

FRAUD IN CROSS-BORDER HEALTHCARE IN EUROPE

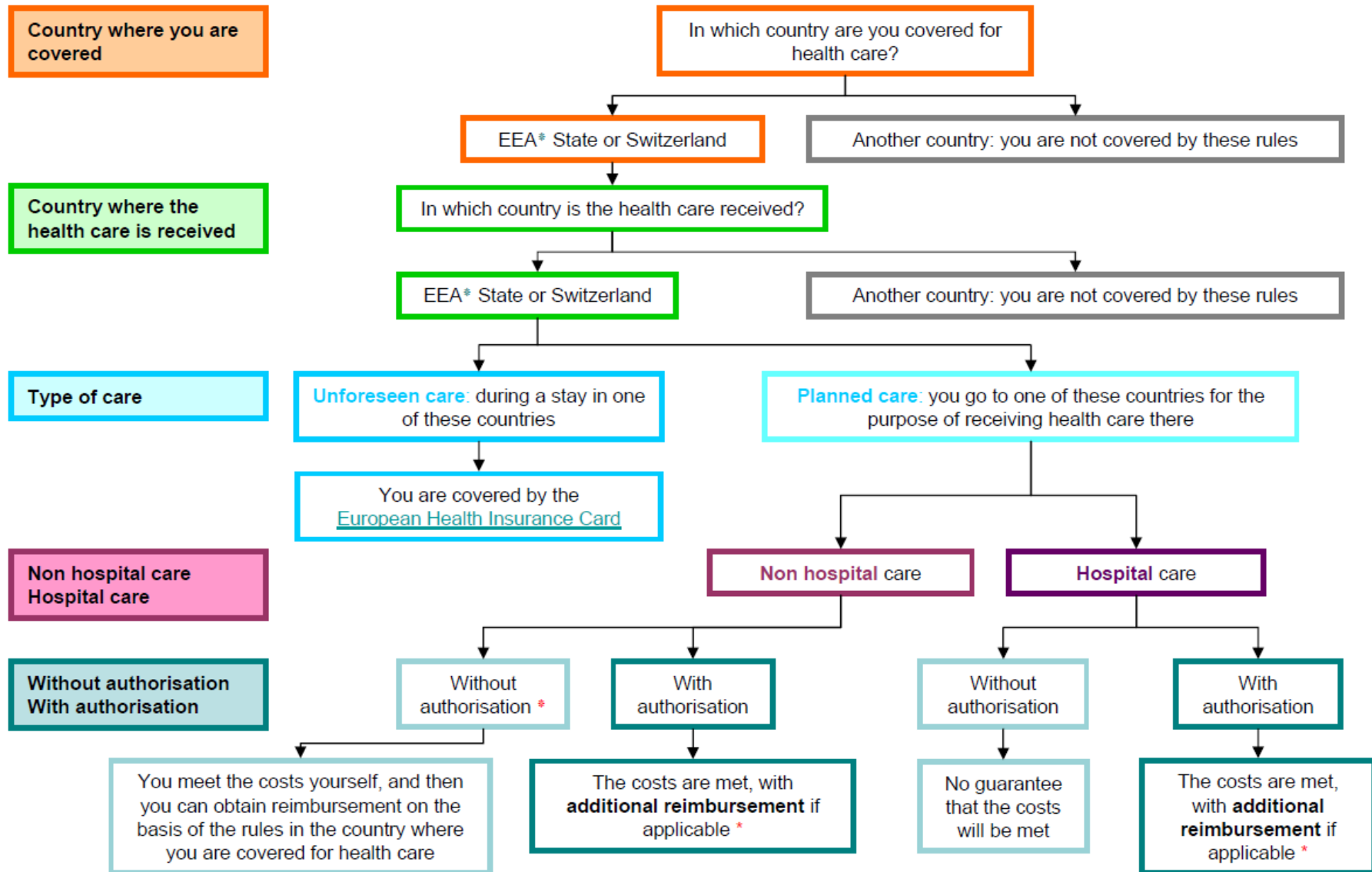
Does fraud and abuse affect the international money transfers ?

Paul Vincke

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Flow chart summarising the ways in which health care costs may be met



