Protect Yourself from Marketing F.R.A.U.D.

August 27, 2015

Julie Lowrie

Investigator, California Department of Managed Health Care



Who Are We?

- Department of Managed Health Care
 - State Agency
 - Regulate HMOs, some PPOs
 - Provide consumer protection for 25.4 million HMO members



Our Fraud-Fighting Partners

- CMS
- Plan Compliance Divisions
- Senior Medicare Patrol
- Law Enforcement Agencies
- Consumers



F.R.A.U.D.

- F.lags
- R.eport
- A.ction
- U.You
- D.iligent Detection













Marketing Misconduct

- Enrolled without Knowledge/Authorization
- Use of "Scare Tactics"
- Misrepresentations
 - Benefits
 - Costs



New Trends

- Medical providers
- Gifts
- Educational Meetings
- Public Places
- Telemarketing Calls
- Materials at Residence
- Solicitors & "MediConnect Presentations"



Lead Generators

2015 MEDICARE HEALTH PLAN UPDATE RETURN REPLY REQUESTED PLEASE ACKNOWLEDGE BY: 10/31/2014 \$4069 (0.65) REQUEST FOR INFORMATION Please see that I receive all the Medicare benefits for which I am entitled F5605-106 | Please verify address------Message: 2015 Medicare Health Plan Update You may not be getting all the Medicare benefits for which you are entitled There are new plans for 2015 that you should be aware of. You may be missing out on what you are entitled to receive. receive all the benefits you are entitled to. There is no obligation and all the information is FREE! Return this card or call! English 800.487.0184 Español 800.487.1826 This tollicitation is infurance related. An agent may deliver you had affiliated with any government agency. No cost or obligation.







Your Input Matters!



First Responder

"Eyes and Ears"

Important Partners





Empowered F.R.A.U.D. Fighters!





The possibilities are endless!



Questions? Contact Information

Julie Lowrie
Investigator
916-327-8036
julie.lowrie@dmhc.ca.gov

