

Protect Your Benefits

10 Tips Every Consumer Should Know

Health benefits are designed to support your well-being, but fraud and abuse can put that at risk for everyone. Extra costs from fraudulent claims can lead to higher premiums and reduced benefits on your plan. By taking simple steps – such as protecting your personal information and making informed choices – you help to keep your plan strong, affordable and sustainable.

1 **Keep Your Personal Information Secure.** Protect your plan details, login credentials, and ID numbers.

2 **Don't Share Your Benefits Card.** Your card is for your use only - never lend it to others.

3 **Check and Keep Your Receipts.** Ensure your receipts accurately reflect:

- a. The service or product you received, including length of time.
- b. The correct date of service.
- c. The service provider and clinic that rendered the service.
- d. They should be kept digitally or in a secure place so you can easily verify your claim if needed later.

4 **Review Your Explanation of Benefits (EOB) Statement.** Confirm that only services you or your dependents received are listed.

5 **Read Before You Sign.** Always review documents before signing and never sign a blank document.

6 **Know Your Coverage.** Understand your benefits and the covered services/products.



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Review Provider Promotions Carefully. Do not accept incentives such as free products or gifts, as their value is typically built into the cost of your service or product.

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Ask Questions. If a treatment or product seems unnecessary or unclear, ask the provider to explain.

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Avoid Collusion. Never agree with a provider to submit claims for services you didn't receive or to split reimbursements.

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Don't Misuse Your Benefits. You're entitled to use the benefits available under your plan. However, they must always be used as intended. If something feels off, or if someone encourages use of your benefits in a way that doesn't align with your plan rules, ask questions or contact your insurer.



Report Suspicious Activity

If something doesn't look right or if you suspect fraud, you can contact your insurer directly or visit clhia.ca and click "Report It".