

# THE COALITION QUARTERLY

Advocacy • Information • Outreach  
Spring 2021

Coalition Against  
Insurance Fraud

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## Every moment is a fresh beginning

Executive Director, Matthew J. Smith, Esq.



Is it possible the start of Spring may signal a return to at least some semblance of our “pre-COVID-19” lives? Perhaps, and while we all still have a long way to go for sure, the signs continue to be promising.

While the role of the Coalition is to always look forward, a year plus into the pandemic we would be remiss to not recognize and say “thank you” for the incredible support of both our new, and longtime, Coalition members. At the start of 2020 we stood strong with **227** organizations as members, today – despite the turbulence of the past year – your Coalition has increased to **237** anti-fraud organization members. That includes **10** new members already in 2021. Equally important is the diversity our newest members bring. We are very proud to welcome an ever-larger number of public interest members into our Coalition along with new insurers as well. We want to acknowledge with gratitude our members, who while facing the various uncertainties 2020 presented, continue to realize the importance and value being a Coalition member brings.

# Every moment is a fresh beginning (CONT'D)

Be sure to join us on June 8th for our virtual Midyear Meeting report. It will be an exciting and fast-paced interactive program summarizing our many achievements this year.

As you will hear then, and read in this issue, we have many exciting programs underway.



## Here are just a few highlights:

- Just last week we announced a new anti-fraud joint partnership between the Coalition, the American Property & Casualty Insurance Association (APCIA) and the American Trucking Association. Our goal will be to advance legislation designed to address the dual issues of rampant towing fraud and an increasing number of staged accidents. While both issues impact both consumers and insurers alike, commercial vehicle carriers and their insurers are especially hard hit by these scams. Look for both state and federal initiatives to come.
- As the leader in anti-fraud research, the Coalition has three studies underway for 2021. Our COVID-19 and Insurance Fraud survey of the nation's fraud directors and state fire marshals is nearing completion. The largest study ever on the "*Globalization of Insurance Fraud*" is currently being designed by the Coalition and our members IBM & Luxoft. We are hopeful to have anti-fraud leaders from approximately 40 nations participate in the study. And one of our most popular recurring research studies, "*The State of Insurance Fraud Technology*" will be run later this year. Look forward to more details on this partnership being announced soon.
- Under the leadership of our Executive Committee, we are undertaking a much-needed updating of our Coalition bylaws. The goal is to adopt the new bylaws at our annual meeting in December. While work is continuing, goals include providing for increased participation and leadership roles for Associate members, more clearly establishing both committees and task forces to carry out the Coalition's mission and potentially creating a way for non-U.S. fraud fighters to be affiliated with the Coalition and our efforts.

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MEMBER BRINGS."**

Speaking of task forces, this is one of the most exciting new member services the Coalition is offering. We understand while we are all committed to fighting insurance fraud, the diverse aspects of the Coalition reflect differing issues and concerns. To address those, several of our most outstanding leaders have stepped-up to lead special Coalition task forces. These include:

- **Life & Disability Insurance** – led by Carmen Russo this group meets regularly to share information, discuss new fraud trends, regulations and court decisions. It also provides insight to Coalition leadership on a wide-variety of issues, including the proper oversight of juvenile life insurance.
- **Workers Compensation** – former Coalition co-chair Dominic Dugo joined Coalition member, Gene Donnelly of Zenith Insurance, to create a group to address how to better identify and fight workplace injury fraud. The group is now meeting every month.
- **Associate Membership** – Another former Coalition co-chair, Frank Sztuk, now with Delta Group, began a program in 2020 to provide more input and a stronger voice for our growing number of strategic business partners. Especially as more of our long-time industry anti-fraud leaders begin second careers, this gives us a vital way to stay in touch and keep them – along with rising new business leaders – actively involved in our Coalition efforts.

In addition to all of these exciting new developments, please take the time in this issue to also see the many activities underway through our Public Information, Government Affairs and Legal Affairs committees. These include tracking more than **80 anti-fraud bills** across the nation -- including the use of our *CQ Engage* public advocacy tool which is the nation's only anti-fraud specific program. It is operated in conjunction with IASIU. Learn also about upcoming webinars, updates to our vital immunity laws and regulations databases and the drafting of proposed new model anti-fraud laws. As you will see the Coalition is vital and active on all fronts.

