



Coalition Against
Insurance Fraud

Common LTC Fraud Schemes Targeting Vulnerable Seniors

Older adults who struggle to track benefits, manage complex paperwork, or advocate for themselves can become easy targets for exploitation. Unscrupulous caregivers, medical providers, and facilities may take advantage of these vulnerabilities, and engage in schemes such as:

- ➔ **Billing for services or hours that never occurred** — counting on the patient not remembering or being able to verify what was provided.
- ➔ **Charging for a higher level of care than actually delivered** — inflating claims to collect more money, without improving the patient's care.
- ➔ **Altering medical records, care logs, or timesheets** — hiding poor-quality care or justifying inflated charges.
- ➔ **Pushing unnecessary treatments or equipment** — convincing patients or families to approve services that serve the provider's profit, not the patient's health.
- ➔ **Insisting on handling all billing and communications** — keeping families "out of the loop" so fraudulent charges slip through.
- ➔ **Pressuring patients to grant Power of Attorney (POA)** — convincing vulnerable seniors it's in their best interest, often without informing or involving family members, to gain control over financial or medical decisions.

About Us

The Coalition Against Insurance Fraud is the nation's only alliance bringing together insurers, government agencies, consumer organizations, and other partners to address the serious and costly problem of insurance fraud. Since 1993, the Coalition has advanced the fight against fraud through outreach, advocacy, and research, while raising national awareness of its far-reaching impact on consumers and the insurance industry.

To learn more about the Coalition and its mission, please visit our website, or contact us at:

Coalition Against Insurance Fraud
1012 14th Street NW
Suite 610
Washington, DC 20005

(202) 393-7333
info@insurancefraud.org

www.insurancefraud.org

Long-Term Care Fraud

Protect
Your
Loved
One

Protect
Their
Benefits



Do you know contracted caregivers and medical providers might be exploiting your loved one's long-term care (LTC) benefits and stealing valuable resources meant for their care?

A: It's a form of insurance fraud, and it's illegal in every state.

Protect Your Loved One From LTC Fraud

If your loved one has a long-term care policy, and is unable to monitor their own care and benefits, you can be their strongest defense against fraud by:

- **Keeping policy details private or limited to family members**, versus sharing benefit information with providers.
- **Reviewing everything**, including bills, care plans, and benefit statements, to confirm rates are fair and services match the care received.
- **Questioning anything suspicious**, such as unclear charges, sudden changes in care, or services you didn't authorize.
- **Staying organized** and keep the insurance policy, claim forms, receipts, and care records in one safe place.
- **Guarding their signature** by never having them sign blank forms or pre-filled timesheets, and don't allow others to have them sign documents without your knowledge.
- **Trusting your instincts** and acting quickly if something feels off.

Report Suspected Fraud Immediately

Insurance fraud is a crime. If you suspect a caregiver or provider is engaging in long-term care fraud:

- Immediately contact the **insurance company** offering long-term care benefits, as well as the **state insurance fraud bureau** to report it.
- If your family member also receives Medicaid, report concerns to **your state's Medicaid Fraud Control Unit**.
- If your family member is on Medicare, contact the **U.S. Department of Health & Human Services Office of Inspector General (HHS-OIG)**.

Remember, speaking up can protect your loved one's benefits and stop criminals from targeting others.

