimates of loss to industry due to fraud, could range from 5%-20% or more. In the case of health insurance, the issue becomes even more complex due to involvement of healthcare providers and medical practitioners at the crucial juncture of consumption of healthcare by the insured which happens to be the point of a 'claim' under the insurance contract.

Over the last few years, health underwriters, claim managers and TPAs have evolved certain mechanisms for detection and prevention of fraud – mostly based on study of historical data, alerts built through rule based engines, trend analysis, outlier behaviour, black listing of providers, investigation of suspect cases etc. IIB has been publishing health data trends for 3-4 years and IRDA had floated RFP for "Analysis and Reporting on Industry wide frauds" in May 2011.

In the above backdrop, III Workshop on controlling fraud and abuse in health insurance brings together senior experts, possibly few international faculty, to discuss following issues threadbare, to deliberate on case studies, Best Practices, to bring out a White Paper, and finally to set the stage for anti-fraud collaborative forum across the industry.

- What constitutes health insurance fraud, abuse and leakage - universal definition, scoping, measuring the quantum and impact
- What role does each stakeholder play in perpetrating health insurance fraud
- What mechanisms exist to detect and prevent fraud – pre and post payment of claim
- What mechanisms and solutions exist to deal with fraud – legal, regulatory, social etc.
- Controlling fraud and leakage in mass schemes – RSBY, Rajiv Arogyasri etc
- Way forward for sharing mechanism and Anti-fraud collaborative forum

The workshop is targeted at senior level representation from industry– Regulator, insurers, reinsurers, TPAs, providers, actuaries and academicians etc., leaders who can influence the debate and course correction in their respective organisation and at the industry level. It is intended that at later date, Institute would organise training program on similar subject for middle & junior level.

Workshop Coordinator : Ms M Malti Jaswal, Project Director, Health Insurance, III

Attending Fee : Rs.7500 (includes overnight lodging/boarding at Institute Campus)

Rs.5000 for participants not availing lodging/boarding

Confirmation for participation : Before Feb 15<sup>th</sup>, 2012 (limited seats on first come first serve basis)

Contact for Booking

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