Perhaps though, the thing I am most excited about is what will truly be our largest step in returning to a post-pandemic normal. Absent any unforeseen future issues, we are planning to proceed with our regular in-person 2021 Annual Meeting on December 6 & 7 here in Washington, D.C. Look for details to come and for registration to open in early September. We look forward to welcoming everyone back then.

In the meantime, enjoy the spring and summer, stay well and please keep in touch.



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# COALITION HIGHLIGHTS

## We're going virtual!



After much thoughtful deliberation, we've decided to make our [Mid-year Meeting](#) a virtual gathering. As always, our virtual meetings are open to all Coalition members. If your organization is listed as an official member on our site, you are eligible to attend. Don't miss our legal update, the latest from our committees, news from the Coalition, and a special presentation. Set aside a bit of your time this summer to attend our next, and hopefully last, virtual meeting. Registration details are coming soon. We look forward to seeing you all in person for our Annual Meeting this December 6 - 7! Keep an eye out for registration information beginning in September.

## Growth is never by chance; it is the result of forces working together.

Our steady climb in membership continues with 10 new members of the Coalition. We welcomed insurers [Acuity Insurance](#), [American National](#), [Amica Mutual Insurance](#) and associate member [Daisy Intelligence](#). Six of our newest members are government agencies. The agency expansion includes the [Alameda County District Attorney's Office](#), the [Florida Highway Patrol](#), the [New Jersey Property-Liability Insurance Guaranty Association](#), [Palm Beach County Fire and Rescue](#), the [Sedona Fire District](#), and the [State of Ohio Bureau of Workers' Compensation Special](#). Government agencies are a vital part of the Coalition's success -- as the only members formally empowered to prosecute and regulate fraud; protect the public from the physical dangers of staged accidents and fires; and make sure insurers as well fulfill their consumer responsibilities fairly.



# COALITION HIGHLIGHTS



## ***Expanded membership focus***

The Coalition is also working diligently to keep its current members fully engaged. As mentioned above, Carmen Russo is leading quarterly meetings of our Life and Disability Insurance Task Force. Dominic Dugo, a former Coalition co-Chair, is teaming up with Gene Donnelly of Zenith Insurance to lead a new Workers Compensation Task Force that will meet monthly. If your organization is involved in workers comp claims, cases, or issues, please consider joining the task force. Send an email to [dominic@insurancefraud.org](mailto:dominic@insurancefraud.org) to get connected.

We'd also like to thank Frank Sztuk of [Delta Group](#) for leading another successful Associate members meeting in late March with more than 30 members. The Coalition held an hour-long discussion with our Associate members to listen to their ideas and feedback regarding our current and future initiatives. We know that as the field of insurance fraud continues to mature, our Associate members and the services they provide to the industry increasingly become more and more essential to the fraud fight.

## ***Bylaws revisions***

Coalition Executive Committee member and Treasurer Heidi Krumenauer reflected on her experience leading the previous bylaw update and the changes she is now working on with other Coalition leaders in 2021:

“Around 2012 (I think), I led a session with the Executive Committee focused on revising the Mission, Vision and Value statements. They were either incomplete, outdated, or non-existent. I helped lead the efforts to bring additional planning and focus around “who we wanted to be when we grew up.” Changes in that landscape automatically translated to updating the bylaws, something that hadn’t been done in 10 years,” said Krumenauer.

That exercise led to a word-by-word review of the bylaws to evaluate whether or not they fit the vision of the Coalition. She says they asked three central questions: “1) do we understand it, 2) does it make sense to who our organization is and desires to be, and 3) does the verbiage have longevity to avoid frequent bylaw revisions?”



**Heidi Krumenauer**



**"I hope that my service as the first woman to hold this position with the Coalition inspires more women to seek leadership roles within our field."**

Krumenauer says that bylaws updates are a natural part of change within our organization as it adapts to new technology, changes within the fraud space and to the organizational structure.

