

Why insurers belong to the Coalition

The Coalition surveys its members to understand their needs as members of the fraud-fighting community. We also ask them to rate the many services the Coalition provides. Ratings average from “very good” to “excellent.” Insurers especially rate the value of belonging to the Coalition as “excellent.”

We ask insurers what they value most. Here are some of the business benefits they cite:

- **Community & networking.** Coalition meetings put insurers face to face with people who can aid their anti-fraud efforts. This includes prosecutors, regulators, fraud bureau chiefs, top defense lawyers, state legislators, tech experts and other leaders in the anti-fraud community. No other forum exists for all anti-fraud leaders to come together and network.

- **Trends.** Insurers receive special briefings from top experts on trends involving fraud schemes. Insurers say the briefings help them focus their SIU operations, and at times, uncover schemes they weren’t aware of.

- **Research.** Coalition studies help insurers benchmark their SIU operations with the industry and with similar insurers. Public attitude research has helped insurers devise strategies to help their policyholders become more resistant to fraud schemes. Our biennial technology study gives insurers a data-based benchmark to compare their own use of anti-fraud technology.

- **Data.** The Coalition maintains the nation’s largest database of people arrested and convicted of insurance fraud. The file is updated daily, and insurers receive data downloads to compare with their own claims and policyholder files. One match can pay for a year’s worth of Coalition dues. The Coalition also maintains a database of nearly 30,000 articles about insurance fraud that members can search.

- **Compliance.** The members-only section of insuranceFraud.org contains a searchable database of all state anti-fraud regulatory requirements. Staff experts also can help advise on compliance issues, such as interpreting and arranging direct assistance from regulators, many of whom are Coalition members.

- **Legal assistance.** When courts seek to strike down good fraud laws, the Coalition responds with its aggressive amicus curiae program. We file hard-hitting, well-researched briefs that seek to overturn bad court decisions and support ones that support fraud-fighting efforts. Our brief in Kentucky last year helped uphold insurer rights in conducting EUOs. In 2019 we’re supporting a decision in New York that upholds a ban on the fraudulent corporate practice of medicine. In Washington, we are working to overturn a decision that would make insurer employees personally liable for bad faith. Our briefs carry a good deal of weight because of our credibility as a diverse, broad-based organization. Courts have cited Coalition’s arguments in major decisions supporting the fraud fight.

• **Advocacy.** Insurers have benefited greatly from the success of the Coalition’s Government Affairs programs. Our model bills have been enacted in more than half the states. This gives insurers, law enforcement and prosecutors new tools to fight fraud. The Coalition works closely with government affairs departments of our insurer members. The Coalition also sponsors the only grassroots lobbying program to support enactment of state fraud laws.

• **Outreach.** The Coalition provides outreach strategies and materials to its members to help their employees, agents and the community at large to understand fraud and why they should become partners in helping reduce this crime. Several insurers have sponsored programs for International Fraud Awareness Week with strategic advice, videos and other outreach material from the Coalition. In addition, Coalition communications experts have helped prepare insurer executives for media interviews on fraud issues.

The Coalition also offers insurers a variety of consumer outreach materials — including popular consumer videos that insurers can re-brand with their own name and logo to help spread the anti-fraud message.

• **Social media: *engaging consumers.*** The Coalition sponsors the only social media program to talk directly with consumers about fraud. Everyday we communicate directly with people who say they’re thinking about committing insurance fraud. Our anti-fraud messages are seen by thousands of people, and act as deterrents.

• **Media outreach.** Each year the Coalition pushes out insurance fraud stories to mainstream news media and online outlets. We’re keeping the spotlight on fraud deterrence, and enhancing consumer awareness. This effort results in hundreds of Coalition-inspired articles and broadcasts annually, with anti-fraud messages.

• **Collaboration.** As a diverse organization that includes many member interests, the Coalition is uniquely positioned to foster high-level cooperation among organizations that may not usually cooperate. This might include bringing in consumer leaders on a state legislative coalition, or facilitating anti-fraud efforts between public and private health payers. Our efforts resulted in the creation of several ongoing efforts, including the New York Alliance Against Insurance Fraud and the Healthcare Fraud Prevention Partnership.

• **Insurance Fraud Helpline.** Insurers rely on the Coalition as their main source on all things insurance fraud. We have the largest library and rolodex when it comes to fraud issues and people in the fraud-fighting community. We may not always have the answers at our fingertips, but we usually know where to find them.

Bottom line is that insurers consider the Coalition Against Insurance Fraud a great value. That’s one reason 23 out of the top 25 property/casualty insurers are members and that membership has doubled in the last five years to more than 180 organizations.