

EXAMPLES OF RED FLAG INDICATORS

1) Suspicious Documents:

- a. Altered/forged ID
- b. Inconsistent photo/description
- c. Inconsistent ID information
- d. ID information that doesn't match what is on file (e.g. signature, etc)

2) Suspicious Personal ID Information:

- a. Personal ID info inconsistent with external information
- b. Personal ID info inconsistent with other provided info or info on file
- c. Personal ID info associated with known fraud
- d. Social security number discrepancies
- e. Address or telephone number discrepancies
- f. Incomplete demographic or other identifying info
- g. Individual unable to authenticate via challenge questions

3) Suspicious Activity:

- a. Individual refuses to produce ID
- b. Usage consistent with known fraud patterns
- c. Mail sent to the individual returned repeatedly as undeliverable although transactions continue to be conducted in connection with the individual's covered account
- d. Family members and/or friends calling the individual by a different name than that provided by the individual

4) Suspicious Medical Information:

- a. Individual presents medical background inconsistent with existing medical record
- b. Individual unaware of basic medical background information
- c. Medical record inconsistent with physical examination or with patient's account of medical history
- d. Patient or insurance company report that coverage for legitimate stay is being denied because benefits have been depleted
- e. Patient denies information provided in medical record
- f. Lab (e.g. blood work, etc.) inconsistent with information in medical record (e.g. wrong blood type, etc.)

5) Alerts from others, such as:

- a. Alert from individual
- b. Alert from Law Enforcement
- c. Alert from Third Party such as credit bureaus