"Bylaw revisions don't necessarily mean the previous version was incorrect. It simply means the landscape has changed, and forward-thinking organizations act courageously to consider the current structure and build in components for expansion and growth. As we review the current bylaws revisions for 2021, we are considering: What we learned in 2020 and build in updated processes and options for members; evaluating and updating the current committee structures; and assessing membership options that allow for continued growth and strength of the organization," said Krumenauer. ■

## **OFFICERS & LEADERSHIP**

**Michelle Rafeld**  
*NAIC – Vice Chair,  
Antifraud task force*



Michelle Rafeld was tapped to lead the Coalition as our new Public Interest co-Chair. She is an active and highly visible member of the fraud-fighting community. She currently serves as Vice Chair of the NAIC's Antifraud Task Force and is the Assistant Director of Fraud and Enforcement at the Ohio Department of Insurance.

Michelle brings more than 25 years of experience at the Ohio Bureau of Workers' Compensation and the Ohio Department of Insurance to her new role as co-Chair, and she is also a trail-blazer with the distinction as the first woman to hold the co-Chair position in the organization's nearly 30-year history.

"I look forward to sharing my experience and expertise with the Coalition in my role as co-Chair. The organization is changing and

## Officers & Leadership (CONT'D)

growing rapidly, and I'm delighted to have the opportunity to shape its future as the Consumer Representative co-Chair," Rafeld said. "I hope that my service as the first woman to hold this position with the Coalition inspires more women to seek leadership roles within our field."

Since taking the helm as co-Chair, Rafeld has been heavily involved in a number of new and ongoing initiatives. She's one of three members of the Coalition's new Audit committee that was formed to update, optimize, and monitor the Coalition's finances; she is spearheading an effort to formally recruit all 50 of the nation's state departments of insurance into the Coalition; she is involved in efforts to update the Coalition's bylaws; and under her leadership the executive committee is poised to undergo an effort to update the \$80B estimated annual cost of insurance fraud figure. Recent reports suggest that the \$80B figure, which has not been updated in decades, is tens of billions of dollars *lower* than insurance fraud's present day cost to the economy. ■



## OUTREACH!

### ***Forging new partnerships***

The Coalition has announced an exciting new partnership with the American Trucking Association (ATA) and American Property Casualty Insurance Association (APCIA). Together we pledge to leverage the power of our combined resources and influence to secure passage of needed legislation to tackle the scourge of towing fraud and staged vehicle accidents across the country.

"We know from our members that some of the most egregious examples of abuse arise out of accidents involving commercial vehicles," said Robert Passmore, Department Vice President, Auto & Claims Policy, for APCIA. "We look forward to working with the other members of the Coalition and the ATA to address these issues across the country." APCIA has been a long-standing and continuing strong member of the Coalition.



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# OUTREACH! (CONT'D)

The partnership comes on the heels of the formation of a new ATA led task force created in response to trucking companies reporting in an industry-wide study the abuse they have suffered at the hands of towing companies excessive overcharging for nonconsensual towing of damaged heavy-duty trucks and trailers removed from crash scenes.



In addition to bandit towing issues, the group will seek enhanced penalties for staged crashes, especially when they result in the injury or death of a victim. New York enacted Alice's Law in 2019 -- named after Alice Ross who died as a result of a staged crash-- to address this issue. The partnership would like to see similar measures adopted in every state.



You can read more about the announcement at [FreightWaves.com](https://www.freightwaves.com) and the [Claims Journal](https://www.claimsjournal.com).

## Media roundup

The Coalition was featured in several news stories during the first quarter of 2021. Of note, are articles covering the spike in arson fires and fraud activity on [NPR](https://www.npr.org) and in the [Chicago Sun Times](https://www.chicagosuntimes.com). Our [JIFA](https://www.jifa.com) article on the Illinois [whistleblower](https://www.whistleblower.com) case was mentioned in *PC 360* and *AM Best*. The Coalition was also featured in an article on [Nerdwallet.com](https://www.nerdwallet.com) about fraud and the cost of home insurance premiums. And Executive Director Matthew Smith's insurance fraud legislative summary is featured in the latest edition of [SIU Today](https://www.siu.com). We are also participating in two yet to be published articles for Kaiser Health News and The Markup. The articles are on dental scams and junk health plans respectively. In addition to press, the Coalition has made appearances on the [PhotoFax](https://www.photofax.com), Verisk/ISO ClaimsSearch, and My ID Matters podcasts.



