

MOST WANTED

Benefits

April 1, 2017

ARE YOU COMMITTING INSURANCE FRAUD?!?!

One way to commit **insurance fraud** is by carrying a dependent on your policy that is not considered an eligible dependent. This commonly occurs when an employee fails to remove a spouse following a divorce. If you experience a divorce or legal separation the spouse is no longer eligible on the policy. The spouse will be terminated the last day of the month containing the date of the divorce.

It is the employee's responsibility to notify the insurance administrator (Rooney) WITHIN 30 DAYS OF THE EVENT.

If you fail to notify the administrator within 30 days that a divorce has occurred this is considered insurance fraud.

Not only are you committing fraud, when the administrator becomes aware you have an ineligible dependent on your policy that dependent will be terminated back to the date of the qualifying event i.e. divorce. If any claims have been paid on this dependent the insurance carrier will reverse the payment and the employee will be responsible for repaying the providers and the Trust. This can result in THOUSANDS OF DOLLARS.

COBRA :

If an employee is currently providing coverage for a spouse and experiences a divorce or legal separation, it is the responsibility of the employee or spouse to notify the COBRA administrator (Rooney) of this "qualifying event" within 60 days from it becoming legal. If the COBRA administrator is not notified within 60 days they do not have to offer COBRA to the spouse.

But my divorce decree says I have to carry my spouse on my insurance for X amount of time?

If your divorce decree states that you have to carry your spouse's insurance coverage that is a judgment between the court, you, and your ex-spouse. You are not allowed to carry your ex-spouse on the Trust's insurance. If you notify the COBRA administrator (Rooney) within 60 days you can put your ex-spouse on COBRA and pay those premiums. Otherwise you will need to find an individual policy to cover them on. They cannot be on the Trust's insurance policy.

WORKERS COMPENSATION:

If you seek care due to a possible workers compensation claim do not present your insurance card. Workers compensation claims are handled by the City not the Trust. If you are sent for or seek medical care while on duty, do not show your insurance card. Advise the provider that this is a workers compensation issue. If it is later determined to not be workers compensation the claims can then be filed with your insurance company. If you have a possible workers compensation situation please contact Rooney Insurance immediately. Using your insurance benefits on a workers compensation claim is considered insurance fraud.

****If you have any questions on eligibility, workers compensation, or insurance fraud, please use the contact information below****

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If you have questions or need assistance, please contact Rooney Insurance Agency:

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