

HEALTH & MEDICAL SCAMS, FRAUD & UNLAWFUL BUSINESS PRACTICES



A GUIDE FOR OREGON CONSUMERS,
WORKING FAMILIES AND OLDER ADULTS

Health care can involve complicated bills, insurance decisions, prescriptions, medical products, subscriptions and services. Scammers and dishonest businesses may use confusing terms, misleading health claims, impersonation, hidden fees or pressure to get your money or personal information.

This guide provides information and hyperlinked resources to help Oregon consumers, older adults and working families recognize warning signs, protect their money and health information, check medical bills and know where to report concerns or get help.



WHAT'S INSIDE



Part 1: What to Know

Understanding questions, information and options



Part 2: What to Watch For

Learn warning signs



Part 3: Before, During & After

Steps you can take



Part 4: Where to Get Help

Report problems and get support



Consumer Worksheet

Pause, check and record

EMPOWERING OREGON CONSUMERS.
BUILDING STRONGER COMMUNITIES.



OREGON DEPARTMENT OF
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Consumer Outreach & Education | Consumer Advocacy

1 PART 1: WHAT TO KNOW

Health & Medical scams, fraud & unethical business practices



Health care is personal and the costs and terms can be difficult to understand. You have the right to ask questions, review information and take time to understand what you are agreeing to.

KNOW YOUR COST BEFORE CARE

- ✓ Ask for a Good Faith Estimate (when applicable).
- ✓ Compare costs and ask about additional fees.

CHECK THE BILL

- ✓ Compare with your Explanation of Benefits (EOB).
- ✓ Look for unknown charges, dates or providers.
- ✓ Understand what insurance paid and what you owe.
- ✓ Check the services and amount on bill match EOB.

UNDERSTAND YOUR INSURANCE

- ✓ What is covered? What is your premium, deductible copay and out of pocket?
- ✓ Are your providers, services or prescriptions covered?
- ✓ Watch for unsolicited offers.

BE CAREFUL WITH HEALTH PRODUCTS

- ✓ Products advertised as “cures,” miracle treatments or alternatives may not be proven safe or effective.
- ✓ Check for FDA approval.
- ✓ Research before you buy.

PROTECT YOUR HEALTH INFORMATION

Be cautious before providing:

- ✓ Medicare or Health Insurance numbers.
- ✓ Social security numbers.
- ✓ Payment details.
- ✓ Medical records.

VERIFY

- ✓ Use official websites and confirm phone numbers.
- ✓ Do not use links or numbers from unexpected calls, texts or emails.
- ✓ Coverage details, costs and cancellations terms.

REMEMBER: Your health information has sensitive information. If someone unexpectedly asks for your medical or insurance information, or payment details, stop and verify who they are.



Consumer Tip:

Ask for it in writing. Save the price, coverage details, promises, cancellation terms and other information you relied on.

2 PART 2: WHAT TO WATCH FOR

Warning Signs & Unethical Business Practices



Some problems to watch for are scams, and dishonest or unethical business practices. Not every billing mistake or bad experience is unethical. Still, watching for warning signs can help you avoid future problems.

Miracle Claims

- Promises of a cure or guaranteed results.
- Unproven treatments or supplements.

Impersonation

- Claims to be Medicare, Medicaid or government.
- Asks for payment or personal information.

Hidden Fees

- “Free” trials or subscriptions.
- Unclear costs or recurring charges.
- Cancellation, lab or consultation fees.

Pressure to Act Now

- “Today Only”, “Limited Supply” or pressure to pay immediately.

Sensitive Information

- Requests for your Social Security Number (SSN), payment or bank details, or personal data before providing a quote or information.

Medicaid Fraud

- Phantom billing, upcoding, unnecessary services.
- Billing for services not provided.



REMEMBER:

You can pause if something does not make sense. Ask questions, keep records, verify and check the information independently.





HEALTH & MEDICAL: WORKSHEET

Pause • Check • Record

Use this worksheet to help you think about what questions to ask or identify what a medical or health service, provider, or business may be asking of you.

1 What happened?

Date: _____

Provider/Business: _____

Phone/Website: _____

What was I offered, charged for or contacted about?

Who contacted me and did I verify?

3 Pause and check

- ☐ Did they pressure me to act quickly?
☐ Yes ☐ No
- ☐ Did they promise a guaranteed result?
☐ Yes ☐ No
- ☐ Did they ask for sensitive information?
☐ Yes ☐ No
- ☐ Did they ask for payment before I could verify?
☐ Yes ☐ No

5 Bill check

Date of service: _____

Provider/Business: _____

Amount billed/charged: _____

Amount insurance/FSA paid: _____

Amount I am asked to pay: _____

Does bill match what I was provided
☐ Yes ☐ No ☐ Not sure

7 Questions to consider asking

- What am I paying for and what is being billed?
- What is the total cost? Any additional Fees?
- What does insurance cover? What about FSA?
- Who is providing the service?
- How can I verify the provider/clinic/business?
- How do I cancel?

NOTES: _____

2 What are they asking of me?

- ☐ Pay money
- ☐ Provide insurance information
- ☐ Provide Medicare/Medicaid information
- ☐ Give my Social Security number
- ☐ Give bank/ credit card information
- ☐ Sign a contract or agree to terms
- ☐ Start a subscription
- ☐ Purchase a medical product
- ☐ Change insurance
- ☐ Something else: _____

4 Cost check

Advertised/quoted price \$ _____

Additional fees: \$ _____

Insurance/FSA expected to pay: _____

My expected cost: \$ _____

Recurring charge? \$ _____

Cancellation fee? \$ _____

6 Records to keep

- ☐ Bills, EOBs, Invoices.
- ☐ Good faith estimates, service quotes.
- ☐ Contracts, fine print on gift cards, paperwork.
- ☐ Advertisements, screenshots, claims, packaging, timestamps, sale price, guarantees.
- ☐ Receipts, invoices, payment records.
- ☐ Prescriptions
- ☐ Insurance documents.
- ☐ Emails, texts, messages, checkout page,
- ☐ Names, dates, phone or contact information.



If something does not look right **STOP. CHECK. DOCUMENT. REPORT**

- ☒ Don't send more money or information.
- ☒ Save records and report to the right agency.
- ☒ Contact the provider, clinic, business or agency.