The Coalition has participated in a number of webinars and presentations including the Council of Autism Service Professionals, IBM/Luxoft, the Rocky Mountain IASIU Chapter, the NAIC Antifraud Task Force, EvaData and the American Society of Workers Compensation Professionals.

# OUTREACH!

Our [Building the Bridge webinar](#) featured executive committee member Maureen Hasselmann of State Farm; executive committee member Doug Heller of the Consumer Federation of America; Asm. Ken Cooley (CA-8) who serves as the Vice President of the National Council of Insurance Legislators (NCOIL); and the Acting (but now nominated for permanent status) New Jersey Insurance Fraud Prosecutor, Tracy M. Thompson. The webinar attracted nearly 750 registrants and provided a wealth of insight into how the Coalition brings every corner of the anti-fraud community together under one banner. [Click here](#) to view a recording of the webinar, and stay tuned for upcoming webinars hosted by our Legal Affairs Committee (more details in Juris below) and our research partners who expect to release exciting new studies on the globalization of insurance fraud and the rise of new technology in the field.



## ***Time to be social***

Have you been keeping up with the Coalition's digital activities? The Coalition has been very busy on social media. In keeping with the Public Information Committee's (PIC) goal of becoming a leader of diversity and inclusion in the anti-fraud community, the Coalition has worked to demonstrate its commitment to this goal through action with a social media campaign to highlight Black History Month and Women's History Month and highlight the value these groups hold within the anti-fraud community. Be sure to check out Coalition Deputy Executive Director A.D. DuVall's recent *FraudBlog* that discusses ways in which we can [foster diversity and inclusion among fraud fighters](#). The PIC is also looking to publish a *20 Under 40* list to highlight emerging leadership within the field of insurance fraud, so be on the lookout for nomination information if you have a young and rising star in mind!



Continuing on the digital front, Follow the Coalition's *Twitter* account [@insurance\\_fraud](#) and be sure to engage with us from your personal or organization's account during the DOJ's National Crime Victims Awareness Week (April 19 - 23) and Arson Awareness Week (May 2 - 8). Participation in these campaigns have accelerated the growth and effectiveness of our social media accounts. For example, March 2021 yielded the highest impression total (99.1K) since August 2019. We're active across multiple social networks and we post individualized content to each platform so be sure to follow us on *Facebook* and *LinkedIn* @The Coalition Against Insurance Fraud as well.

# OUTREACH!

## News at a new level

On the publication front, we're expecting an eye-opening new article on the ways in which scammers are abusing the telemed coding system during the pandemic. A simple tweak in the billing codes could mean the difference between billing for \$45 versus \$85 -- nearly a 90% increase -- for the same services rendered. Read billing code experts Tami Rockholt and Mike Fossey's deep dive on code scammers in our upcoming April 27 edition of the *Journal of Insurance Fraud in America*. Until then, catch up on entries from Dr. Joni Johnston who wrote a fascinating article about the dark and sometimes violent personality traits of white collar criminals and Emily Stabile, Esq.'s breakdown of the *Leibowitz v. Family Vision Care, LLC* case argued before the Illinois Supreme Court. The case had major implications for the protection and empowerment of whistleblowers and the Coalition filed an *amicus* brief on behalf of the whistleblower. Read more [here](#).



## ROBOCALL SCAMS

Don't let your phone expose you to insurance fraud.

### Recognize

- Many robocalls lead to identity theft. Your data may then be used to submit fraudulent insurance claims.
- Robocalls are on the rise. Consumers who fall for scams may lose hundreds or thousands of dollars.
- Scams may promise COVID-19 shots, tests and cures or expedited stimulus payments.



### Protect

- DON'T answer unknown calls.
- DON'T accept unsolicited calls from alleged government agencies.
- DON'T provide sensitive data to unknown callers.
- DO verify who is calling.
- DO hang up and block suspicious callers.