Country where you are covered

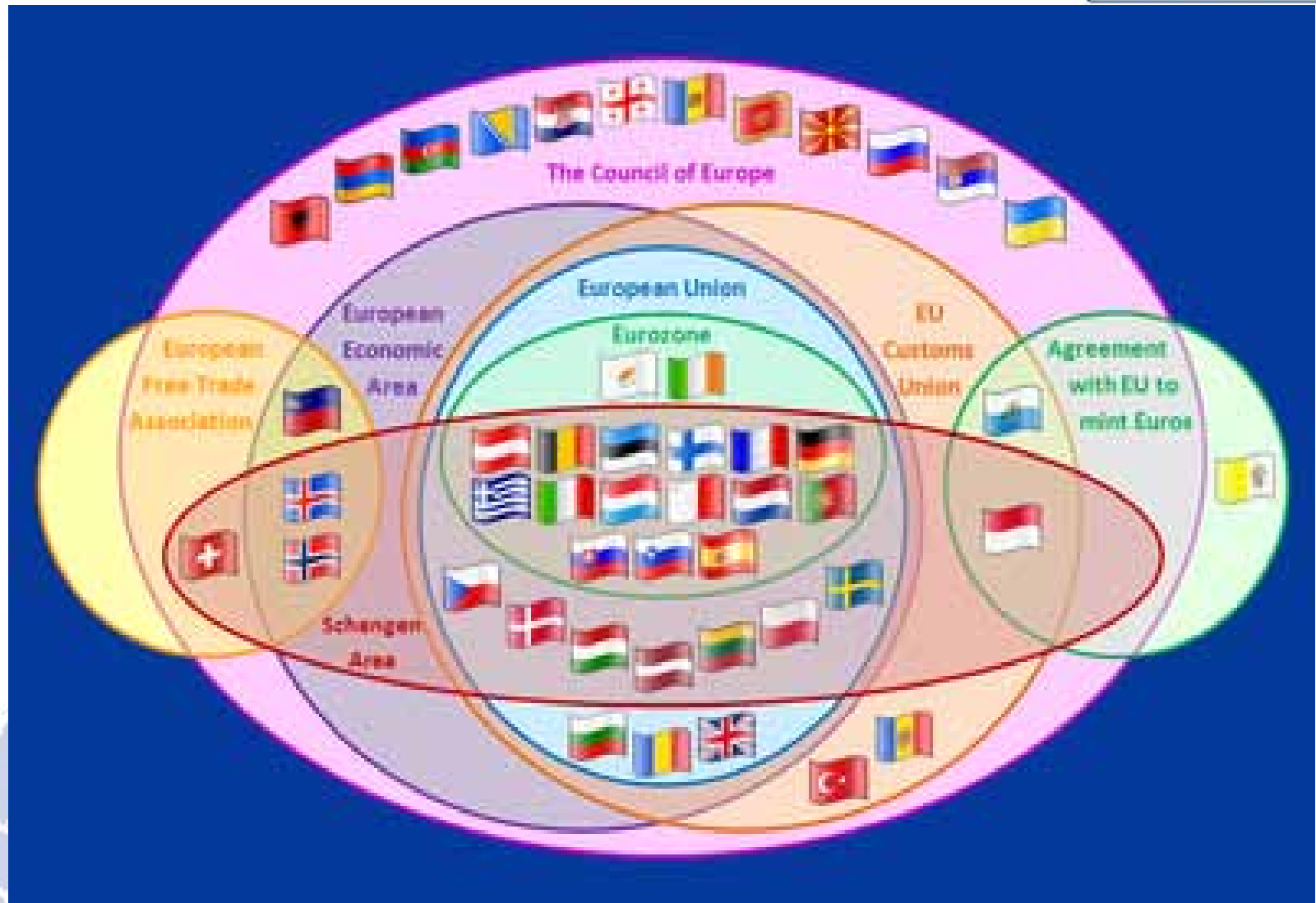
Country where the health care is received

Type of care

Non hospital care
Hospital care

Without authorisation
With authorisation

* European Economic Area * This is not recognised in respect of Switzerland.



Who is paying how much for what to whom ?

According to the Report of the Administrative Commission for the Coordination of Social Security Systems, on 31/12/2010 a total of **2,5 billion €** is left unpaid between member states of the EEA (period 2000-2004)



Zooming in on Belgium

In 2010 Belgium received a total of **225.608.404 €** from EEA countries (+ Swiss) for foreign patients being treated in Belgium and paid **199.923.117 €** in return for Belgians having received healthcare abroad.



In 2010	BELGIUM	
	RECEIVED FROM	PAID
GERMANY	11.266.869 €	14.800.654 €
FRANCE	74.174.007 €	111.828.773 €
LUXEMBOURG	31.786.181 €	7.983.082 €
NETHERLANDS	83.009.992 €	23.068.185 €
NORWAY	164.041 €	
POLAND	4.940.971 €	229.155 €
PORTUGAL	856.984 €	642.133 €
SLOVENIA	88.374 €	30.103 €
SPAIN	3.034.729 €	26.679.097 €
CZECH REP.	157.458 €	48.220 €
UK	260.973 €	1.094.339 €
TOTAL	209.740.579 €	186.403.741 €

