

Supplemental Health, DI & LTC Conference

**Fraud and Fraud
Prevention in
Long Term Care**



ENGAGE

EVOLVE

ELEVATE

2023



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Case Example 1



Under 80

The Insured

Age: 62; Female

Dx: Cat 3; Infectious
Colitis/Gastro/Enteritis

Policy Effective Date: 2/5/2006

Date of Loss: 9/2/2010

Waiver Began: 9/5/2010

Annual Premium: \$5789

Invoicing daily
24 hours care
between 2
caregivers

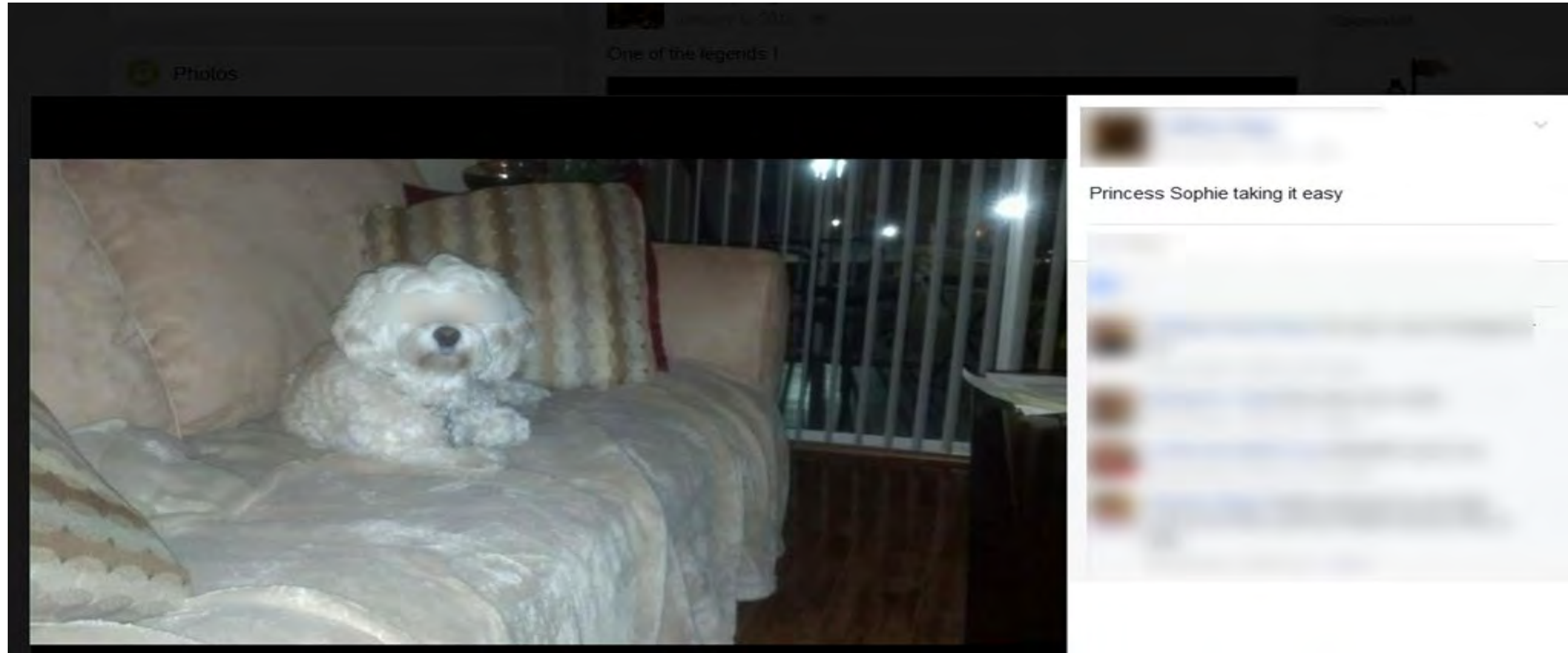
Invoiced
amount
within 5%
of Max
Benefit

Unlimited
Policy

Case Example 1



The Caregiver



Assessment vs. Surveillance

Myth: The insured will always accurately report his care needs to the Assessor.