### Report

This quarter we partnered with Frank Sztuk, of Delta Group and the New York Alliance Against Insurance Fraud, to highlight his personal experience with a group of Vaccine Hunters. [Click](#) to find out what happened when the 50 year fraud fighter warned about identity theft risks posed by volunteers working to connect local residents with COVID-19 vaccine appointments. On April 21 the Coalition will publish a blog authored by Tasha Carter, Florida's Insurance Consumer Advocate discussing the risk of contractor fraud to homeowners. Catch up on all the latest *FraudBlog* content [here](#).

In case you missed it, the Coalition put out a [new infographic](#) highlighting the dangers of robocalls and their related scams. Members are welcome to republish this infographic and are also encouraged to rebrand the infographic for their own internal or external needs. ■



# BY THE NUMBERS: ANTI-FRAUD RESEARCH

The second installment of our COVID-19 Fraud Bureau Survey is underway. The Coalition is hoping to capture data from September 2020 to present. The study will compare results from the Fall of 2020 and this Spring to measure insurer referrals to state fraud bureaus during the pandemic. In this second phase we have also added to the survey the nation's State Fire Marshals to see if there is a potentially COVID related measurable increase in arsons. We are aiming for a thorough survey of the fraud bureaus and fire marshals, so if your state fraud bureau has yet to respond to the survey please do so soon!

We are proud to announce our partnership with IBM/Luxoft to conduct the largest research study on the *Globalization of Insurance Fraud*. This in-depth study will focus on how to address the global expansion of insurance fraud and the key issues impacting the international anti-insurance fraud community. A webinar featuring the Coalition, IBM/Luxoft and international voices in fraud to discuss the results and its implications for fraud fighters is expected in the Fall. If you are interested in learning more about the study or participating, please email Matthew Smith at [matthew@insurancefraud.org](mailto:matthew@insurancefraud.org).

The Research Committee is also planning to conduct our bi-annual Technology study later this year. The Coalition will continue to measure and report on the adoption of technology in the anti-fraud fight. Our previous [March 2019 study](#) found that "insurers rely much less on traditional technologies such as business rules and red flags, and more on predictive modeling, link analysis and exception reporting." Updates on these findings and much more are expected to be released at the end of this year.

And in our final research update, the Research Committee is considering a proposal to conduct an interim version of the *Four Faces* study (typically conducted in 10 year increments) to track short term changes in public attitudes towards fraud. The *Four Faces* study is an essential consumer behavior study to help fraud fighters, regulators and legislators tailor more effective efforts and messages on insurance fraud and how to spot the changing trends in insurance fraud attitudes by American consumers. ■

**There are a limited number of opportunities left to partner with the Coalition this year. If you or your organization would like to sponsor a study or suggest a research topic please reach out to Matthew Smith to start the consideration process.**



## Government Affairs Committee

Rarely is there ever a dull quarter on the Government Affairs front. The Committee welcomed a new Chair and Vice-Chair, Brent Walker of IASIU and Travelers and Kate Gordon, Esq. of AIG respectively.

The committee is monitoring **88 separate pieces of legislation** across the nation. As of this writing, seven new laws have been enacted and two pieces of legislation have failed. The Committee is also actively engaged in a partnership with Honda North America to push for criminal statutes aimed at counterfeit airbags, this successful program has resulted in more than half of all states (26) having criminal laws regarding counterfeit airbags. Similar bills are pending currently in both Delaware and Colorado with plans to have bills introduced in Pennsylvania and Wisconsin later this year.

“I’m excited to work with Kate as Vice Chair,” said Walker. “I want the theme for my tenure as Chair to be ‘teamwork and partnership’ and the work that we’re doing with the Indiana Engage project is a great example of the type of teamwork I’m looking for.”

### All hands on deck

In Indiana the Coalition, IASIU, and NICB have issued an all hands on deck call to all fraud fighters that reside in the State. The Indiana General Assembly is on the verge of repealing insurance fraud-specific criminal statutes in favor of a single generic fraud statute. In response, we mobilized our *CQ Engage* platform to generate advocacy letters (targeted by legislative district) to be sent to Indiana lawmakers. The letters urge members of Indiana’s lower chamber to not support this misguided measure. The Coalition, and our partners, will continue to fight this bill at every step of the way.

