

Fraud, Waste and Abuse

As part of our efforts to improve the healthcare system in Maine and offer affordable health insurance plans to our Members, Taro Health is committed to detecting, investigating, correcting and preventing fraud, waste and abuse.

What are Fraud, Waste and Abuse?

Fraud is knowingly and willfully executing, or attempting to execute, a scheme or artifice to defraud any health care benefit program or to obtain any of the money or property owned by, or under the custody or control of, any health care benefit program. (18 U.S.C. § 1347)

Examples of health care provider fraud are (but not limited to):

- Billing for services not actually performed.
- Falsifying a patient's diagnosis to justify tests, surgeries or other procedures that aren't medically necessary.
- Misrepresenting procedures performed to obtain payment for non-covered services.
- Upcoding: billing for a more costly service than the one actually performed.
- Unbundling: billing each stage of a procedure as if it were a separate treatment.
- Waiving member copays or deductibles and over-billing the insurance carrier or benefit plan.

Examples of health care Member fraud are (but not limited to):

- Submitting reimbursement requests for services or medications not received.
- Forging or altering bills or receipts.
- Using someone else's coverage or insurance card.
- Intentionally submitting incorrect information on an enrollment application.

Waste is the overutilization of services resulting in unnecessary costs to the health care system.

Abuse is payment for items or services when there is no legal entitlement to that payment and the health care provider billing Taro has not knowingly and/or intentionally misrepresented facts in order to obtain payment. Abuse includes any action that may result in unnecessary costs to the health care system, improper payment for services, or services that are not medically necessary.

Reporting Suspected Fraud, Waste or Abuse

Please notify Taro if you suspect healthcare fraud, waste, or abuse has taken place. You can reach us:

- By email at: compliance@tarohealth.com
- By phone at: 1-833-928-0569
- By mail at: Taro Health
Attn: Fraud, Waste & Abuse Department
421 8th Avenue #1174
New York, NY 10116

All information received is strictly confidential. As specified under the HIPAA regulation, section 164.512 (f), Taro may make referrals to law enforcement agencies for further investigation.

After a Report is Submitted

Taro's Fraud, Waste and Abuse department will begin researching materials such as claims records. After the claims records have been reviewed, a member of Taro's team may request relevant medical documentation from the parties involved. All materials are then analyzed before a final determination is made.