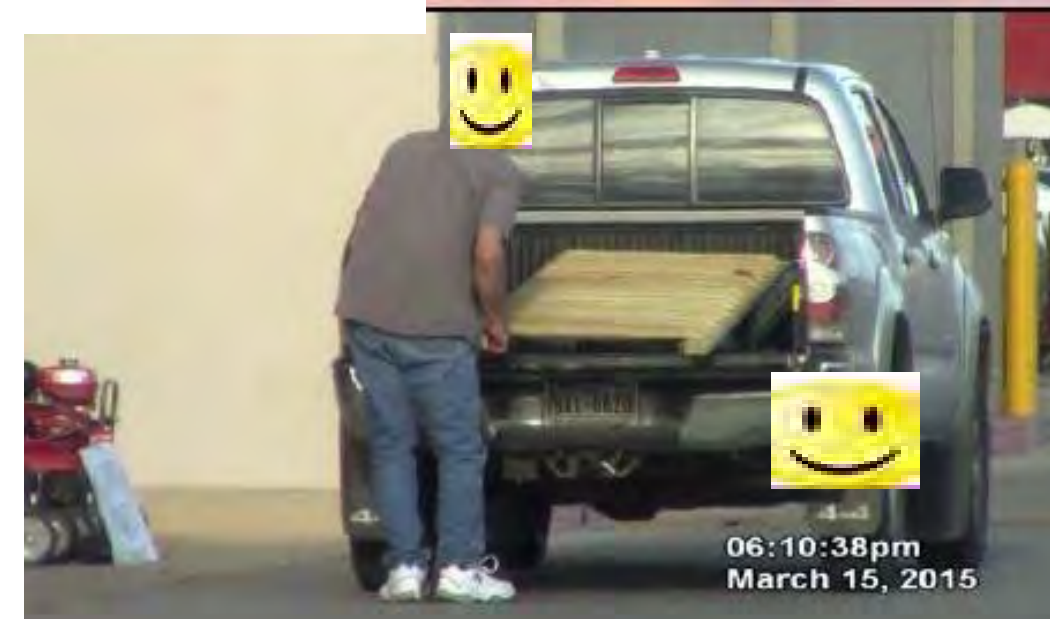
Background:

- 67 year old on claim for Parkinson's, right shoulder surgery 3 months ago
- Below are the actual assessment comments, along with surveillance observations

☐ Outdoor-Mobility	(N/A)
ADL Level	Requires only equipment to complete ADL
Mapped ADL Level	N/A
ADL Equipment	Scooter, hand rails, ramps
ADL Assisted By	Private Caregiver



He requires hands on assist with dressing, toileting, bathing, supervision with indoor mobility. He also requires assist with shopping, meal prep, homemaking, laundry, transportation/driving. Partially dependent with driving.



Transfer: Requires physical assistance or device (walker or cane), Bungee rope system: Uses a system he created by himself using ropes and bungee cord harnessed to his ceiling and wall next to bed. Uses cane or walker also.

Fraud, Waste and Abuse

Benefits for **Clients**:

- ✓ Eliminating the administrative burden of paperwork
- ✓ Providing an online record of everything submitted – no more digging through piles of paperwork to manage their claim
- ✓ Providing a secure transmission of their claim information, reducing mail time and protecting their information

Benefits for **Caregivers**:

- ✓ Eliminating need for paper time logs
- ✓ Providing a mobile app or telephone based system to record days and hours worked and services provided