“This *Engage* tool is really important, and it is all about timing. We will look for more opportunities to get more hands-on with legislation as legislators get back to meeting,” said Walker.

### Partnerships

In other legislative news, the Coalition continues to play a very active role with the NAIC where we participate in weekly calls as a consumer representative advisor and provide updates and programming assistance to the Antifraud Task Force. The Coalition is also working to assist then NAIC with the upcoming Insurance Summit to occur later this year.



“I want the theme for my tenure as Chair to be ‘teamwork and partnership’ and the work that we’re doing with the Indiana Engage project is a great example of the type of teamwork I’m looking for.”



The Coalition continues to deepen its relationship with its legislative partners. Following NCOIL VP Asm. Ken Cooley’s appearance on the *Building the Bridge* webinar, the Coalition will be attending the NCOIL meeting in-person in Charleston, SC later this week. **On the agenda:** discussions on updates to existing insurance fraud model acts and possible additional joint Coalition and NCOIL model legislation initiatives.

## Legislative resources

Have you visited our website and checked out our convenient [State Laws & Regulations Table](#)? Under our Government and Law tab you’ll find the State Laws Table. This can be useful if you’re trying to find the following information on a state by state basis:

- Presence of a state fraud bureau
- Immunity statutes
- Classification of insurance fraud as a specific crime
- Mandatory requirement for insurers to submit a fraud plan
- Mandatory auto photo inspection

We take pride in being the leading source of anti-fraud research and information in the world, and we are committed to ensuring that our members have the readily accessible tools they need to fight fraud.

| State Laws & Regulations Table |                                       |                   |
|--------------------------------|---------------------------------------|-------------------|
| State                          | Insurance fraud classified as a crime | Immunity statutes |
| Alabama                        | X                                     | X                 |
| Alaska                         | X                                     | X                 |
| Arizona                        | X                                     | X                 |
| Arkansas                       | X                                     | X                 |
| California                     | X                                     | X                 |
| Colorado                       | X                                     | X                 |
| Connecticut                    | X                                     | X                 |
| Delaware                       | X                                     | X                 |
| D.C.                           | X                                     | X                 |
| Florida                        | X                                     | X                 |
| Georgia                        | X                                     | X                 |
| Hawaii                         | X                                     | X                 |
| Idaho                          | X                                     | X                 |
| Illinois                       | X                                     | X                 |
| Indiana                        | X                                     | X                 |
| Iowa                           | X                                     | X                 |
| Kansas                         | X                                     | X                 |
| Kentucky                       | X                                     | X                 |
| Louisiana                      | X                                     | X                 |
| Maine                          | X                                     | X                 |
| Maryland                       | X                                     | X                 |
| Massachusetts                  | X                                     | X                 |
| Michigan                       | X                                     | X                 |
| Minnesota                      | X                                     | X                 |
| Mississippi                    | X                                     | X (8)             |
| Missouri                       | X                                     | X                 |
| Montana                        | X                                     | X                 |
| Nebraska                       | X                                     | X                 |
| Nevada                         | X                                     | X                 |

## Amicus in action

On a final Advocacy note, this week the Pennsylvania supreme court heard oral arguments for [Keystone RX, LLC v. Bureau of Workers Compensation](#). The Coalition has monitored the proceedings closely, with member firm Marshall Dennehey authoring our [amicus](#) brief. It is a case that could have wide ranging impacts on the world of insurance fraud. *At issue:* whether a medical service provider should be allowed to participate in a fee review hearing involving suspected excessive prescriptions and compound medications in workers compensation claims.

“The case definitely has prominence within the firm. We’re hoping for a positive outcome, we put a lot of resources and hours into the brief with senior shareholders and department heads preparing arguments,” said Jeffrey Rapattoni, co-chair of Marshall Dennehey’s Fraud/Special Investigation Practice Group. “When we were first asked to join the Coalition we were humbled to be invited to join. We were delighted to jump on this opportunity to participate in a tangible way on behalf of the anti-fraud community at large.”

