

Health insurance counter-fraud activities

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Online claims

- Robust declaration required by the claimant.
- 100% manual check of claims over a low threshold (£tens).
- Structured check of claims that under the threshold.



Paper claims

- 100% manual check of paper claims.
- Proactive sampling of A4 receipts, optical receipts, dental values outside the NHS bands, duplicates and high claimers.
- We don't accept photocopies or hospital claims completed by more than one hospital administrator.



All claims

- 200 paper and online claims checked for each Claims Assistant every month.
- 100% of claims paying over a higher threshold (£hundreds) are checked.



Other activities

- Participation in the Health Insurance Counter Fraud Group, to share confirmed fraud cases and best practice.
- Financial crime risk reported to the board.
- Investigations are handled by two accredited counter fraud technicians.