Benefits **LTC Claims Dept.:**

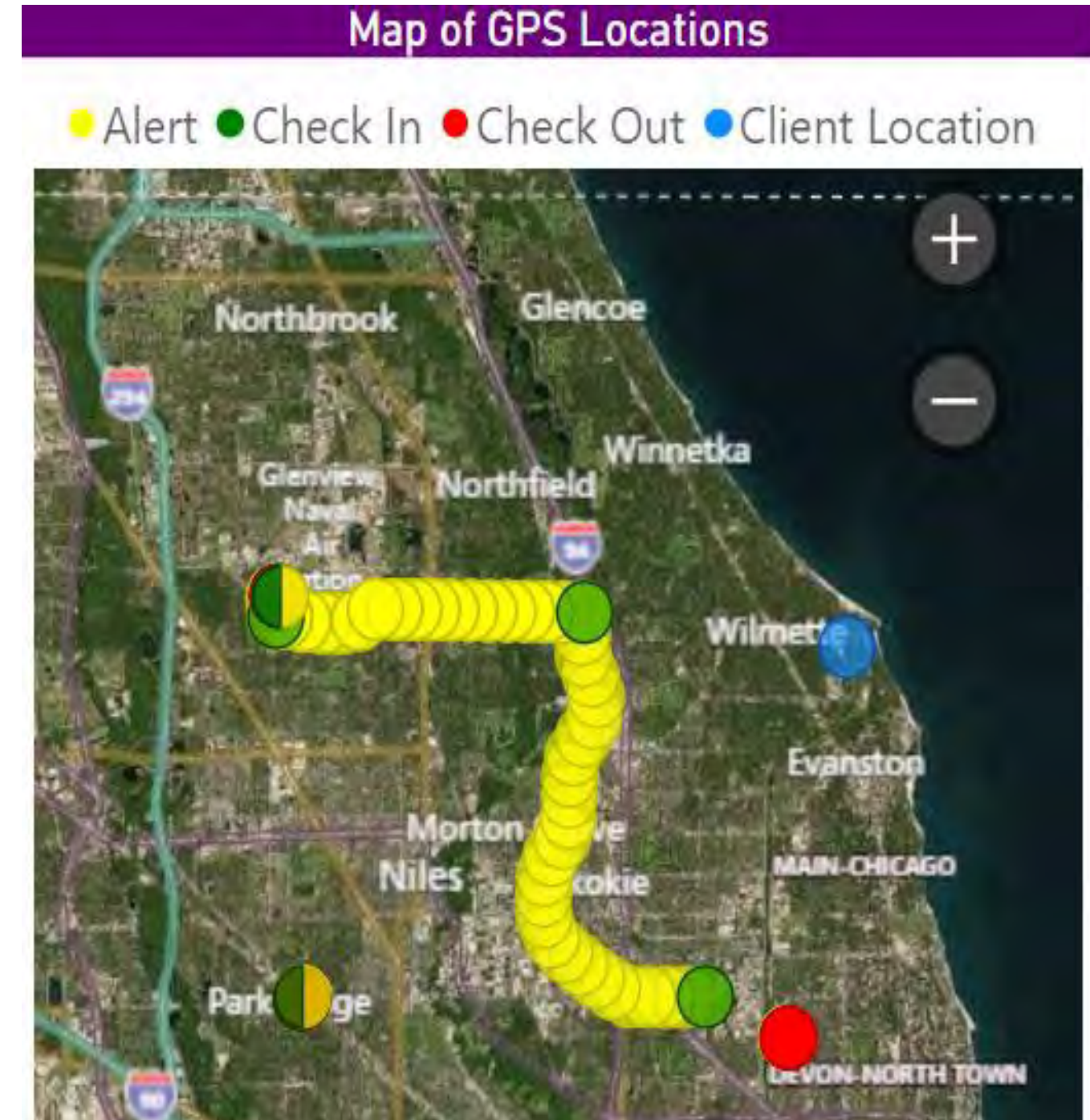
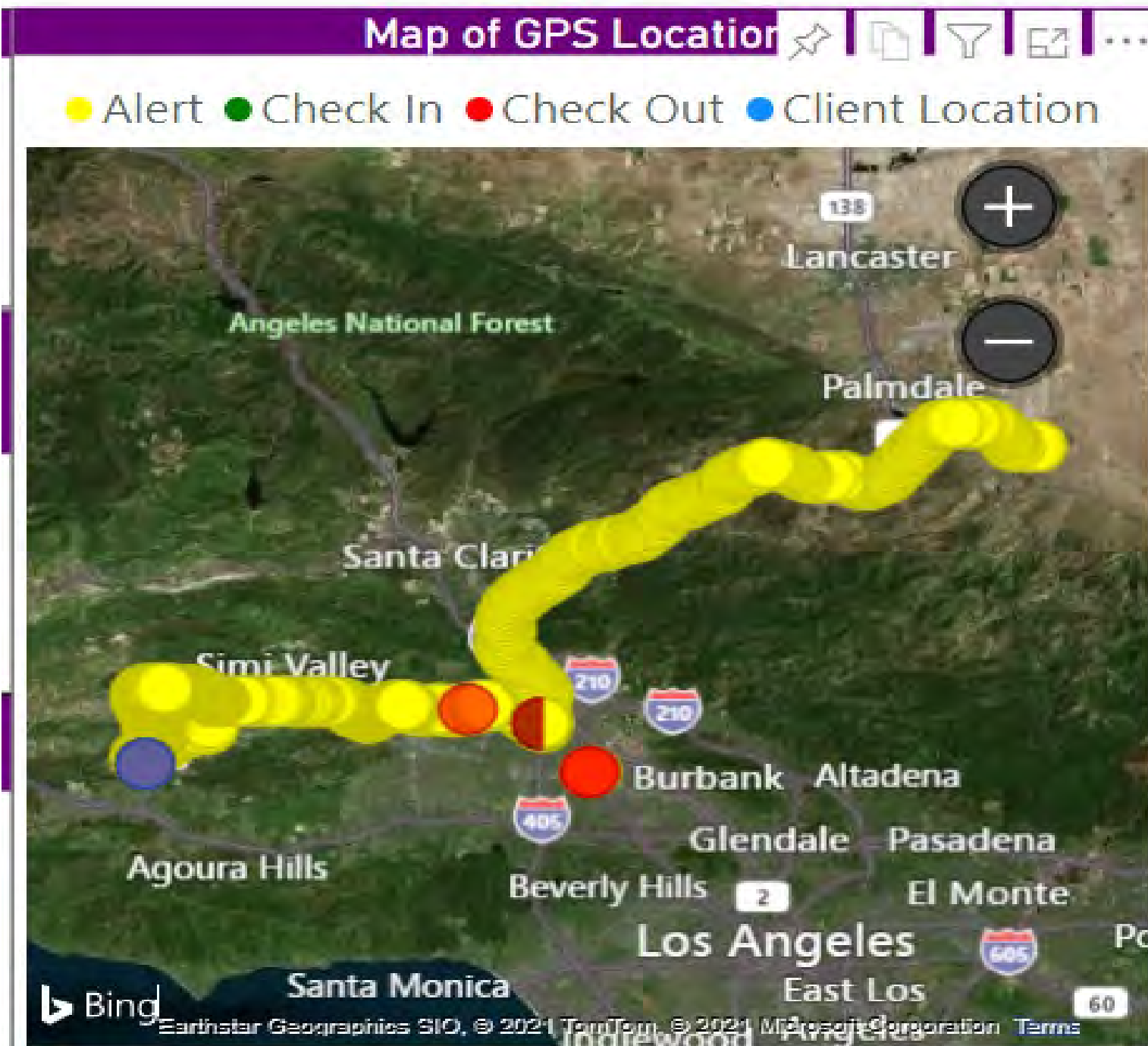
- ✓ Eliminating NIGO (handled by vendor)
- ✓ Creating a standard, easy to read invoice and potential to receive electronically
- ✓ Reducing waste and abuse through verification by the insured/AIF of services provided by IP

