



Health Fairs Direct.com

*Where Corporate
Health Comes First*

Insurance Fraud at Your Health Fair? *(Please Don't Shoot the Messenger)*

The Problem:

Some Health Fair Companies, Mom & Pop Health Fair Providers and Doctor Owned Health Fair Companies have specialized in bringing out-of-network exhibitors into corporations and convincing corporations that this is OK. They have used gimmicks such as “**Our exhibitors will TREAT your employees AS IF they are in-network**”. They do this by not charging corporate employees for their deductibles, their coinsurance and in many cases their copayments as they will accept whatever the insurance company pays them as payment in full.

Well, please do not shoot the messenger but, **THIS IS INSURANCE FRAUD**. This is not our opinion. The following Case Law speaks for itself:

The Law:

*Long Island Pulmonary Assoc. v. Metropolitan Life Ins. Co.,
2/14/2003 N.Y.L.J. 24 (col. 6) (Sup. Court, Nassau Co.2003).*

The Nassau Co. Supreme Court granted summary judgment to United Healthcare on a cause of action for tortious interference on the theory that a physician that waives co-pays is tortiously interfering with the contract between the insurer and the beneficiary.

The New York Comptroller has taken the position that a non-par provider that waives co-pays is illegally inducing the patient to otherwise seek out-of-network care at a higher cost to the insurer. The fact that the waiver circumvents the normal financial impediment to seeking out-of-network care is the "fraudulent insurance act" that is in violation of Penal Law § 176.05(2) and Insurance Law § 403(c).

What should you do if you discover that your health fair company has been working with out-of-network exhibitors who have employed this dubious practice?

1. **Report the doctor(s) involved to your insurance company's fraud department.**
2. **Copy your insurance company on this case law/summary judgment.**

The Solution:

*Contact OpenHouse Direct Inc (OHD) for a **Due Diligence Checklist** to help guide you through the decision making process when choosing your next health fair provider. **732-563-9749***

OHD has been promoting the importance of insisting on in-network medical exhibitors at all corporate health fairs since 2004. In fact OHD was the first company to guarantee 100% in-network exhibitors for all of our corporate health fairs and to this day OHD is the only company who will back up this guarantee in writing. Call us for details at **732-563-9749**.