At the hearing the justices raised questions as to whether or not pharmacies or other medical service providers have the right to participate in a review process that by law is reserved only for employees and



**Coalition members are invited to share court cases to consider for amicus briefs – civil or criminal. Send your case ideas to Matthew Smith... we're committed to monitoring and engaging in cases that present a ripe opportunity to discourage insurance fraud.**

## ADVOCATE! (CONTD)

employers. Keystone, the pharmacy at the center of the case argued that there is no other review process available to them and they are justified to participate in the medical provider review process. One justice voiced concern eliminating the right to attend hearings may ultimately scare off pharmacies from servicing comp cases. Opposing counsel argued pharmacies like Keystone should go to the legislature and ask for their own process, while pointing out the exorbitant costs of the compound-prescriptions being offered and auto-renewed are new online programs with built in risks for non-payment. The Coalition contends the law should be followed as written and not expanded to give medical service providers access to the hearing fee review process. The Coalition has long noted auto-renewals for expensive compound creams billed to WC plans is ripe for insurance fraud.

The Court is expected to issue a written opinion on the matter in the coming weeks.

As always, we encourage you all to flag and or nominate legal cases that you believe will have an impact on the world of insurance fraud. Our *Amicus Curiae* program is a powerful tool for fraud fighters to wield against potentially harmful court decisions that could have wide ranging and long lasting effects on the field. Our top tier legal partners file persuasive briefs that articulate the anti-fraud community's viewpoints on the issues being considered by the courts, and we believe these briefs have a major impact on the outcomes of these cases. If you see a case that is worth investigating, please let us know! [Click here](#) to learn more about our *Amicus* program and the submission process.



### Legal Affairs Committee

The Legal Affairs Committee is keeping itself busy with its work on whistleblower protections.

“The Legal Affairs Committee has formed a subcommittee that is making good progress on drafting a proposed model *Qui Tam* act, with a goal of presenting it to the Coalition’s Government Affairs and Executive Committees for consideration this year,” said Committee Chair Ross Silverman. The subcommittee is also working with a number of interested Coalition members to make sure the proposed model act meets the needs of both consumers and insurers. If approved by the Executive Committee, the proposed new model law

## JURIS! (CONT'D)

would be presented to the full Board for approval at the Annual Meeting in December.

The Committee has also taken up an effort to update the Coalition's all important fraud reporting immunity laws and regulations database. They intend to complete the updates by June 1 and the information will be searchable on our website and also available in an easy-to-use downloadable document covering all states. The Committee also plans to host a virtual panel discussion to present its findings and the importance of strong immunity laws and regulations in September. Be sure to keep an eye out for the registration link, as this will be an event you won't want to miss.

# AROUND THE COALITION FRAUD FIGHTING IN ACTION

## *Around the Coalition*

Our members have plenty of activities and initiatives planned in the coming months. Here are just a few:



**April 15-18:** NCOIL will host its Spring conference in Charleston, SC

**April 20 and April 22:** IBM/Luxoft will host webinars on AI Ethics and Counter Fraud Strategy

[Consumer Federation of America](#) recently released its plan for Improving Consumer Understanding of Life Insurance and Annuities Products; [click here](#) to learn more about its latest effort to strengthen consumer protections.



The Pennsylvania Insurance Fraud Prevention Authority (IFPA) has identified a new Executive Director, Christopher Sloan, to replace Tom Donahue who accepted a role with Coalition member Verisk. Sloan has served as a member of the IFPA Board of Directors since 2015, most recently as chairman. Congratulations to Mr. Sloan, and we look forward to working with you!





International Fraud Awareness Week is scheduled for November 12-20 this year and we're looking for some great ideas and partners for collaboration. If you'd like to partner with the Coalition on an event or project during Fraud Awareness Week or have suggestions for Coalition efforts, please send an email to [info@insurancefraud.org](mailto:info@insurancefraud.org) and we'd be happy to consider your ideas.



**Coalition Against  
Insurance Fraud**



The *Coalition Quarterly* is our way to keep you updated and informed about the work of your Coalition. We value your feedback and suggestions. We want to provide you the information you need, in the easiest format possible. Please send your comments and suggestions to: [matthew@insurancefraud.org](mailto:matthew@insurancefraud.org).

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