Fraud, Waste and Abuse

What types of fraud, waste and abuse identified with EVV?

- Billing for travel time
- Not providing adequate supervision for cognitive impairment
- IP is not in the insured's home during caregiving episode
- IP "rounding hours" when completing daily time sheets

Geotracking Examples

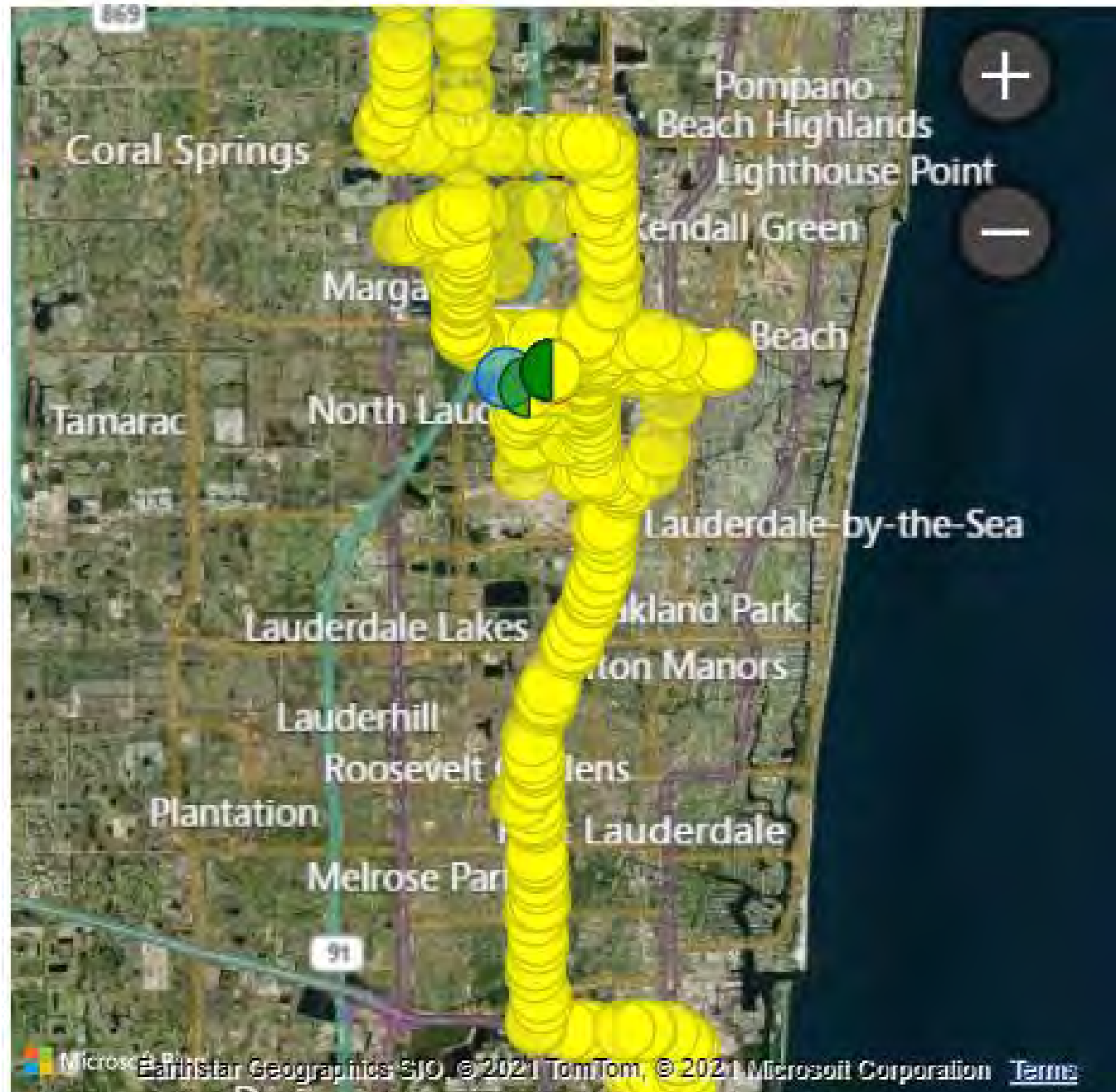


IP Travel and IP Remains At IP Residence



Map of GPS Locations

● Alert ● Check In ● Check Out ● Client Location

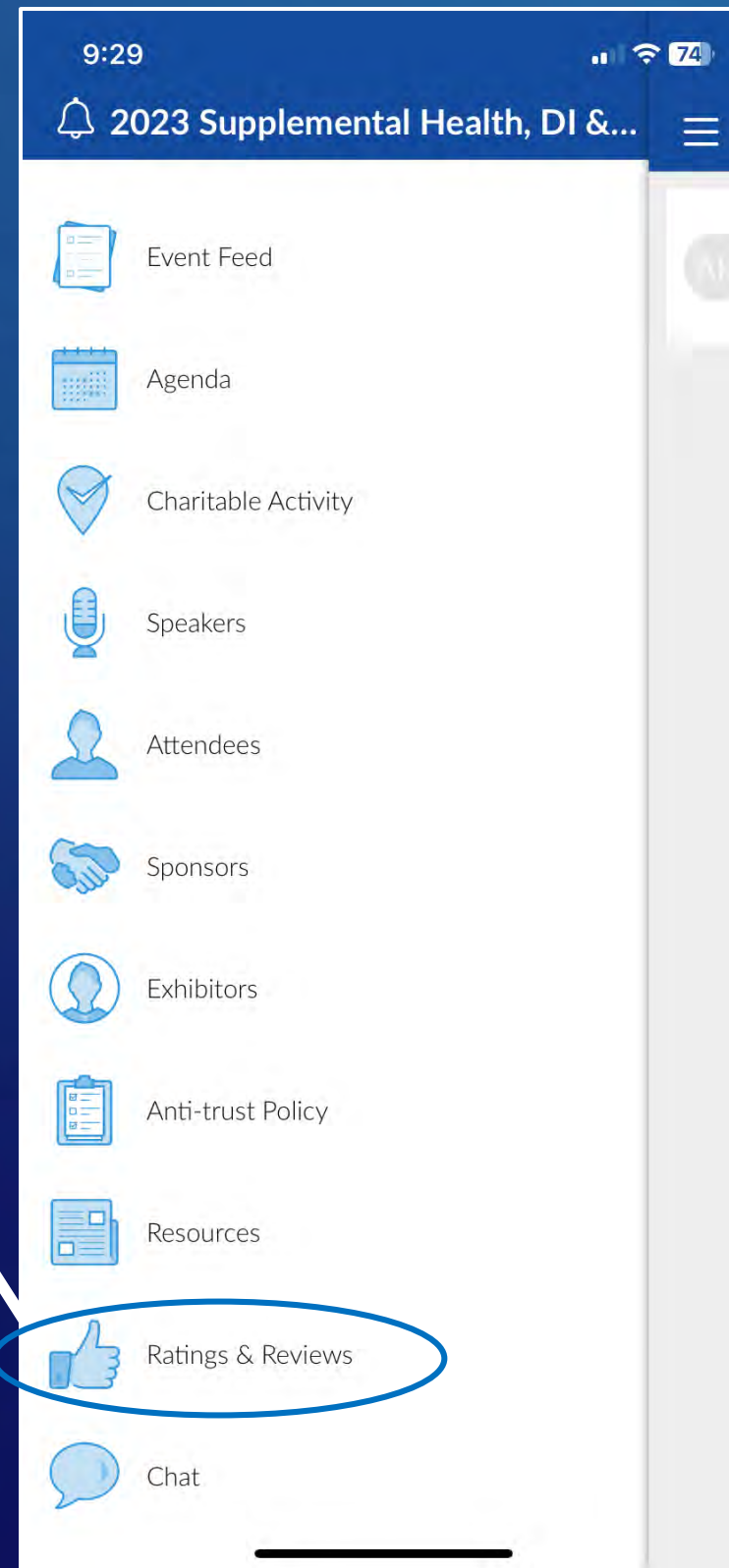