Transfers

with EHFCN

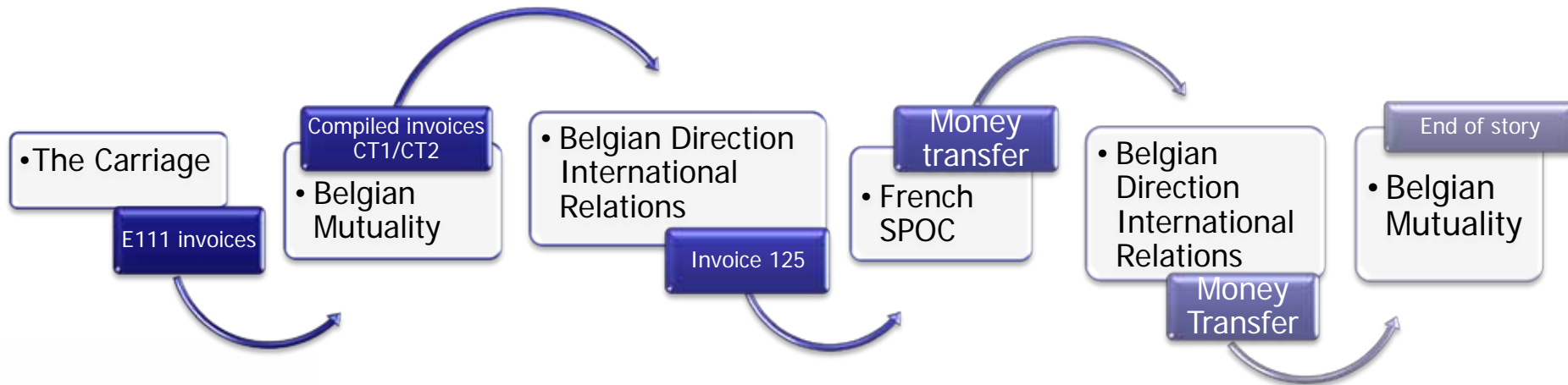
member countries

Cross-border healthcare fraud in practice and consequences for money transfers between France and Belgium

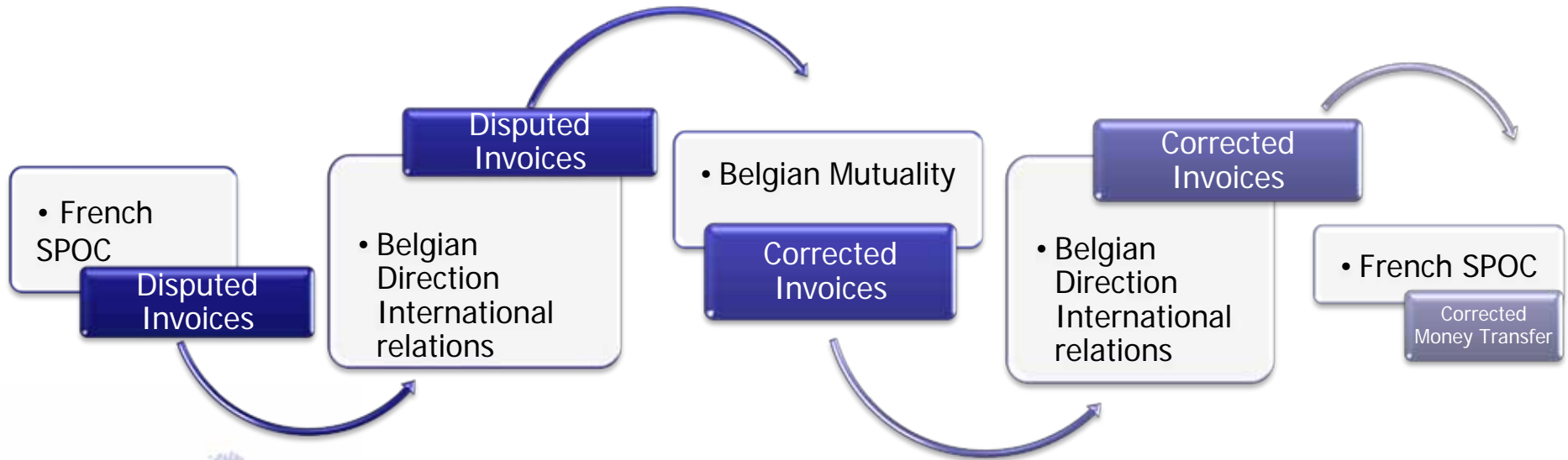
The Belgian/French case of

“The Carriage”: Belgian home for 40 mentally
and physically disabled French residents

International Money Transfer Procedure



International Money Transfer Corrective Procedure



But what when fraud is detected ?

- In 2005 “The Carriage” charged the Belgian health insurance for non-compliant care (non qualified employees performed care only qualified nurses are allowed to perform)
- The amount defrauded was appr. 6.500 € over a 3 months period (investigated period)

Issue : *This amount has not been included in the corrected invoices sent to the French SPOC*

As a consequence: *France has overpaid the Belgian Mutuality for 6.500 €*

EHFCN Pilot Proposal

- Objective : To Correct International Money transfers where fraud/abuse is involved
- Scope :
 - All of the EHFCN member countries (EHFCN member or competent authority)
 - Every fraud/abuse investigation where foreign patients are involved over the next year (1 October 2011 – 30 September 2012)
- Method :
 - Actually investigating cases where foreign patients are involved (equal treatment with homeland patient cases)
 - Establishing procedures for correction and compensation in line with EC regulation and administrative procedures
- Caveat : Return on investment !?

Conclusions and ways forward

International cooperation...

... to guarantee more integrity in the
system

