



CASE STUDY # 2

COVID-19 Fraud

As, Covid Pandemic has resulted in mass sufferings and pains to the masses; for the insurance sector it has generated massive revenue loss. The losses were compounded by fraud and abuse perpetrated both by consumers and provider.

INCHES was instrumental in helping insurers face these fraudulent activities and save several crores of Rupees.

The following instances will help insurers safeguard their interest in future.

- Fake Positive RTPCR report issued
 - These cases were identified by our in-house OCR tool.
 - Bar code of over 200 reports of RTPCR, from a single lab, issued to the insured were scanned.
 - 23% of barcodes came up as 7-digit numericals, whereas 77% bar codes had 8 digits.
 - When the lab was contacted, they gave in writing that their bar code is 8 digit.
 - All of these 23% patients did not feature in the master database of the lab. Indian Government making a registry of every case tested helped here.
 - All of these insured had submitted fake bills running in lakhs to various insurers.
 - The tests were never conducted at this lab and the reports were created with fraudulent intention.
 - Creating fake reports with all the masthead of the lab was a child's play for a DTP operator.
- Fake Positive RTPCR reports when the report was negative
 - There have been over 25 instances where positive RTPCR reports were issued to the insureds.
 - These patients had submitted reimbursement claims in lakhs of rupees
 - On visiting the lab for verification of the reports, each of these reports were negative as per lab's records.
 - With ease they had replaced negative with positive.
 - These cases were identified by our audit team on irrational management of the case that gave the suspicion.
- RTPCR Positive report, pre-policy
 - 8 instances where the claims under Covid policy were soon after waiting period was over.

- On field visit, these positive RTPCR reports were done 1-2 months before the policy was taken.
- They all got treated and recovered; they paid the hospital but DOD not take receipt.
- Later health policies were taken by these patients, and the hospitals used the pre-policy RTPCR positive reports, altering the dates on the reports to the present date (period of hospitalization) and treated the patients.

For further queries: Mail us on abhishek.l@inchesgroup.com

For more insights on insurance, follow our page:

<https://www.linkedin.com/company/inches-healthcare-pvt-ltd>