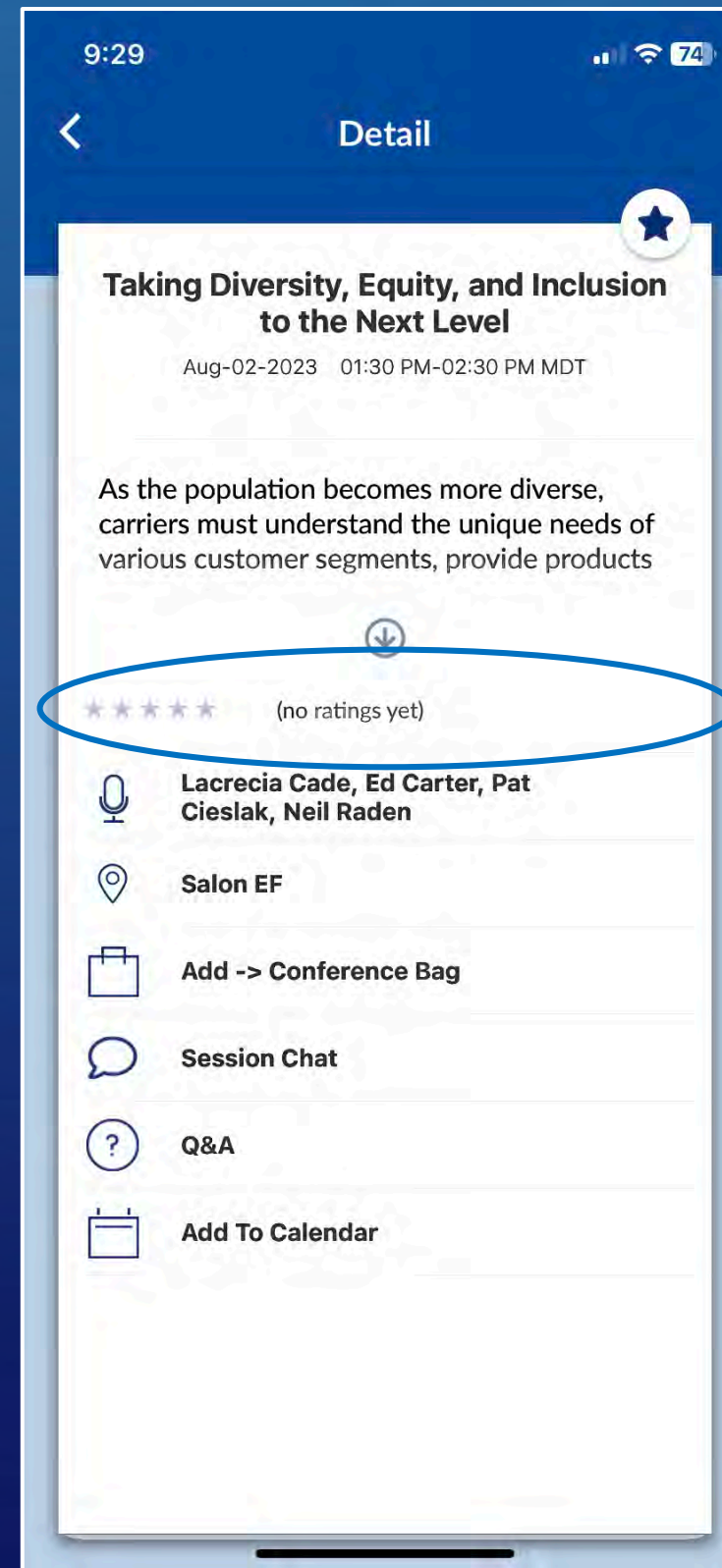
Question and Answer

Please Provide Your Feedback on the Conference App

OPTION 1




OPTION 2



 Ratings & Reviews

 Ratings & Reviews

 (no ratings yet)

Thank You



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